

Homeowner's Guide

2025 - 2026

My Safe Florida Home Program



Dear Florida Homeowner,

Welcome to the Homeowner's Guide for the My Safe Florida Home Program (MSFH Program). The MSFH Program has two primary components to be administered by the Florida Department of Financial Services (DFS):

1. Provide eligible Florida Homeowners, free of charge and with no obligation, a Hurricane Mitigation Inspection that identifies the current Hurricane Resistant Features of their home and recommend mitigation improvements to further strengthen their homes against hurricanes.
2. Offer eligible Florida Homeowners a Hurricane Mitigation Grant to help fund specific home improvements recommended by the MSFH Program's Initial Inspection, strengthening homes against hurricanes and offering potential discounts on home insurance premiums.

Please review this guide before your Inspection Application and before moving to the next step of the process.

Thank you for your interest in the My Safe Florida Home Program.

Sincerely,

The My Safe Florida Home Program Team



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APPLICATION STEPS

Step 1: Complete Prioritization Questionnaire

- The Applicant completes the Prioritization Questionnaire via the Applicant Portal.
- The Applicant is sorted into a Group based on the age, household, and income data they provide. For the first sixty (60) days after the MSFH Program opens, Applicants receive access to applications based on criteria outlined by the Florida Legislature.

Inspection Phase

Step 2: Apply for a Hurricane Mitigation Inspection.

- The Applicant submits an Inspection Application via the Applicant Portal.
- Applicants must provide all required information and documentation to receive Inspection Application approval.

Step 3: Schedule an Initial Inspection.

- Upon Inspection Application approval, the Applicant schedules an Initial Inspection for the Inspector to determine which, if any, Improvements are recommended for the home.

Step 4: Receive an Initial Inspection Report.

- The Inspector uploads the Initial Inspection Report to the Applicant Portal.
- Applicants who receive no Recommended Improvements or are in Group 5 (Applicants of all ages who are above the Moderate-Income threshold) will not be eligible to proceed with the Grant Phase. These cases will be sorted into a closed status prior to the choice to proceed to the Grant Phase.

Step 5: Indicate Interest in a Grant

- The Applicant must opt-in to receive access to a Grant Application.

Grant Phase

Step 6: Apply for a Hurricane Mitigation Grant.

- The Applicant submits a Grant Application via the Applicant Portal.
- Applicants must provide all required information and documentation to receive Grant Application approval.

Step 7: Complete a Hurricane Mitigation Project.

- The Applicant works with their Contractor to complete a Mitigation Project based on the recommendations in the Initial Inspection Report. **The MSFH Program allows each Applicant to receive only one (1) Grant Disbursement.**

Step 8: Schedule a Final Inspection.

- Upon completion of the Mitigation Project, the Applicant schedules a Final Inspection.
- **The MSFH Program allows each Applicant to receive only one (1) Final Inspection.**

Step 9: Receive a Final Inspection Report.

- The Inspector uploads the Final Inspection Report to the Applicant Portal.

Step 10: Submit a Draw Request.

- The Applicant submits a Draw Request via the Applicant Portal.
- Applicants must provide all required information and documentation to receive Draw Request approval.
- **Only Improvements that are recommended in the Initial Inspection Report and observed in the Final Inspection Report are eligible for Grant Disbursement.**



Prioritization Questionnaire

The Applicant Portal can be accessed at any time by going to <https://mysafeflhome.com> and clicking the "Access Account" button.

The first step to participating in the MSFH Program is completing the Prioritization Questionnaire. This allows the MSFH Program to determine your categorization into one of five statutorily defined groups. For the first sixty (60) days after the MSFH Program opens, Applicants receive access to applications based on criteria outlined by the Florida Legislature.

- Group 1 contains Applicants who are Low Income and are 60 years old or older.
- Group 2 contains Applicants who are Low Income and are 59 years old or younger.
- Group 3 contains Applicants who are Moderate Income and are 60 years old or older.
- Group 4 contains Applicants who are Moderate Income and are 59 years old or younger.
- Group 5 contains Applicants of all ages who are above the Moderate-Income threshold. Group 5 Applicants are ineligible for a Grant and will not be allowed to access a Grant Application.

Once you have been sorted into a Group, you cannot be moved from that group. Please carefully follow the instructions in each step to ensure that you are sorted appropriately.

Once you submit your Prioritization Questionnaire, your case will be sorted into a Prioritization Group. Your Prioritization Group will determine the date an application will be available to you. If the MSFH Program runs out of available funding prior to the date your Group is to be opened, you will not be able to apply for an Inspection or Grant.

As part of the Prioritization Questionnaire, Applicants are required to provide the following:

- Legal First and Last Name
- Valid Email Address
- Homesteaded Home Street Address, City, and Zip Code
- Phone Number
- List of Household Members
- Household Income



HURRICANE MITIGATION INSPECTIONS

The Florida State Legislature has allocated funds through the MSFH Program to provide Applicants with a Hurricane Mitigation Inspection of their home at NO COST and NO OBLIGATION. A Hurricane Mitigation Inspection is a home inspection performed by a Wind Certification Entity ("Inspector" or "Inspection Company") pursuant to the MSFH Program. An approval for a Hurricane Mitigation Inspection through the MSFH Program is NOT an approval for a Hurricane Mitigation Grant.

Hurricane Mitigation Inspections are designed to describe the presence or absence of Hurricane Resistant Features proven to help a home survive windstorms. Hurricane Mitigation Inspections through the MSFH Program **are not condition-based Inspections. An aging or worn house may not receive any Improvement recommendations on a MSFH Program Initial Inspection Report because all the Hurricane Resistant Features are present.**

Initial Inspections

The Initial Inspection is conducted to recommend hurricane mitigation improvements and is performed by an MSFH Program Inspector. An owner of a site-built, single-family, residential house or townhouse may apply for an MSFH Program Initial Inspection without further obligation to apply for a MSFH Program Hurricane Mitigation Grant. Recommended Improvements and Grant Applications must be based on the MSFH Program Initial Inspection and Initial Inspection Report. **Each Applicant can apply for and receive only one (1) Initial Inspection by an MSFH Program Inspector for the current homesteaded property.**

How To Apply for a Hurricane Mitigation Inspection

The Applicant Portal can be accessed at any time by going to <https://mysafeflhome.com> and clicking the "Access Account" button.

Once you submit your Prioritization Questionnaire, your case will be sorted into a Prioritization Group. Your Prioritization Group will determine the date an application will be available to you. If the MSFH Program runs out of available funding prior to the date your Group is to be opened, you will not be able to apply for an Inspection or Grant.

Hurricane Mitigation Initial Inspection Eligibility Requirements

According to section 215.5586, F.S., Florida Applicants' properties that meet the following requirements may qualify for a free MSFH Initial Inspection:

- The home must be a Single-family, Detached residential property or a Townhouse, as defined in section 481.203, F.S. Attached Single-family homes will be treated as Townhouses for the purposes of the MSFH Program.
- The home must be site-built and Owner-occupied; and
- The Applicant must have been granted a homestead exemption on the home under



chapter 196, F.S.

