

CitizensAdvisor



Updates to Flood Coverage Law Bring More Changes

TALLAHASSEE, FL – Condominium unit policyholders will no longer be required to obtain flood coverage to be eligible for a Citizens policy under a bill passed by the Florida Legislature and subsequently signed into law by Gov. Ron DeSantis.

The Legislature passed [HB 799](#), which exempts condominium unit owners from flood insurance requirements for coverage with Citizens. The change was among a litany of reforms passed by the Legislature during its 2023 session impacting Citizens and the private property insurance market.

Other Personal Lines residential policyholders with wind coverage will continue to be required to obtain flood coverage to remain at Citizens under a phased-in approach approved by the Legislature in December 2022.

The National Flood Insurance Program allows policyholders who have already purchased flood insurance to cancel the policy up until its inception date of the flood coverage but will not refund flood premiums once the policy takes effect.

Policyholders wishing to cancel flood coverage should contact their insurance agent to make the changes.

Flood Coverage Still Required for Other Personal Residential Policies

Citizens Personal Lines policyholders in designated Federal Emergency Management Agency (FEMA) flood hazard areas whose policy includes wind coverage will be required to have flood insurance to renew their Citizens policies on or after July 1, 2023.

For all other Personal Lines residential policyholders that include wind coverage (excluding condominium owners), the flood insurance requirement will be phased in for new and renewing policyholders over the next four years, as follows:

- January 1, 2024, for a structure that has a dwelling replacement cost of \$600,000 or more.
- January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- January 1, 2026, for a structure that has a dwelling replacement cost of \$400,000 or more.
- January 1, 2027, for all other Personal Lines residential property insured by Citizens.

Continued on page 2

June 1, 2023

Events

June 8 @ 1 p.m.
[Claims Committee](#)
[Zoom Webinar](#)

June 27 @ 10 a.m.
[Information Systems Advisory Committee](#)
[Zoom Webinar](#)

June 28 @ 11 a.m.
[Market Accountability Advisory Committee](#)
[Zoom Webinar](#)

July 11 @ 1 p.m.
[Audit Committee](#)
JW Marriott Orlando Bonnet Creek
[Zoom Webinar](#)

Immediately following Audit
[Finance and Investment Committee](#)
JW Marriott Orlando Bonnet Creek
[Zoom Webinar](#)

Immediately following FIC Actuarial and Underwriting Committee
JW Marriott Orlando Bonnet Creek
[Zoom Webinar](#)

Immediately following A&U Exposure Reduction Committee
JW Marriott Orlando Bonnet Creek
[Zoom Webinar](#)

July 12 @ 8:30 a.m.
[Board of Governors](#)
JW Marriott Orlando Bonnet Creek
[Zoom Webinar](#)

Continued from page 1

Other Legislative Changes

The statutory change to exempt condominium unit owners from Citizens' flood insurance requirement was among many significant changes passed by the Legislature, including a wide-ranging measure ([SB 7052](#)) relating to insurer accountability.

Other changes include:

- Prohibiting insurers from reducing loss estimates in adjuster reports without providing detailed explanations for the changes.
- Requiring insurers to create a list of changes and reveal who changed the adjuster reports or retain all versions of the reports for future inspection.
- Barring insurers from cancelling or nonrenewing a residential policy for non-hurricane-related covered losses until the property has been repaired or one year after the insurer issues the final claim payment, whichever is earlier.
- Increasing maximum fines for unfair or deceptive trade practices and for a failure to timely respond to consumer complaints.



Matching Funds Available for Hurricane Upgrades – Don't Miss Out!

TALLAHASSEE, FL – Looking to hurricane-proof your home but balking at the price tag? Matching funds of up to \$10,000 are now available to qualified homeowners thanks to a popular program that has already awarded \$100 million for mitigation efforts.

