



### Surfside Palms Condo Association

New Requirements for Florida Condominium and Cooperative Associations  
Florida House Bill 393 introduces key amendments to Section 215.55871, Florida Statutes, enhancing the My Safe Florida Condominium Pilot Program. This state initiative provides licensed hurricane mitigation inspections and financial grants to eligible condominium associations, helping them strengthen structural resilience and better protect against hurricane-related damage.

The recent legislative updates aim to clarify eligibility, streamline application processes, and improve funding structures. The bill was passed by the Florida House and Senate on May 1, 2025, and is currently awaiting the Governor's signature. Once signed, the law will officially become effective on July 1, 2025.

Below are several key changes under HB 393:

#### ***Eligibility Restrictions***

- Detached units located on individually owned parcels are excluded from the program's definition of a "condominium."
- Eligibility is limited to condominium buildings that:
  - Are three or more stories in height; and
  - Contain at least two single-family dwellings.
- Associations must be in compliance with:
  - Milestone inspection requirements under Section 553.899, and
  - Structural integrity reserve study requirements under Section 718.112(2)(g).

### ***Association Approval Requirements***

- A state-funded inspection requires approval from a majority of the board of directors or a majority of the total voting interests.
- To apply for the mitigation grant, at least 75% of unit owners who reside in the building must approve the application.

### ***Limitations on Use of Funds***

- Grant funds may only be used for hurricane mitigation measures that result in:
  - A mitigation credit,
  - Discount, or
  - Other rate differential on the association's insurance.
- Improvements must be made to all necessary openings for the building to qualify for a mitigation credit.
- Eligible improvements include:
  - Exterior doors, garage doors, windows, skylights, and roofing.
  - Windows must be classified as common elements in the association's declaration to qualify for funding.

### ***Revised Funding Formula***

- The state will now match funds on a 2-to-1 basis:
  - The association contributes \$1, and the state contributes \$2 for each dollar of actual project cost.
- Other funding formulas have been eliminated.
- The maximum grant amount remains \$175,000 per association.