The Program will verify the status of your homestead exemption and the type of home you have. The following properties are **NOT** eligible to receive a free MSFH Program Initial Inspection:

- Retirement Homes
- Mobile Homes and Manufactured Homes
- Second Homes, Vacation Homes, and Rental Properties

IMPORTANT NOTE: Attached Single-family properties will be treated as Townhouses for the purposes of the MSFH Program.

The Program will use data provided by your county's Property Appraiser's office to determine the status of your homestead exemption and your property's Use Code. Your homestead exemption status is usually listed as an amount or as a "Y" on the Property Appraiser's website for your county. Use Codes vary by county, but all properties with a Use Code that begins with "1" or "01" will be considered Single-family. Other Use Codes may also be considered eligible based on the criteria laid out in the Program Rule (available [here](#)). If you would like to check this information yourself, please contact your county's Property Appraiser or Tax Collector Office website directly [here](#). Every Property Appraiser's website is different, but all have a system through which you can search for your address and find information about your home.

Please visit the following link to locate each county's Property Appraiser or Tax Collector Office website directly: <https://floridarevenue.com/property/Pages/LocalOfficials.aspx>

If an Applicant applies and is approved for a free MSFH Program Initial Inspection, a MSFH Program Inspector will be assigned to complete the Initial Inspection. The Applicant will receive an email from the MSFH Program, providing the name and contact information of the assigned Inspector. The Inspector will contact the Applicant within seven (7) days to schedule the Initial Inspection. Applicants are not able to choose the Inspector for the Hurricane Mitigation Inspection.

Initial Inspection Reports

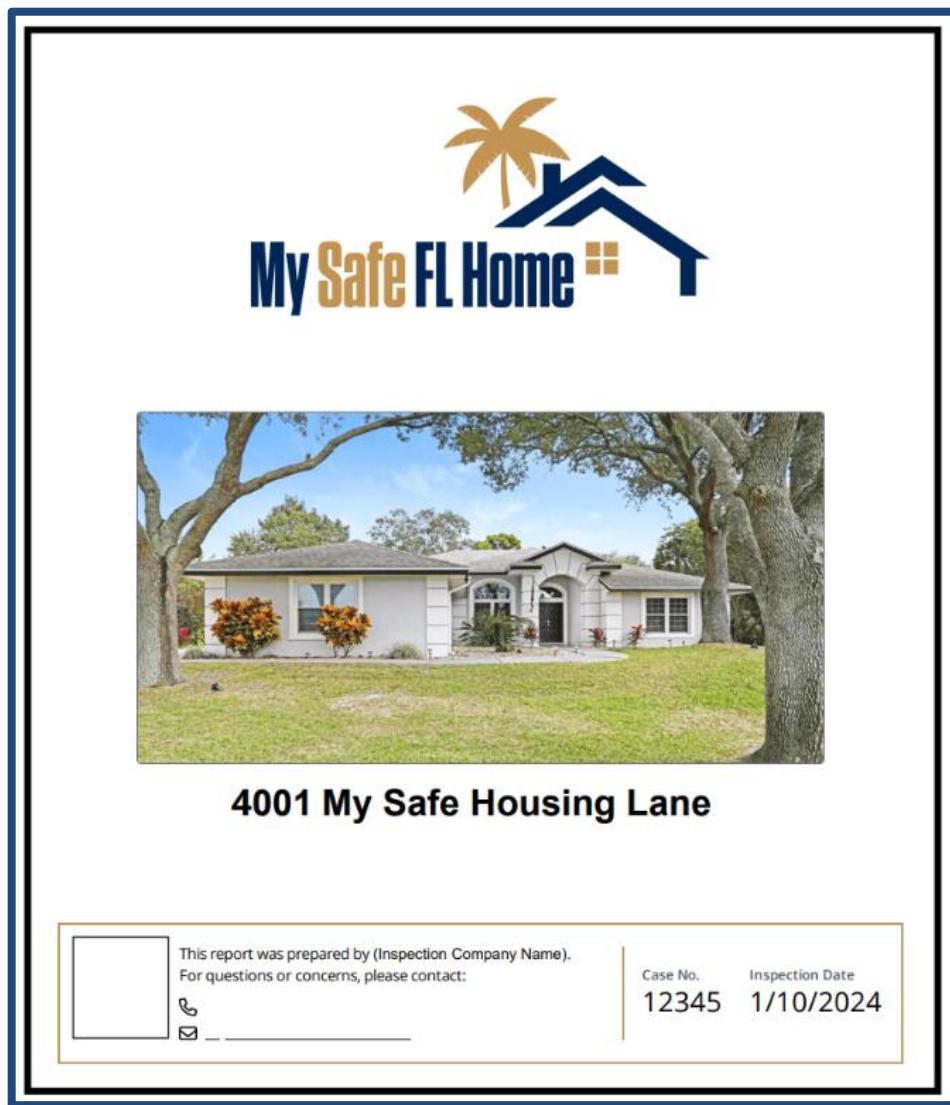
The Initial Inspection Report results are uploaded into the Applicant Portal by the Inspector. The Applicant will receive an email within fourteen (14) days from the date of the Initial Inspection notifying that the Initial Inspection Report has been uploaded to the Applicant Portal. The Initial Inspection Report will contain the following:

1. Introduction
2. Recommended Improvements
3. Improvement Cost Estimates
4. Summary of Form OIR-B1-1802
5. Attachments



- a. Form OIR-B1-1802 (Uniform Mitigation Verification Inspection Form)
- b. Initial Inspection photographs and documents

Example of My Safe FL Home Initial Inspection Report Cover Page:



IMPORTANT NOTE: Initial Inspection Reports expire 24 months after they occur.

Recommended Improvements

One of the key goals of the Initial Inspection Report is to indicate which, if any, Recommended Improvements are available to an Applicant to strengthen the home against hurricane damage. Insurance companies may offer discounts to Applicants for completing these Improvements.



The sample image demonstrates what the summary may look like in the Initial Inspection Report. The Recommended Improvements will vary by home and depends on what the Inspector observes. The Initial Inspection Report may not have all the recommendations listed on the sample image below.

Sample Image of Recommended Improvements Section:



Recommended Improvements

Recommended Improvements
As a result of this Initial Inspection, we recommend the following improvements for your home. Each of these Improvements may result in a potential insurance premium discount.

Improvement	Potential Discount
Improvement 1.0 - Opening Protection	+ 44% (see note)
Improvement 2.0 - Roof to Wall Attachment	+ 35% (see note)
Improvement 3.0 - Roof Deck Attachment	+ 14% (see note)
Improvement 4.0 - Secondary Water Resistance (SWR)	+ 14% (see note)

Note: The potential discount is not done in the aggregate
If you elect to perform two or more upgrades pursuant to this Report, you will not receive an aggregate (combined) total premium discount based on the numbers displayed above. In other words, if recommendation A provides an estimated 19% discount and recommendation B provides an estimated 15% discount, you would not be eligible for a total 34% discount. To get the final premium discount amount, please contact your Florida-licensed insurance agent.