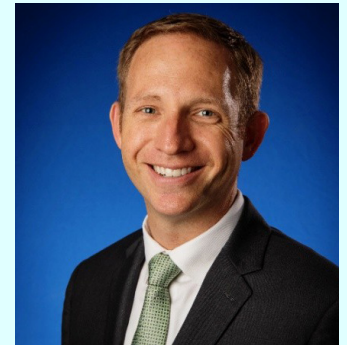
Responding to its initial success last year, the Florida Legislature in May approved an additional \$100 million for the My Safe Florida Home (MSFH) program to assist in renovations on homesteaded properties to better withstand hurricane-driven wind and rain.

"The My Safe Florida Home Program helps homeowners protect their homes against future storms and can help lower their insurance premiums, as well," said Tim O'Neil, program information administrator for the Florida Department of Financial Services. "The free wind inspections identify upgrade opportunities, and the grants help cover the cost, making the program a win/win for Floridians."

If history is any indication, you have to act fast. The grant program is set up on a first-come, first-served basis and was so popular last year that funds were totally committed after only a few months.

Continued on page 3

Spotlight



Jeremy Pope

Vice President, Customer Experience

Policies in Force

1,300,059

as of May 26, 2023

Quick Links

[Newsroom](#)

[Legislative Resources](#)

[Outreach Form](#)

[Online Sunshine](#)

[The Florida Channel](#)

[Board of Governors](#)

[Materials](#)



[Unsubscribe](#)

Continued from page 2

If you have not already had an acceptable hurricane mitigation inspection conducted after July 1, 2008, the first step is getting a free wind mitigation inspection completed on your home. To apply, fill out the application form on the [My Safe Florida Home website](#). Owners of site-built, single-family residential properties may apply for and receive an inspection without further obligation to apply for a grant.

Homeowners who have received a wind mitigation inspection may be eligible to apply for up to \$10,000 in grant funds – \$2 in matching funds for every \$1 spent by the resident – to make inspection identified improvements.

To be eligible:

- You must provide proof of homestead exemption.
- You must provide documentation that your home is insured for \$500,000 or less.*
- The home must be in [the wind-borne debris region](#) of the state.
- The initial building construction permit for the home must have been issued prior to January 1, 2008.
- You must allow your home to be reinspected after construction work has been completed.

Eligible projects include:

- Upgraded roof coverings, roof deck attachments, roof-to-wall connections and secondary water barriers for the roof
- Exterior door upgrades
- Window upgrades
- Garage door upgrades

Inspections and renovations must be completed by an MSFH program-approved contractor.

More information and forms are available at [mysafehome.com](#). Don't wait. Apply today.

Note: Homeowners who are low-income persons, as defined in s. 420.0004(11), F.S., are exempt from this requirement.

We Are Ready – How to Find Us After a Catastrophe

TALLAHASSEE, FL – Citizens' Catastrophe Response Centers (CRCs) are Citizens' advanced outposts that deploy to disaster zones to meet face-to-face with policyholders unable to file claims due to power outages, network crashes or a myriad of other hurdles caused by a storm.

Part of Citizens' overall disaster response, the CRCs are staffed by volunteers who undergo special training before being deployed into the field. Despite all the technology – satellite feeds, internet and Wi-Fi capabilities – the people in the field make CRCs successful.

Being deployed to a catastrophe zone is not for the faint of heart. Employees are deployed to areas where people may have lost virtually everything. Most are grappling with the logistics of recovery. Others are still processing the trauma they have just experienced.

Citizens' underwriter Katie Wallace recalled listening as a Fort Myers policyholder told how their family hid in an attic of their Sanibel Island home with a chainsaw as flood waters rose – eventually forcing the couple to evacuate from their roof onto a boat and off the island.

"As an insurance company, we're supposed to be able to respond in their time of need – and I feel like I'm able to fulfill that here," Wallace said.

Citizens' volunteers see firsthand the sometimes-indescribable havoc caused by a major hurricane. Often, the stories are heartbreaking. For many volunteers, it is a transformational experience.

