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# ASHTON ADVOCACY CONSULTING

## MEMORANDUM

**TO: International Association of Certified Home Inspectors**

**FROM: Jennifer Ashton**

**DATE: October 11, 2024**

**SUBJECT: InterNACHI Fall Legislative Update-Condensed**

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### My Safe Florida Home Program

The Legislature changed the program during the 2024 session to provide more income-driven assistance. SB 7028 (Sen. Boyd-R) allocated \$200M in grant funding, prioritizing older and lower income homeowners.

Timelines were as follows:

- July 1-15: Low-income homeowners 60 and older
- July 16-30: Low-income homeowners of any age
- July 31-Aug. 14: Moderate-income homeowners 60 and older
- Aug. 15-Aug. 29: Moderate-income homeowners of any age
- Aug. 31: All other eligible Florida homeowners

Current program Stats as of October 7<sup>th</sup>:

The application process for inspections and grants is closed due to depletion of funds.

- Initial Inspections completed: 109,406
- Grants obligated/approved: 58,786
- Reimbursements processed: 20,322
- Grant dollars distributed: \$191 million.

### My Safe Florida Condo Pilot Program

The Legislature passed HB 1029 (Rep. Lopez-R) during the 2024 Session to allow licensed inspectors to perform inspections on condominiums and for their associations to apply for grants as funds allow.

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The law requires the Department of Financial Services to contract with Wind Certification Entities (WCE's) to provide hurricane mitigation inspections. To qualify to provide hurricane mitigation inspections, the following criteria must be met:

- Building Inspector
- General, building, or residential contractor
- A professional engineer
- A professional architect, or
- A home inspector who has completed at least 3 hours of hurricane mitigation training approved by the CILB.

MSFCPP Grant Allocations:

- \$25 Million for Grants
- \$1.4 Million for Administrative Costs
- \$600,000 for Inspections

Tidal Basin was selected to oversee this program through an RFP process. The next steps are to select WCE's via RFP process. This RFP was released on October 8<sup>th</sup> for three regions across the state. The RFP will close on Tuesday, November 5, 2024. InterNACHI is looking forward to the opportunity to respond to this proposal and will provide updates accordingly.

### **Wind Mitigation Form Study**

The legislature required a study be completed on the Wind Mitigation form (OIR-B1-1802). An RFP was put out late 2023 by the Office of Insurance Regulation and Applied Research Associations was selected to complete the study. ARA performed this study previously in 2008.

*The study was released on June 28, 2024 and is still being reviewed internally to determine next steps. Michelle Shishilla and myself were scheduled to meet with OIR to provide recommendations regarding this report and potential form changes on October 8, 2024. Due to Hurricane Milton, we are working to reschedule this meeting in the coming weeks.*

### **2025 Legislative Priorities**

InterNACHI has been working diligently to determine the priorities that will lead to the betterment of the inspector profession. In the last several months, we have been in contact with elected officials, the Department of Financial Services, Office of Insurance Regulation and Citizens Property Insurance Corporation to lay the groundwork on our proposals. Please reach out with any questions regarding these items and we will be more than happy to answer any questions.

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#### Licensure Reform:

InterNACHI has drafted legislation increasing the requirements for initial licensure requirements. The following changes will be proposed:

- Increased training: 120 hours to 200 hours
- Required Errors & Omissions Coverage

#### Uniform Four-Points Form:

InterNACHI will be working with Citizens via the rulemaking process to enact a uniform four points form with detailed definitions.

#### Wind Mitigation:

InterNACHI will be working with the Office of Insurance Regulation (OIR) to identify changes necessary for the form in relation to the ARA study.

InterNACHI will also be working to potentially secure funding from the OIR for the following studies:

- \$675,000 to contract for independent reinsurance and mitigation experts to expand OIRs ability to review filings and recommend new tools to mitigate properties from hurricanes.
- \$200,000 to research and identify additional mitigation measures that provide discounts to consumers on their homeowners insurance premium.

#### My Safe Florida Home Program:

InterNACHI will be advocating for the continuation of this program and has met with the previous bill sponsor to discuss the future of the program and what changes may be necessary should it continue:

- Additional allocation for inspections and inspector reimbursement
- Recurring funds within the Florida Legislature to keep the program funded over several years, without having to continuously rely on the legislative process year
- Roof-to-Wall attachments: InterNACHI is working with FRSA to clarify this process to ensure these are being performed in a manner that will allow homeowners to qualify for the grant funds and insurance credits.