Note: Roof Covering Replacement
If your contractor must remove the roof covering in order to perform any recommended Improvements, the Program will include the costs of the roof covering replacement in the total project costs. This Initial Inspection Report is not a recommendation to replace your roof covering. The My Safe Florida Home Program only covers costs up to a total of \$10,000 for the entire Mitigation Project.

NOTE: Pursuant to Section 215.5586, F.S., as amended in 2023 Legislation, Townhouses as defined in s. 481.203, F.S., may receive a full Hurricane Mitigation Inspection. The full Hurricane Mitigation Inspection may include items that cannot be improved with My Safe Florida Home Program grant funds for townhouses. Townhouses are only eligible to receive funding for IMPROVEMENT 1.0 - Opening Protection. Single Family Homes that are attached to other units will be treated as Townhouses for the purposes of the MSFH Program.

Additional details about your recommended Improvements are provided on the following pages.



DFS Initial Inspection; Form 01-002
Rule 69J-7.001, F.A.C.; Effective

MySafeFLHome.com

A Program Administered by the Florida Department of Financial Services



IMPORTANT NOTE: If you receive an Opening Protection recommendation, please pay particular attention to the Opening Protection section on the following page.



Understanding Opening Protection on Initial Inspection Report

Opening Protection pertains to exterior doors, garage doors, windows, glass blocks, and skylights. Applicants will see the following chart in the Initial Inspection Report, which helps clarify the specific openings being recommended. If an opening is listed under the NOT eligible header, those openings are not recommended.

Detailed Opening Information for case ID 123456		
Below is an assessment of the current openings on your home and their respective protection ratings:		
Side of Home	Unprotected / Non-Impact-Rated Openings Eligible for Upgrade or Replacement	Openings NOT Eligible for Replacement or Upgrade
Front of Home:	1 Glazed Entry Doors - Unprotected 4 Glazed Windows - Not Rated 1 Garage Doors - Wind Pressure Rated	1 Glazed Windows - Impact-Rated
Right Side of Home:	1 Unglazed Entry Doors - Unprotected 2 Glazed Windows - Unprotected	
Back of Home:	4 Glazed Windows - Unprotected 1 Glazed Skylight - Unprotected	1 Glazed Entry Doors - Impact-Rated 1 Glazed Windows - Impact-Rated
Left Side of Home:	No openings on this side are eligible for replacement or upgrade.	2 Glazed Windows - Impact-Rated 1 Glazed Skylight - Impact-Rated

NOTICE TO HOMEOWNERS & LICENSED FLORIDA CONTRACTORS: Before commencing any proposed upgrades to opening protection on the home, please review the detailed opening information provided here carefully. If your count of openings that require protection differs from what you see presented here, please contact us right away and in any event PRIOR TO proceeding with any work.

Detailed information regarding the current rating of openings in the household can also be reviewed in the Initial Inspection Report in Section 7 of the "Uniform Mitigation Verification Inspection Form" or '1802'. Older Initial Inspection Reports may not contain the above chart; if you do not see it in your report, you must refer to the '1802' to determine which openings are eligible. Please contact your WCE if you have further questions.

Opening Protection Level Chart		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable - there are no openings of this type on the structure		X	X	X		
A	Verified cyclic pressure & large missile (9lb for windows doors/4.5lb for skylights)	18					1
B	Verified cyclic pressure & large missile (4lb-8lb for windows doors/2lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection					1	



Improvement Cost Estimates

The estimated and rounded prices quoted below include a range of prices based on a typical 3 Bedroom, 2 Bathroom 2,600 square foot home with 400 square foot garage that is approximately 30 years old. The items below may not be applicable to your Wind Mitigation Inspection. This is just a reference guide for typical upgrade repairs on typical houses. Individual prices from contractors can vary substantially from these ranges due to availability and inflation. It is recommended that several bids be obtained on any work being considered. **DO NOT RELY ON THESE PRICES ONLY AND GET FURTHER ESTIMATES FROM LICENSED PROFESSIONALS.**

Item	Unit	Region 1		Region 2		Region 3	
		Pensacola (Estimate)	Jacksonville (Estimate)	Miami (Estimate)	Melbourne (Estimate)	Tampa (Estimate)	Naples (Estimate)
Upgrade Shingle Roof - Avg. 30 SQ Home	Roof	\$18,090 - \$26,070	\$18,630 - \$26,940	\$18,630 - \$26,940	\$18,210 - \$26,250	\$19,410 - \$28,110	\$18,090 - \$26,070
Upgrade Tile Roof - Avg 30 SQ Home	Roof	\$56,460 - \$79,650	\$57,600 - \$81,270	\$57,600 - \$81,270	\$56,700 - \$79,980	\$59,190 - \$83,550	\$58,290 - \$82,260
Upgrade Flat Roof - Avg 30 SQ Home	Roof	\$25,080 - \$34,680	\$26,040 - \$36,030	\$26,040 - \$36,030	\$25,260 - \$34,950	\$27,390 - \$37,920.00	\$26,610 - \$36,840
Roof to Wall Retrofit (Clips)	Attic	\$2,400 - \$5,800	\$2,400 - \$5,800	\$2,400 - \$5,800	\$2,400 - \$5,800	\$2,400 - \$5,800	\$2,400 - \$5,800
Upgrade to Impact Windows	Each	\$900 - \$1,500	\$900 - \$1,500	\$1,200 - \$1,750	\$900 - \$1,500	\$1,000 - \$1,500	\$900 - \$1,500
Upgrade to Impact Garage Door (Double)	Garage	\$1,050 - \$1,640	\$1,060 - \$1,680	\$1,060 - \$1,680	\$1,050 - \$1,650	\$1,095 - \$1,725	\$1,080 - \$1,700
Upgrade to Impact Exterior Door	Each	\$970 - \$1,460	\$995 - \$1,490	\$995 - \$1,490	\$980 - \$1,460	\$1,030 - \$1,540	\$1,009 - \$1,500
Upgrade to Impact 72" Sliding Glass Door	Each	\$3,830 - \$5,880	\$3,870 - \$5,950	\$3,870 - \$5,950	\$3,840 - \$5,890	\$3,830 - \$5,880	\$3,890 - \$5,980
Purchase & Install Storm Shutters	8 Items	\$9,000 - \$12,500	\$9,000 - \$12,500	\$9,000 - \$12,500	\$9,000 - \$12,500	\$9,000 - \$12,500	\$9,000 - \$12,500

IMPORTANT NOTE: Items listed above may not be applicable to your Report. Please review your Initial Inspection Report to see what items listed above may be applicable.

Sources

Rounded pricing estimates were made possible through the use of Homewyse.com on 6/10/2025. Please use their website to review more specific zip code pricing. Roof to Wall Clip Retrofit provided by Florida Retrofits and LGT Restoration Services.