Continued on page 4

Continued from page 3

"It can be overwhelming," said Citizens volunteer Babi Pankey-David. "Sometimes you have to just step aside to catch your breath and be calm for the next customer."

The days are long, but volunteers say the satisfaction they get from helping policyholders makes up for any hardship.

"When you see them smile and they shake your hand, it makes it all worthwhile," said Nicholas Gonzalez, who was deployed to Fort Myers following Hurricane Ian.

Just in Case: Here's How to Find Us

The best way to find out if a CRC has been deployed to your area is by going to the Citizens external website or following Citizens on [Facebook](#) and [Twitter](#).

Additionally, Citizens is a primary sponsor of the [Florida Public Radio Emergency Network](#) (FPREN). Following a storm, information on CRC locations is posted on the FPREN website and mobile app. Locations are also broadcast over your local public radio station. When appropriate, Citizens will also purchase commercial media space to get the word out.



News Links

[Florida lawmakers reverse Citizens flood insurance requirement for high-rise condos](#)
WFLA

[State-backed Citizens adding 7,500 policies a week as insurers drop Floridians](#)
WFLA

[Central Florida homeowners could see flood insurance premiums double, triple](#)
ClickOrlando

[More insurance changes are in store from the Legislature. Here's what they mean to you](#)
Sun Sentinel

[After tort restrictions, lawmakers approve insurer 'accountability' bill](#)
Florida Politics

[Consumer protection measures signed into Florida law](#)
The Capitolist

[Florida's FHCF lacks liquidity for hurricane Ian repeat, assessments likely](#)
Artemis

[Cat Fund outlook ahead of hurricane season relies on shaky financial markets](#)
Florida Politics

[As Lawyers Warned, Florida Courts Flooded with Suits Before Tort-Reform Bill Signed](#)
Insurance Journal

[Experts say Florida property insurance premiums may increase 40% this year](#)
WEAR

Tax Holidays Help Shoppers Stock Up on Storm Supplies

TALLAHASSEE, FL – Shoppers looking for savings on hurricane supplies will have two chances to take advantage of tax-free purchases after the Legislature in May expanded the popular sales tax holiday for the 2023 hurricane season.

Consumers will have two opportunities during this hurricane season to stock up on items that can prove invaluable after a storm hits. The first 2023 tax holiday period will run from May 27 through June 9. A second tax-free period will be offered from August 26 through September 8 as Florida enters the historic peak hurricane season.

Among the tax-free purchases available during the two periods are:

- Self-powered lights of \$40 or less.
- Portable self-powered radios, two-way radios, or weather-band radios of \$50 or less.
- Tarpaulins or other flexible waterproof sheeting with a sales price of \$100 or less.
- Items normally sold as ground anchor systems or tie-down kits with a sales price of \$100 or less.
- Gas or diesel fuel tanks with a sales price of \$50 or less.
- Packages of AA-cell, AAA-cell, C-cell, D-cell, 6-volt, or 9-volt batteries, excluding automobile and boat batteries, with a sales price of \$50 or less.
- Nonelectric food storage coolers with a sales price of \$60 or less.
- Portable generator used to provide light or communications or preserve food in the event of a power outage with a sales price of \$3,000 or less.
- Reusable ice with a sales price of \$20 or less.
- Portable power banks with a sales price of \$60 or less.
- Smoke/ detectors or smoke alarms with a sales price of \$70 or less.
- Fire extinguishers with a sales price of \$70 or less.
- Pet supplies (food, leashes, collars, pet pads and more).
- Cleaning and Household supplies of \$30 or less.

A full list of items can be found on the [Department of Revenue's website](#).

Disaster Preparedness Sales Tax Holiday

May 27 - June 9

New items included for 2023.
Visit FloridaRevenue.com/DisasterPrep
for a list of eligible items and be ready.

