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LEGISLATIVE ACTION

Senate

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House

The Committee on Fiscal Policy (Boyd) recommended the following:

Senate Amendment (with title amendment)

Delete lines 69 - 223

and insert:

damage. An inspector may inspect a townhouse as defined in s. 481.203 to determine if opening protection mitigation as listed in paragraph (2)(e) would provide improvements to mitigate hurricane damage.

(b) The Department of Financial Services shall contract with wind certification entities to provide hurricane mitigation inspections. The inspections provided to homeowners, at a



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12 minimum, must include:

13 1. A home inspection and report that summarizes the results
14 and identifies recommended improvements a homeowner may take to
15 mitigate hurricane damage.

16 2. A range of cost estimates regarding the recommended
17 mitigation improvements.

18 3. ~~Insurer-specific~~ Information regarding estimated premium
19 discounts, correlated to the current mitigation features and the
20 recommended mitigation improvements identified by the
21 inspection.

22 (c) ~~(b)~~ To qualify for selection by the department as a wind
23 certification entity to provide hurricane mitigation
24 inspections, the entity must ~~shall~~, at a minimum, meet the
25 following requirements:

26 1. Use hurricane mitigation inspectors who are licensed or
27 certified as:

28 a. ~~Are certified as~~ A building inspector under s. 468.607;

29 b. ~~Are licensed as~~ A general, building, or residential
30 contractor under s. 489.111;

31 c. ~~Are licensed as~~ A professional engineer under s. 471.015
32 and who have passed the appropriate equivalency test of the
33 building code training program as required by s. 553.841;

34 d. ~~Are licensed as~~ A professional architect under s.
35 481.213; or

36 e. A home inspector under s. 468.8314 and who have
37 completed at least 3 hours of hurricane mitigation training
38 approved by the Construction Industry Licensing Board, which
39 training must include hurricane mitigation techniques,
40 compliance with the uniform mitigation verification form, and



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41 ~~completion of a proficiency exam Have at least 2 years of~~
42 ~~experience in residential construction or residential building~~
43 ~~inspection and have received specialized training in hurricane~~
44 ~~mitigation procedures. Such training may be provided by a class~~
45 ~~offered online or in person.~~

46 2. Use hurricane mitigation inspectors who also:
47 a. have undergone drug testing and a background screening.
48 The department may conduct criminal record checks of inspectors
49 used by wind certification entities. Inspectors must submit a
50 set of ~~the~~ fingerprints to the department for state and national
51 criminal history checks and must pay the fingerprint processing
52 fee set forth in s. 624.501. The fingerprints must ~~shall~~ be sent
53 by the department to the Department of Law Enforcement and
54 forwarded to the Federal Bureau of Investigation for processing.
55 The results must ~~shall~~ be returned to the department for
56 screening. The fingerprints must ~~shall~~ be taken by a law
57 enforcement agency, designated examination center, or other
58 department-approved entity; ~~and~~

59 ~~b. Have been certified, in a manner satisfactory to the~~
60 ~~department, to conduct the inspections.~~

61 3. Provide a quality assurance program including a
62 reinspection component.

63 ~~(c) The department shall implement a quality assurance~~
64 ~~program that includes a statistically valid number of~~
65 ~~reinspections.~~

66 (d) An application for an inspection must contain a signed
67 or electronically verified statement made under penalty of
68 perjury that the applicant has submitted only a single
69 application for that home.



70 (e) The owner of a site-built, single-family, residential
71 property or townhouse as defined in s. 481.203 for which a
72 homestead exemption has been granted may apply for and receive
73 an inspection without also applying for a grant pursuant to
74 subsection (2) and without meeting the requirements of paragraph
75 (2) (a).

76 (2) MITIGATION GRANTS.—Financial grants shall be used to
77 encourage single-family, site-built, owner-occupied, residential
78 property owners to retrofit their properties to make them less
79 vulnerable to hurricane damage.

80 (a) For a homeowner to be eligible for a grant, the
81 following criteria must be met:

82 1. The homeowner must have been granted a homestead
83 exemption on the home under chapter 196.

84 2. The home must be a dwelling with an insured value of
85 \$700,000 ~~\$500,000~~ or less. Homeowners who are low-income
86 persons, as defined in s. 420.0004(11), are exempt from this
87 requirement.

88 3. The home must undergo ~~have undergone~~ an acceptable
89 hurricane mitigation inspection as provided in subsection (1)
90 ~~after July 1, 2008~~.

91 ~~4. The home must be located in the "wind-borne debris~~
92 ~~region" as that term is defined in the Florida Building Code.~~

93 ~~5.~~ The building permit application for initial construction
94 of the home must have been made before January 1, 2008.

95 ~~5.6.~~ The homeowner must agree to make his or her home
96 available for inspection once a mitigation project is completed.