Roofing Material

https://www.homewyse.com/services/cost_to_install_asphalt_shingle_roof.html
https://www.homewyse.com/services/cost_to_install_tile_roof.html
https://www.homewyse.com/services/cost_to_install_membrane_roofing_system.html

Windows/Doors

https://www.homewyse.com/services/cost_to_install_storm_windows.html
https://www.homewyse.com/services/cost_to_install_replacement_windows.html
https://www.homewyse.com/services/cost_to_replace_garage_door.html
https://www.homewyse.com/services/cost_to_install_exterior_door.html
https://www.homewyse.com/costs/cost_of_replacement_sliding_doors.html
https://www.homewyse.com/services/cost_to_install_hurricane_shutters.html



Summary of Form OIR-B1-1802

This section of the Initial Inspection Report summarizes the existing Hurricane Resistant Features of the home.

The Form OIR-B1-1802 is intended to provide an at-a-glance summary of the findings from the Initial Inspection. The Inspector may make recommendations based on their findings after reviewing these features.

IMPORTANT NOTE: An Applicant will not be eligible for Disbursement if the initial construction permit was issued before the Applicant's Grant Application is approved or if construction is completed or in progress at the time of the Applicant's MSFH Program Initial Inspection.

Summary of Form OIR-B1-1802																	
<p>The remaining pages of your Initial Inspection Report are for educational purposes only. Only the improvements recommended in the previous section of this Report are eligible for grant funding under the MSFH Program.</p> <p>Below you will find a summary of some of the Hurricane Resistant Features observed by your inspector. Please refer to the attached Uniform Mitigation Verification Inspection Form (Form OIR-B1-1802) for additional details.</p>																	
Roof Deck Attachment	<i>The roof deck attachment found in your attic, while it may have been appropriate at the time of installation, was found to be weaker than the current building code would require.</i>																
Roof to Wall Attachment	<i>Either 1) the inspector did not find visible metal connectors in at least one location, so the weakest roof-to-wall attachment is assumed to be nails driven at an angle through truss or rafter ends into the top plate of the wall; or 2) the weakest roof-to-wall connection found by the inspector did not meet the minimum requirements to be considered a Clip, Single Wrap Strap, or Double Wrap Strap.</i>																
Secondary Water Resistance (SWR)	<i>The inspector was able to confirm there is not a valid SWR barrier that would meet the requirements of the Uniform Mitigation Verification Inspection Form on at least part of the roof.</i>																
Opening Protection	<i>The inspector found that at least one opening containing glass had no windborne debris protection. See Question 7 on the Uniform Mitigation Verification Inspection Form for more details.</i>																
<p>Current Hurricane Resistant Features of Your Home These are the current Hurricane Resistant Features of your home:</p> <table border="1"> <tr> <td>Roof Deck Attachment</td> <td>✓</td> <td>Roof to Wall Attachment</td> <td>✓</td> </tr> <tr> <td>Secondary Water Resistance (SWR)</td> <td></td> <td>Opening Protection</td> <td></td> </tr> </table> <p>Current Potential Savings to Your Wind Insurance Premium Below is your current estimated wind insurance premium savings based on the current condition of your home. These values are estimated using Form OIR-B1-1699. For a more accurate estimate of potential premium savings, contact your insurance provider or agent.</p> <div style="display: flex; align-items: center;"> Your current estimated wind insurance premium < 81% </div> <p>Missing Hurricane Resistant Features of Your Home These are the missing Hurricane Resistant Features of your home:</p> <table border="1"> <tr> <td>Roof Deck Attachment</td> <td></td> <td>Roof to Wall Attachment</td> <td></td> </tr> <tr> <td>Secondary Water Resistance (SWR)</td> <td>✗</td> <td>Opening Protection</td> <td>✗</td> </tr> </table>		Roof Deck Attachment	✓	Roof to Wall Attachment	✓	Secondary Water Resistance (SWR)		Opening Protection		Roof Deck Attachment		Roof to Wall Attachment		Secondary Water Resistance (SWR)	✗	Opening Protection	✗
Roof Deck Attachment	✓	Roof to Wall Attachment	✓														
Secondary Water Resistance (SWR)		Opening Protection															
Roof Deck Attachment		Roof to Wall Attachment															
Secondary Water Resistance (SWR)	✗	Opening Protection	✗														


 Initial Inspection Report: Form DF 5-O1-002
 Rule 63J-7.041, r.c., Effective 07/24 MySafeFLHome.com
 A Program Administered by the Florida Department of Financial Services


 Initial Inspection Report: Form DF 5-O1-002
 Rule 63J-7.041, r.c., Effective 07/24 MySafeFLHome.com
 A Program Administered by the Florida Department of Financial Services

Request for Information (RFI): Inspection Application

If the MSFH Program is unable to approve your Inspection Application, you will be sent a Request for Information (RFI). You will need to return to the Applicant Portal and submit additional information to satisfy the RFI. Please ensure you check your emails regularly in case an RFI is sent to you. RFIs must be responded to within 60 days. Closed cases cannot be reopened, so ensure you check your case and your email regularly.

IMPORTANT NOTE: If you do not respond to this Request for Information (RFI) within 60 days, the MSFH Program Inspection Application will be deemed withdrawn and administratively closed.



GRANT INDICATION OF INTEREST

Applicants who receive no Recommended Improvements or are in Group 5 (Applicants of all ages who are above the Moderate-Income threshold) will not be eligible to proceed with the Grant Phase. These cases will be sorted into closed statuses prior to the choice to proceed to the Grant Phase.

Once Applicants have reviewed the Initial Inspection Report, they will have the opportunity to choose whether to proceed with a Grant Application. In the Grant Application, Applicants must be prepared to provide a current homeowner's insurance declarations page, the Recommended Improvement(s) intended to be performed, and the name and license number of the Contractor intended to be used to complete the Recommended Improvement(s).

IMPORTANT NOTE: Do not complete a Mitigation Project based on Recommended Improvement(s) prior to receiving approval on a Grant Application. Funding for projects completed prior to approval of a Grant Application WILL be denied.

If choosing to proceed with a Grant Application, Applicants will be sorted into the group that corresponds to the Prioritization Questionnaire, and if funding is available, will be granted access to the Grant Application. If funding is not available, or if the group is not currently allowed to apply, Applicants will receive access to the Grant Application when or if it becomes available.

Grant Applications must be submitted within 24 months of receiving the Initial Inspection Report as Initial Inspection Reports expire 24 months after they occur. If an application is received prior to the expiration of an Initial Inspection Report, the Initial Inspection Report will remain active until the Grant Phase is complete.



HURRICANE MITIGATION GRANTS

The Florida State Legislature has allocated funds through the MSFH Program to provide a Hurricane Mitigation Grant ("Grant") to eligible Applicants who will receive a free MSFH Program Initial Inspection and make Recommended Improvements to their home.

IMPORTANT NOTE: Applicants who receive no Recommended Improvements or are in Group 5 (Applicants of all ages who are above the Moderate-Income threshold) will not be eligible to proceed with the Grant Application. These cases will be sorted into closed statuses prior to the choice to proceed to the Grant Application.

How to Apply for a Grant

Applicants **must** receive an Initial Inspection Report from the MSFH Program before applying for a Hurricane Mitigation Grant. The Applicant Portal can be accessed at any time by going to <https://mysafeflhome.com> and clicking the "Access Account" button.