## **Important Dates Leading Up to the 2025 Legislative Session**

- November 5: General Election
  - November 19: Florida Legislature Organizational Session
  - Week of December 2: House-Only Committee Week
  - Week of December 9: Senate-Only Committee Week
  - Week of January 13: Joint Committee Week #1
  - January 20: U.S. Presidential Inauguration
  - Week of January 21: Joint Committee Week #2
  - Week of February 3: Joint Committee Week #3
  - Week of February 10: Joint Committee Week #4
  - Week of February 17: Joint Committee Week #5
  - March 4, 2025: Start of the 2025 Legislative Session
  - May 2, 2025: Scheduled Conclusion of the 2025 Session
- \*\*TBD- Home Inspector Capitol Day

## **Issues Anticipated During the 2025 Regular Session**

- Leadership Priorities among Governor DeSantis, Speaker Danny Perez (R – Miami), Senate President Ben Albritton (R – Wauchula)
- Property Insurance Affordability
- Condo Safety Reforms
- Permitting
- Glitch Bill on Consumer Protection/State of Emergency Contract Language
- Increased Incentives for FL-Based Manufacturing and Fabrication
- Worker's Compensation System/Rates
- Affordable/Workforce Housing

## **2024 Proposed Constitutional Amendments (All Require 60% for Passage)**

### **Amendment 1: Partisan Election of School Board Members**

Sponsor – The Florida Legislature/House (H.J.R. 31)

Department of State Summary: Proposing amendments to the State Constitution to require members of a district school board to be elected in a partisan election rather than a nonpartisan election and to specify the amendment only applies to elections held on or

after the November 2026 general election. However, partisan primary elections may occur before the 2026 general election for purposes of nominating political party candidates to that office for placement on the 2026 general election ballot.

## **Amendment 2: Right to Fish and Hunt**

Sponsor – The Florida Legislature/House (H.J.R. 1157)

Department of State Summary: Proposing an amendment to the State Constitution to preserve forever fishing and hunting, including by the use of traditional methods, as a public right and preferred means of responsibly managing and controlling fish and wildlife. Specifies that the amendment does not limit the authority granted to the Fish and Wildlife Conservation Commission under Section of Article IV of the State Constitution.

## **Amendment 3: Adult Use of Personal Marijuana**

Sponsor – Citizen Initiative; Smart & Safe Florida

Department of State Summary: Allows adults 21 years or older to possess, purchase, or use marijuana products and marijuana accessories for non-medical personal consumption by smoking, ingestion, or otherwise; allows Medical Marijuana Treatment Centers, and other state licensed entities, to acquire, cultivate, process, manufacture, sell, and distribute such products and accessories. Applies to Florida law; does not change, or immunize violations of, federal law. Establishes possession limits for personal use. Allows consistent legislation. Defines terms. Provides effective date.

## **Amendment 4: Amendment to Limit Government Interference with Abortion**

Sponsor – Citizen Initiative; Floridians Protecting Freedom, Inc.

Department of State Summary: No law shall prohibit, penalize, delay, or restrict abortion before viability or when necessary to protect the patient's health, as determined by the patient's healthcare provider. This amendment does not change the Legislature's constitutional authority to require notification to a parent or guardian before a minor has an abortion.

## **Amendment 5: Annual Adjustments to the Value of Certain Homestead Exemptions**

Sponsor – The Florida Legislature/House (H.J.R. 7017)

Department of State Summary: Proposing an amendment to the State Constitution to require an annual adjustment for inflation to the value of current or future homestead exemptions that apply solely to levies other than school district levies and for which every person who has legal or equitable title to real estate and maintains thereon the permanent residence of the owner, or another person legally or naturally dependent upon the owner is eligible. This amendment takes effect January 1, 2025.

## **Amendment 6: Repeal of Public Campaign Financing Requirement**

Sponsor – The Florida Legislature/Senate (S.J.R. 1114)

Department of State Summary: Proposing the repeal of the provision in the State Constitution which requires public financing for campaigns of candidates for elective statewide office who agree to campaign spending limits.