

By Senator Smith

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1 A bill to be entitled
2 An act relating to a uniform home grading scale;
3 repealing s. 215.55865, F.S., relating to the required
4 adoption by the Financial Services Commission of a
5 uniform home grading scale to grade the ability of a
6 home to withstand the wind load from certain tropical
7 storms or hurricanes; amending s. 215.5586, F.S., to
8 conform; providing an effective date.

9
10 Be It Enacted by the Legislature of the State of Florida:

11
12 Section 1. Section 215.55865, Florida Statutes, is
13 repealed.

14 Section 2. Paragraph (a) of subsection (1) of section
15 215.5586, Florida Statutes, is amended to read:

16 215.5586 My Safe Florida Home Program.—There is established
17 within the Department of Financial Services the My Safe Florida
18 Home Program. The department shall provide fiscal
19 accountability, contract management, and strategic leadership
20 for the program, consistent with this section. This section does
21 not create an entitlement for property owners or obligate the
22 state in any way to fund the inspection or retrofitting of
23 residential property in this state. Implementation of this
24 program is subject to annual legislative appropriations. It is
25 the intent of the Legislature that the My Safe Florida Home
26 Program provide trained and certified inspectors to perform
27 inspections for owners of site-built, single-family, residential
28 properties and grants to eligible applicants as funding allows.
29 The program shall develop and implement a comprehensive and

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30 coordinated approach for hurricane damage mitigation that may
31 include the following:

32 (1) HURRICANE MITIGATION INSPECTIONS.—

33 (a) Certified inspectors to provide home-retrofit
34 inspections of site-built, single-family, residential property
35 may be offered to determine what mitigation measures are needed,
36 what insurance premium discounts may be available, and what
37 improvements to existing residential properties are needed to
38 reduce the property's vulnerability to hurricane damage. The
39 Department of Financial Services shall contract with wind
40 certification entities to provide hurricane mitigation
41 inspections. The inspections provided to homeowners, at a
42 minimum, must include:

43 1. A home inspection and report that summarizes the results
44 and identifies recommended improvements a homeowner may take to
45 mitigate hurricane damage.

46 2. A range of cost estimates regarding the recommended
47 mitigation improvements.

48 3. Insurer-specific information regarding premium discounts
49 correlated to the current mitigation features and the
50 recommended mitigation improvements identified by the
51 inspection.

52 ~~4. A hurricane resistance rating scale specifying the~~
53 ~~home's current as well as projected wind resistance~~
54 ~~capabilities. As soon as practical, the rating scale must be the~~
55 ~~uniform home grading scale adopted by the Financial Services~~
56 ~~Commission pursuant to s. 215.55865.~~

57 Section 3. This act shall take effect July 1, 2012.