IMPORTANT NOTE: Applicants must be prioritized based on age and income criteria as outlined by the Legislature.

Hurricane Mitigation Grant Eligibility Requirements

According to section 215.5586, F.S., Florida Homeowners and properties that meet the following requirements may qualify for a Hurricane Mitigation Grant:

- The home must be eligible for a Hurricane Mitigation Inspection and must have received an Initial Inspection through the MSFH Program.
- The home must be a dwelling with an insured value of \$700,000 or less.
- The building permit application for initial construction of the home must have been made before January 1, 2008.
- The Homeowner must provide the name and license number of the Contractor selected to perform the Mitigation Project.
- The Homeowner must agree to make the home available for a Final Inspection once the Project is complete; and
- The Homeowner must agree to provide any and all information received from the Homeowner's insurer to the MSFH Program identifying the discounts based on the observed Mitigation Improvements in the Final Inspection Report.

Project Timeline

Funding is set aside for Applicants after a Grant Application has been approved. To receive MSFH Program Grant Disbursement, the Applicant must request a MSFH Program Final



Inspection, or request an extension for an additional 6 months, within 1 year of receiving Grant Application approval.

- If no Recommended Improvements are completed within 1 year of the Grant Application approval date, the Grant Application will be administratively closed, and funds reallocated.
- The Program allows each Applicant to receive only one (1) Grant Disbursement and one (1) Final Inspection. Applicants cannot reapply.
- Approval of an Applicant's Grant Application does not guarantee a Disbursement of Grant funds. Applicants must follow all Program requirements to qualify for Disbursement.

IMPORTANT NOTE: An Applicant will not be eligible for Disbursement if the initial construction permit was issued before the Applicant's Grant Application is approved or if construction is completed or in progress at the time of the Applicant's MSFH Program Initial Inspection.

Proof of Insured Value

Applicants must provide insurance documentation identifying the home has an insured value of \$700,000 or less, as requested in the "Grant Application". The insurance documentation must clearly state the home's insured value under Coverage A (Dwelling).

Building Construction Permit

The home's initial building construction permit must have been issued prior to January 1, 2008. Contact your county's Property Appraiser or Tax Collector Office for more information regarding your home building permit.

Please visit the following link to locate each county's Property Appraiser or Tax Collector Office website directly: <https://floridarevenue.com/property/Pages/LocalOfficials.aspx>

Contractor Confirmation

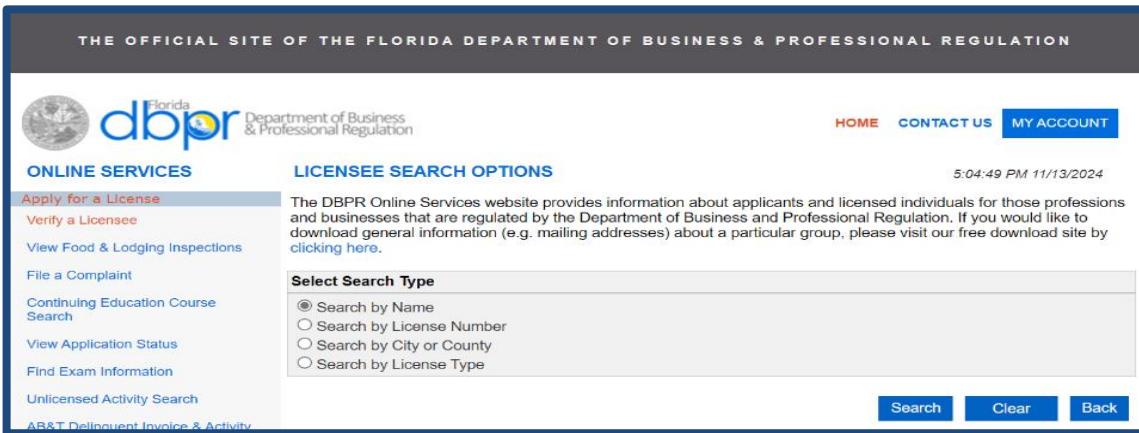
As part of the MSFH Program Grant Application, Applicants must select AT LEAST ONE Recommended Improvement and a licensed Contractor to complete the Recommended Improvement(s). **If there are no Recommended Improvements in the Initial Inspection Report, the Applicant cannot proceed with a Grant Application.**

For any questions regarding the Initial Inspection Report or the Recommended Improvements, please contact the MSFH Program Inspection company directly using the information provided in the 'Inspection Assignment' email.



When selecting a contractor, it is the Applicants responsibility to ensure the Contractor is appropriately licensed. The Contractor's license must be either certified or registered with the Florida Business and Professional Regulation (DBPR).

Applicants can verify a Contractor's license information by visiting the following website: <https://www.myfloridalicense.com/>.



The screenshot shows the official website of the Florida Department of Business & Professional Regulation. The header reads 'THE OFFICIAL SITE OF THE FLORIDA DEPARTMENT OF BUSINESS & PROFESSIONAL REGULATION'. The DBPR logo is on the left, and navigation links 'HOME', 'CONTACT US', and 'MY ACCOUNT' are on the right. The date '5:04:49 PM 11/13/2024' is in the top right corner. The main content area is titled 'LICENSEE SEARCH OPTIONS'. It contains a sub-section 'Select Search Type' with four radio button options: 'Search by Name' (selected), 'Search by License Number', 'Search by City or County', and 'Search by License Type'. Below this are 'Search', 'Clear', and 'Back' buttons. On the left, there is a sidebar titled 'ONLINE SERVICES' with links: 'Apply for a License', 'Verify a Licensee', 'View Food & Lodging Inspections', 'File a Complaint', 'Continuing Education Course Search', 'View Application Status', 'Find Exam Information', 'Unlicensed Activity Search', and 'AB&T Delinquent Invoice & Activity'.

It is important to verify the Contractor's license authorizes them to perform the Recommended Improvements. It is the Applicant's responsibility to ensure that the selected Contractor meets this requirement.

If an Applicant needs to change a Contractor in the Applicant Portal after receiving Grant Application approval, they can do so at the Draw Request stage. **If you do not use a properly licensed Contractor or complete a Recommended Improvement, YOU WILL NOT RECEIVE DISBURSEMENT.**

IMPORTANT NOTE: The My Safe Florida Home Program and the Florida Department of Financial Services are not involved in or responsible for the Contractor selection process or any aspects of the construction and payment process. The Program assumes no responsibility for the performance of the Applicant's selected Contractor. It is the sole responsibility of the Applicant to find and manage an eligible Contractor and oversee the Contractor relationship.

Sub-Contractors

It is the sole responsibility of the Applicant to find an eligible licensed Contractor and manage their relationship with the Contractor.

If a-Sub-Contractor submits an invoice in lieu of the General Contractor as part of the Draw Request, the Sub-Contractor must meet the same requirements as the General Contractor.