97
98 An application for a grant must contain a signed or



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99 electronically verified statement made under penalty of perjury
100 that the applicant has submitted only a single application and
101 must have attached documents demonstrating the applicant meets
102 the requirements of this paragraph.

103 (b) All grants must be matched on the basis of \$1 provided
104 by the applicant for \$2 provided by the state up to a maximum
105 state contribution of \$10,000 toward the actual cost of the
106 mitigation project.

107 (c) The program shall create a process in which contractors
108 agree to participate and homeowners select from a list of
109 participating contractors. All mitigation must be based upon the
110 securing of all required local permits and inspections and must
111 be performed by properly licensed contractors. ~~Mitigation~~
112 ~~projects are subject to random reinspection of up to at least 5~~
113 ~~percent of all projects.~~ Hurricane mitigation inspectors
114 qualifying for the program may also participate as mitigation
115 contractors as long as the inspectors meet the department's
116 qualifications and certification requirements for mitigation
117 contractors.

118 (d) Matching fund grants shall also be made available to
119 local governments and nonprofit entities for projects that will
120 reduce hurricane damage to single-family, site-built, owner-
121 occupied, residential property. The department shall liberally
122 construe those requirements in favor of availing the state of
123 the opportunity to leverage funding for the My Safe Florida Home
124 Program with other sources of funding.

125 (e) When recommended by a hurricane mitigation inspection,
126 grants for eligible homes may be used for the following
127 improvements:



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- 128 1. Opening protection.
129 2. Exterior doors, including garage doors.
130 3. ~~Brace gable ends.~~
131 4. Reinforcing roof-to-wall connections.
132 ~~4.5.~~ Improving the strength of roof-deck attachments.
133 ~~6. Upgrading roof covering from code to code plus.~~
134 ~~5.7.~~ Secondary water barrier for roof.
135 (f) When recommended by a hurricane mitigation inspection,
136 grants for townhouses as defined in s. 481.203 may be used only
137 for opening protection.
138

139 The department may require that improvements be made to all
140 openings, including exterior doors and garage doors, as a
141 condition of reimbursing a homeowner approved for a grant. The
142 department may adopt, by rule, the maximum grant allowances for
143 any improvement allowable under this paragraph.

144 (g) ~~(f)~~ Grants may be used on a previously inspected
145 existing structure or on a rebuild. A rebuild is defined as a
146 site-built, single-family dwelling under construction to replace
147 a home that was destroyed or significantly damaged by a
148 hurricane and deemed unlivable by a regulatory authority. The
149 homeowner must be a low-income homeowner as defined in paragraph
150 (h) ~~(g)~~, must have had a homestead exemption for that home
151 before ~~prior to~~ the hurricane, and must be intending to rebuild
152 the home as that homeowner's homestead.

153 (h) ~~(g)~~ Low-income homeowners, as defined in s.
154 420.0004(11), who otherwise meet the requirements of paragraphs
155 (a), (c), (e), and (g) ~~(f)~~ are eligible for a grant of up to
156 \$10,000 ~~\$5,000~~ and are not required to provide a matching amount



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157 to receive the grant. ~~Additionally, for low-income homeowners,~~
158 ~~grant funding may be used for repair to existing structures~~
159 ~~leading to any of the mitigation improvements provided in~~
160 ~~paragraph (c), limited to 20 percent of the grant value.~~ The
161 program may accept a certification directly from a low-income
162 homeowner that the homeowner meets the requirements of s.
163 420.0004(11) if the homeowner provides such certification in a
164 signed or electronically verified statement made under penalty
165 of perjury.

166 ~~(h) The department shall establish objective, reasonable~~
167 ~~criteria for prioritizing grant applications, consistent with~~
168 ~~the requirements of this section.~~

169 (i) The department shall develop a process that ensures the
170

171 ===== T I T L E A M E N D M E N T =====

172 And the title is amended as follows:

173 Delete lines 7 - 19

174 and insert:

175 granted a homestead exemption; authorizing an
176 inspector to inspect townhouses to determine if a
177 certain mitigation would provide improvements to
178 mitigate hurricane damage; revising the information
179 provided to homeowners as part of a hurricane
180 mitigation inspection; revising the hurricane
181 mitigation inspectors that may be selected by the
182 Department of Financial Services to provide hurricane
183 mitigation inspections; deleting a provision requiring
184 the department to implement a certain quality
185 assurance program; revising the criteria for



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186 mitigation grant eligibility for homeowners; deleting
187 a provision that subjects mitigation projects to
188 random reinspection for a specified timeframe;
189 revising the improvements for eligible homes for which
190 mitigation grants may be used; providing that such
191 grants for townhouses may be used only for a specified
192 purpose; revising the amount low-income homeowners