Request for Information (RFI): Grant Application

If the MSFH Program is unable to approve your Grant Application, you will be sent a Request for Information (RFI). You will need to return to the Applicant Portal and submit additional information to satisfy the RFI. Please ensure you check your emails regularly in case an RFI is sent to you. RFIs must be responded to within 60 days. Closed cases cannot be reopened, so ensure you check your case and your email regularly.

IMPORTANT NOTE: If you do not respond to this Request for Information (RFI) within 60 days, the MSFH Program Grant Application will be deemed withdrawn and administratively closed.

Matching and Low-Income Grants

There are two types of Hurricane Mitigation Grants: Matching Grants and Low-Income Grants. To determine income eligibility, please click this link: <https://www.huduser.gov/portal/datasets/il.html>.

Matching Grants

The MSFH Program Matching Grant operates on a reimbursement basis. Grant Applications must be approved before any work begins. At the end of the application process, an Applicant requests Grant Disbursement by submitting a Draw Request. During the Draw Request process, a paid-in-full invoice is required to be submitted under this Program.

If the Draw Request is approved, the MSFH Program provides \$2 in grant funds for every \$1 contributed by the Applicant. The Applicant is eligible to be reimbursed for two-thirds (2/3) of the total costs of the Mitigation Project, up to a State contribution of \$10,000, subject to legislative appropriation.

EXAMPLES OF FUNDING CALCULATIONS

1. An eligible Applicant paid \$15,000 for recommended impact-rated windows. The Applicant would be reimbursed for \$10,000, and the remaining \$5,000 is the Applicant's required match.
2. An eligible Applicant paid \$9,000 for recommended impact-rated windows. The Applicant would be reimbursed \$6,000, and the remaining \$3,000 is the Applicant's required match.
3. An eligible Applicant paid \$20,000 for recommended impact-rated windows. The Applicant would be reimbursed with the maximum grant allowance of \$10,000, and the remaining \$10,000 is the Applicant's responsibility.



Low-Income Grants

The MSFH Program Low-Income Grant offers payment directly to the Applicant to cover actual costs of Recommended Improvements completed by the Contractor. A Grant Application must be approved before any work begins. At the end of the application process, Grant Disbursement is requested by submitting a Draw Request. During the Draw Request process, a paid-in-full invoice is **not** required to be submitted under this grant program.

It is the Applicant's responsibility to pay the Contractor directly. The MSFH and DFS are not involved in or responsible for the payment process or communication with the Contractor.

To determine if you are a Low-Income Applicant, please click this link: <https://www.huduser.gov/portal/datasets/il.html>.



HURRICANE MITIGATION PROJECTS

Improvements Guide

Applicants are required to thoroughly review the Initial Inspection Report. For questions about the Initial Inspection Report, please contact the MSFH Program Inspector using the contact information provided in the Inspection Application approval email.

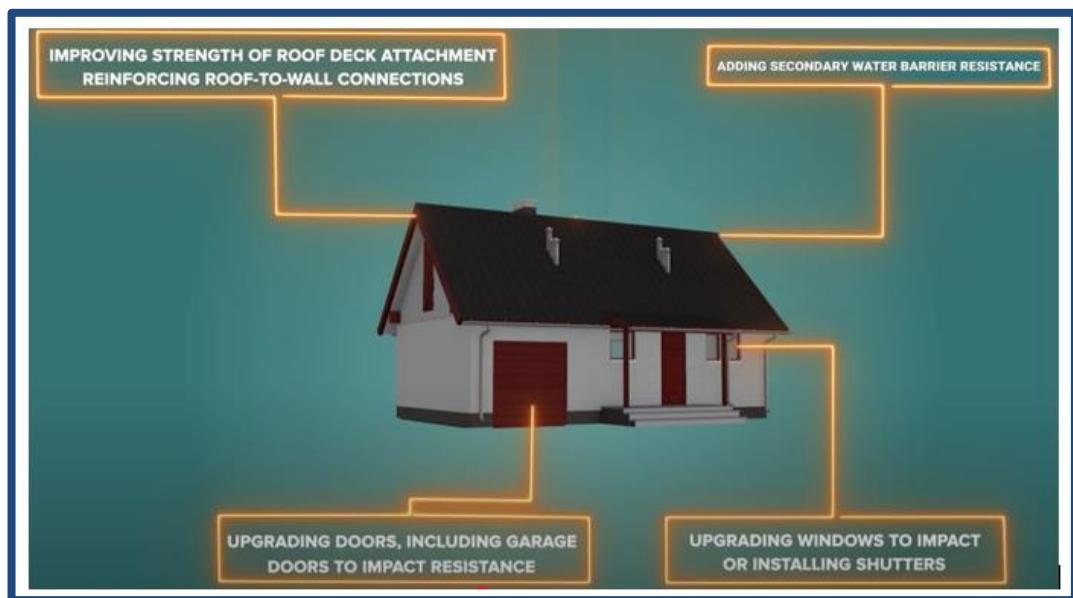
There are four (4) Improvements eligible for Grant funding under the MSFH Program when recommended in an Initial Inspection Report:

Improvement 1.0
Opening Protection

Improvement 2.0
Roof to Wall
Attachment

Improvement 3.0
Roof Deck
Attachment

Improvement 4.0
Secondary Water
Resistance (SWR)



IMPORTANT NOTES REGARDING MITIGATION IMPROVEMENTS

- Only Improvements **RECOMMENDED** by an Inspector in an Initial Inspection Report and **OBSERVED** by an Inspector in a Final Inspection Report will be eligible for funding under the MSFH Program. No other construction work will be eligible for funding.
- It is the Applicant's responsibility to ensure their Contractor understands the procedures and requirements of the MSFH Program. The Applicant should review their Initial Inspection Report with their selected Contractor.

Building Permits

Homeowners must ensure Contractors receive all applicable building permits from the local building inspector's office.



Improvement 1.0 – Opening Protection

Protecting openings (exterior doors, garage doors, windows, and skylights) with impact-rated products can help prevent debris from breaking through and creating pressure inside the home. Please contact your insurance company to determine if a rating of A1, A2, or A3 is required to receive discounts and refer to your Initial Inspection Report to determine which specific openings require Improvement.

Based on this improvement type, an Applicant may be recommended to do the following:

1. Install impact-rated windows or shutters. **If compliant hurricane shutters are present demonstrating wind mitigation protection, replacement with impact windows are not eligible for funding.** *
2. Install impact-rated exterior doors or garage doors. Entry or garage doors that include glass are referred to as “glazed” openings, whereas solid entry or garage doors with no glass are referred to as “non-glazed” openings.

Applicants are not required to replace all openings to qualify for Disbursement. Specific openings may be chosen to upgrade if the openings are recommended in the Initial Inspection report.

Townhouses are only eligible to receive funding for Improvement 1.0 – Opening Protection. Attached Single-family homes will be treated as townhouses for the purposes of the MSFH Program.

***For Improvement 1.0 - Opening Protection, only the specific openings recommended for upgrades in the Initial Inspection Report are eligible for grant funding. If an Applicant currently has impact-rated hurricane shutters, but requests Disbursement for impact windows, the request will be denied. A home with impact-rated shutters already has mitigation against hurricane damage. The Grant cannot be used to exchange one type of opening protection for another**



Corrugated Steel Panels



Impact Rated Door



Accordion Shutters



Impact Rated Window

Improvement 2.0 – Roof to Wall Attachment

Roof to wall attachments are connections that attach the attic trusses or rafters to the walls of the home reducing the possibility that all or a portion of the roof will lift off the home during a hurricane. **While roof to wall attachments can often be upgraded without replacing a roof, the cost of replacing the roof may be eligible for Grant funding if necessary to complete the Recommended Improvement.**

This improvement can be completed by:

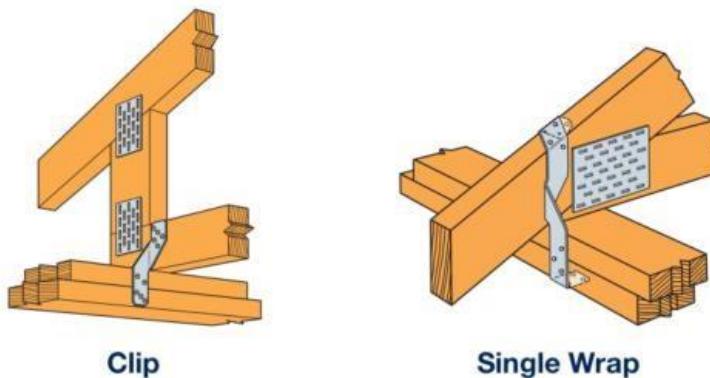
- Removing the bottom section of the sheathing (plywood, for example) and installing a new clip or wrap or adding additional nails as required.
- Removing the exterior soffits of the home to expose the roof to wall section to install a new clip, or install additional nails as needed.
- If the attic space is adequate and accessible, additional nail(s) or retrofitting a clip from inside the attic.

It is essential that regardless of the way the attachment is installed, it is done to **EVERY** truss or rafter to be eligible for windstorm mitigation credit. It is important to ensure that a Contractor specializes in improving roof to wall attachments for insurance discounts as they relate to the Form OIR-B1-1802.

If new connectors are installed, they must be approved for roof-to-wall retrofit, installed according to the manufacturer's instructions, and meet the following minimum conditions:

- Secured to truss/rafter with a minimum of three (3) nails; **AND**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a $\frac{1}{2}$ " gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion.

Some examples of these attachments are clip connections, single-wraps, and double-wraps.



Improvement 3.0 – Roof Deck Attachment

The Roof Deck Attachment can be improved by installing additional nails or longer nails to bond the roof sheathing (most commonly: plywood sheets) to the trusses or attic rafters.

When installing a roof to the current code, a licensed Roofing Contractor will ensure the roof sheathing (e.g., plywood) is nailed down to the trusses or rafters with the proper nails and spacing. This helps hold the roof deck to the trusses/rafters in the event of a windstorm and should ensure it qualifies for the proper windstorm mitigation credit.



Improvement 4.0 – Secondary Water Resistance (SWR)

A Secondary Water Resistance (SWR) is an underlayment material that is self-adhered (peel-and-stick) and positioned directly to the roof deck to prevent water intrusion. This material can be full roof coverage, seam-tape (a 6" wide roofing tape covering all the seams of the roof deck material), or cell spray foam adhesive used in the attic space which seals every seam of the roof deck and on either side of the trusses or rafters.

This improvement can be completed in three (3) ways:

1. At the time of reroofing, use a full-coverage self-adhered underlayment, commonly referred to as peel-and-stick, directly to the roof deck material.
2. At time of reroofing, use a self-adhere product, commonly referred to as seam tape, on all joints and seams of the roof decking material. This still requires nailed down underlayment such as felt paper; or
3. If not replacing the roof, install a foam adhesive on all the seams and joints from the attic side of roof.



IMPORTANT NOTES REGARDING SECONDARY WATER RESISTANCE

Based on proposed changes to Form OIR-B1-1802, Applicants can receive Grant funding for installation of a Secondary Water Barrier (SWB) instead of a Secondary Water Resistance (SWR) if using the following method:

- Double layer of felt or synthetic with no tape

For the installation of SWB to be considered for Grant funding, Applicants must provide evidence of the proper installation of appropriate SWB at the Draw Request stage. It is the Applicant's responsibility to ensure the scope of work for the installation of double layer of felt or synthetic with no tape is outlined in the Contractor's invoices that are submitted as documentation required for a Draw Request. It is recommended that progress photos be taken throughout construction and provided at the Draw Request stage as well.

Alternative SWB installation methods such as hot mop, tar, single layer of felt, or peel-and-stick applied over any other kind of underlayment are not eligible for Grant funding.

Roof Replacement

Improving the survivability of the roof covering might include upgrading to stronger hurricane-resistant roof shingles, attached with properly sized and properly applied roofing nails, to reduce the susceptibility of your roof shingles blowing off in a hurricane. The roof may be replaced with the Applicant's choice of covering, such as tile, metal, or shingle.

If the Contractor must remove the roof covering to perform any Recommended Improvements, the costs of the roof covering replacement can be included in the total project cost. The covering material can be the Applicant's choice such as tile, metal, or shingle so long as **all** portions of the contiguous roof are replaced with SWR to be eligible for Disbursement. A contiguous roof might be all portions of a flat roof OR all portions of a pitched roof.

Roof Patching or Partial Repairs

Roof patching or other partial repairs of the roof will not be eligible for funding under the Program. To receive grant funding for roof covering replacement as part of a recommended Improvement, you must replace the entire, contiguous roof covering. Grant funding cannot be used for roof patching or other partial repairs. A contiguous roof might be all portions of a flat roof OR all portions of a pitched roof.



DRAW REQUESTS

The MSFH Program Draw Request is comprised of information and documentation submitted by an Applicant, via the Applicant Portal, to request a Final Inspection and Grant Disbursement. MSFH Program Final Inspection of the home must be requested by the Applicant and completed by a MSFH Program Inspector **BEFORE** the Applicant submits a Draw Request for Grant Disbursement.

Final Inspections

Once the Recommended Improvements are completed, Applicants will need to request a Final Inspection to initiate the Draw Request process. The Final Inspection is the concluding Hurricane Mitigation Inspection performed by an MSFH Program Inspector to identify any observed improvements that were successfully completed on the home. Applicants must request a MSFH Program Final Inspections upon completion of a Mitigation Project(s) before proceeding to the Draw Request stage. Applicants are not required to perform every eligible Recommended Improvement from the Initial Inspection Report. However, if multiple Recommended Improvements are being completed, ALL Mitigation Projects must be finished before requesting the Final Inspection.

How To Schedule a Final Inspection

Applicants should follow the steps listed below closely to request a Final Inspection:

- (1) Confirm with the Contractor that ALL Mitigation Project improvements are complete. Once the Final Inspection has been performed, no additional Mitigation Projects can be performed and added.
- (2) Ensure all the permits are closed out and that the local Building Inspector's Office has completed all required building inspections. A local building inspection is separate from a MSFH Program Final Inspection. Any Grant Disbursement is based on the MSFH Program's Inspectors observations in a MSFH Final Inspection Report.
- (3) Return to the Applicant Portal at <https://mysafeflhome.com/> and request a Final Inspection for the home.

IMPORTANT NOTE REGARDING FINAL INSPECTIONS

Each Applicant will only have ONE (1) opportunity to request a Final Inspection. Once a Final Inspection is completed, additional projects cannot be performed.

After an Applicant has requested a Final Inspection, an MSFH Case Manager will alert the Inspector and send a notification email. Final Inspections will be scheduled based on a queue.



Final Inspection Reports

The Final Inspection Report results are uploaded into the Applicant Portal by the Inspector. The Applicant will receive an email within fourteen (14) days from the date of the Final Inspection notifying the Final Inspection Report has been uploaded to the Applicant Portal. Applicants will receive an email instructing them to review the Final Inspection Report in the Applicant Portal under the "Documents" tab.

Each Final Inspection Report will contain the following:

- (1) Cover Page
- (2) Final Inspection Results
- (3) Attachments
 - a. Form OIR-B1-1802 (Uniform Mitigation Verification Inspection Form) signed by both the Inspector and the Applicant
 - b. Final Inspection photographs and documents

Final Inspection Results

The Inspector will record notes and identify improvements that they observed during the Final Inspection. The following sample image demonstrates what this table may look like in the Final Inspection Report. The table will vary by home and depend on what the Inspector observes.

Final Inspection Results		
Initial Inspection: 07/26/2024	Recommended Improvements	Observed Improvements
1.0 Opening Protection	✓	
2.0 Roof to Wall Attachment	✓	
3.0 Roof Deck Attachment	✓	✓
4.0 Secondary Water Resistance (SWR)	✓	✓
<input type="checkbox"/> No improvements observed		

IMPORTANT NOTE: Once the Final Inspection is completed, the Applicant must submit the Final Inspection Report to their insurance provider and request potential discounts. Applicants do not need to receive a discount to receive Disbursement.

Quality Control Inspections

A Quality Control Inspection may be completed to verify the accuracy of an Initial or Final Inspection. Quality Control Inspections are not typically provided and are used on a case-by-case basis.

Submitting a Draw Request

Once the Inspector has completed the Final Inspection and uploaded the report into the Applicant Portal, AND the Applicant has submitted the Final Inspection Report to the insurance provider requesting potential discounts, the remaining Draw Request steps must be completed in the Applicant Portal:

"Draw Request - Summary": In this step, the Applicant must:

- Confirm the Contractor that completed the Mitigation Project(s);
- Enter the start date of the Mitigation Project; and
- Enter the total eligible invoice amount.

"Draw Request – Original Contractor's Itemized Invoice": In this step, the Applicant must submit documentation describing the Mitigation Project(s) performed, including the date(s) of construction and a detailed scope of work, by submitting one of the following:

- Original Contractor's quote;
- Contractor's invoice; or
- Original construction contract.

"Draw Request - Proof of Payment in Full": In this step, the Applicant must submit dated proof of payment in full documentation, including any change orders or additional costs by submitting one of the following:

- Final Contractor's invoice dated and marked as paid in full;
- Cancelled checks (images of front and back);
- Receipts;
- Bank statements; or
- a Financing statement(s).

IMPORTANT NOTE: It is not a requirement for Low-Income Applicants to pay the Contractor in full to receive Grant Disbursement. Low-Income Applicants can complete this step without uploading proof of payment in full documentation.

"Draw Request - Proof of Insurance Discounts": Applicants must submit the Final Inspection Report to their insurance provider and request potential discounts. If the document uploaded to this step is dated prior to the Final Inspection Report, it will not be accepted. In this step, the Applicant must submit documentation of all insurance premium changes from their insurance



provider by submitting one of the following:

- New declarations reflecting change(s) in premium amount due to discounts received from completing Mitigation Project(s); or
- Letter or an email from insurance provider stating the change(s) in premium amount due to discounts received from completing Mitigation Project(s); or
- Letter or an email from insurance provider stating that discounts will not be applied.

"Draw Request - Payment Verification": In this step, the Applicant must:

- Confirm the first and last name is correct for the Disbursement Check to be issued directly to the Applicant;
- Enter the address for the Disbursement Check to be sent to; and
- Enter the Applicant's social security number as required by statute.

IMPORTANT NOTE: Disbursement Checks cannot be delivered to an active USPS forwarding address and will be returned to the Department of Financial Services. Ensure that you enter the correct mailing address on the "Draw Request – Payment Verification"

Once the Applicant has completed the Draw Request, the Draw Request will be reviewed by a MSFH Program Case Manager.

Request for Information (RFI): Draw Request

If the MSFH Program is unable to approve your Draw Request, you will be sent a Request for Information (RFI). You will need to return to the Applicant Portal and submit additional information to satisfy the RFI. Please ensure you check your emails regularly in case an RFI is sent to you. RFIs must be responded to within 60 days. Closed cases cannot be reopened, so ensure you check your case and your email regularly.

IMPORTANT NOTE: If you do not respond to the Request for Information (RFI) within 60 days, the MSFH Program Grant Application will be deemed withdrawn and administratively closed.

DISBURSEMENT FOR APPROVED DRAW REQUESTS

Applicants will receive an email notification once the Draw Request process is complete, and the Disbursement is approved. Please allow at least three (3) weeks for the Disbursement Check to arrive at the address provided in the Draw Request.

IMPORTANT NOTES REGARDING DISBURSEMENT

Disbursement Checks cannot be delivered to an active USPS forwarding address and will be returned to DFS. **Ensure that you enter the correct mailing address on the "Draw Request – Payment Verification" step.** Entering incorrect information WILL delay Disbursement.



HOMEOWNER RESOURCE GUIDE

We have a collection of tools, references, and materials to help and support Homeowners while navigating the MSFH Program. These resources provide essential support and guidance for each step of the MSFH Program.



MSFH Website: <https://mysafeflhome.com>

Guide documents and resources are available on the Program website, with additional avenues for Applicant questions. The website offers support in Spanish, Creole, and English.

MSFH Call Center: 561-640-6734

Assisting Applicants with inquiries, case status updates, and troubleshooting technical issues.

MSFH Support Center: <https://support.mysafeflhome.com>

Various resources available such as:

- **MSFH Knowledge Base Website:** Provides Program resources, guides, tips, and frequently asked questions
- **MSFH Community:** Provides the opportunity to connect with other Applicants and the MSFH Support Team on common topics or issues.
- **MSFH Helpdesk:** Applicants can submit a ticket to our MSFH Support Team for general inquiries or to request assistance on a specific issue
- **MSFH Chat:** A widget on the MSFH Support Center webpage that allows Applicants to live chat with a Support Team member regarding general inquiries or to request assistance on a specific issue.

MSFH Social Media

- **Facebook:** <http://www.facebook.com/MySafeFLHome/>
- **YouTube:** <https://www.youtube.com/@mysafeflhome/videos>

