Homeowner’s Guide
2026 - 2027
My Safe Florida Home Program

Dear Florida Homeowner,

Welcome to the Homeowner's Guide for the My Safe Florida Home Program ("MSFH Program") ~~(Program)~~. The MSFH Program has two primary components to be administered by the Florida Department of Financial Services ("Department" or "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 recommends mitigation Improvements to further strengthen their homes against hurricanes.

2. Offer ~~Provide~~ 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 ~~initial~~ A~~a~~pplication and before moving to the next step of the process~~, and we thank you for your interest in the My Safe Florida Home Program~~.

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. Applicants will receive access to applications based on criteria outlined by the Florida Legislature.

Inspection Phase

Step 2 ~~1~~: Apply for a Hurricane Mitigation Inspection.

- The Applicant ~~Homeowner~~ submits an Inspection Application via the Applicant Portal https://msfh.my.site.com/msfh/login ~~https://mysafeflhome.com/~~.
- Applicants ~~Homeowners~~ must provide all required information and documentation to receive Inspection Application approval.

Step 3 ~~2~~: Schedule an Initial Inspection.

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

Step 4 ~~3~~: Receive an Initial Inspection Report.

- The Inspector emails a copy of ~~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. ~~If the Inspector does not recommend any Improvements, please send your report to your insurance company to obtain any potential premium discounts. If you have no recommended Improvements, you will not be able to proceed with a Grant Application.~~

~~**Step 4:** Apply for a Hurricane Mitigation Grant.~~

- ~~The Homeowner submits a Grant Application via the Applicant Portal on https://mysafeflhome.com/.~~
- ~~The Grant Application is made up of two stages, the Eligibility Confirmation and Contractor Confirmation, submitted at different times.~~
- ~~Homeowners must provide all required information and documentation to receive Grant Application approval.~~

Step 5: Indicate Interest in a Grant ~~Complete a Hurricane Mitigation Project~~.

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

- ~~The Homeowner works with their Contractor to complete a Mitigation Project for Improvements on the home based on the recommendations in the Initial Inspection Report.~~

Grant Phase

Step 6: Apply for a Hurricane Mitigation Grant ~~Schedule a Final Inspection~~.

- The Applicant submits a Grant Application via the Applicant Portal.
- Applicants must provide all required information and documentation to receive Grant Application approval.
- ~~Upon completion of the Mitigation Project, the Homeowner schedules a Final Inspection for the Inspector to observe any Improvements that were successfully completed on the home.~~

Step 7: Complete a Hurricane Mitigation Project ~~Receive a Final Inspection Report~~.

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

Step 8: Schedule a Final Inspection ~~Submit a Draw Request~~.

- 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.**
- ~~The Homeowner submits a Draw Request via the Applicant Portal on https://mysafeflhome.com/~~.
- ~~Homeowners 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 funding.**~~

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.

- 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 statutorily ineligible for a Grant and will not be allowed to access a Grant Application.

Once you submit your Prioritization Questionnaire, your case will be sorted into a Prioritization Group. 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. If the MSFH Program runs out of available funding, 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 Steet Address, City, and Zip Code
- Phone Number
- List of Household Members
- Household Income

IMPORTANT NOTE: An Applicant must be a Homeowner of the submitted property to be eligible to participate in the MSFH Program. Eligibility under the MSFH Program is not transferable to any subsequent owner of the submitted property; a new Homeowner may only participate by submitting a new application.

HURRICANE MITIGATION INSPECTIONS

The Florida State Legislature has allocated funds through the MSFH ~~My Safe Florida Home~~ Program to provide Applicants ~~Homeowners~~ with a Hurricane Mitigation Inspection ("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. ~~Hurricane Mitigation Inspections typically take one (1) hour to perform.~~ An approval for a Hurricane Mitigation Inspection through the MSFH Program is NOT an approval for a Hurricane Mitigation Grant.

Hurricane Mitigation ~~These~~ Inspections are designed to describe the presence or absence of Hurricane Resistant Features ~~that have been~~ 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 when Hurricane Resistant Features are present.** ~~If features of your home are showing signs of age and wear, have them examined by a proper professional who can help you assess their condition and make suggestions.~~

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 property 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. If the MSFH Program runs out of available funding, 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' ~~Homeowners~~ that ~~who~~ meet the following conditions ~~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.~~ for which the inspection is sought is a single-family unit on an individual parcel of land that is:
    - A detached residential property; or
    - An attached residential property not exceeding three stories.

- The home for which the inspection is sought is ~~must be~~ site-built and owner-occupied. ~~; and~~
- The Applicant is ~~Homeowner must have been~~ granted a homestead exemption on the home under chapter 196, F.S.

~~**PLEASE NOTE**: Single-family homes that are attached to other units will be treated as Townhouses for the purposes of the MSFH Program.~~

The following p~~P~~roperties are **NOT** eligible to receive ~~for~~ a free MSFH Program Initial Inspection ~~include~~:

- Multi-Family Homes (such as apartments, duplexes, and triplexes)
- ~~Condominiums~~
- ~~Cooperatives~~
- Retirement Homes
- Mobile Homes and ~~&~~ Manufactured Homes
- Second Homes, Vacation Homes, and ~~&~~ Rental Properties

~~**PLEASE NOTE**: Not all applicants who received an Inspection through the Program will be eligible for a Hurricane Mitigation Grant.~~

~~**How To Apply**~~

~~Homeowners may apply by visiting https://mysafeflhome.com/ and clicking the "Apply Now" button.~~

The MSFH 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 MSFH 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.

~~**PLEASE NOTE**: For the first sixty (60) days after the Program starts accepting Inspection Applications, Homeowner will be prioritized based on age and income criteria as outlined by the Legislature.~~

~~To apply for an Inspection, Homeowners are required to provide the following information:~~

- ~~First and Last Name~~
- ~~Valid Email Address~~
- ~~Home Steet Address, City, and Zip Code~~
- ~~Phone Number~~

~~If you would like to check your home type or homestead exemption status, please contact your county Property Appraiser or Tax Collector Office. You can find their information here; https://floridarevenue.com/property/Pages/LocalOfficials.aspx.~~

~~Initial, Final, and Quality Control Inspections~~

~~Initial Inspections~~

~~Upon approval of an Inspection Application, the Program will notify the Homeowner via email and provide the name and contact information of the Inspector assigned to inspect the home. An Inspector will contact the Homeowner within seven (7) days to schedule a free Initial Inspection.~~

~~The Homeowner should receive an email within fourteen (14) days from the date of the Initial Inspection notifying them that the Initial Inspection Report has been uploaded to the Applicant Portal. To find the Initial Inspection Report, open your case in the Applicant Portal and select the "documents" tab.~~

~~Final Inspections~~

~~Homeowners must request Final Inspections upon completion of the Mitigation Project before proceeding to the Draw Request stage. The Final Inspection is the concluding Hurricane Mitigation Inspection performed by an Inspector to observe any Improvements that were successfully completed on the home.~~

~~**Each Homeowner will only have ONE (1) opportunity to request a Final Inspection.**~~

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

~~(3) Confirm with their Contractor that work on the home is complete.~~
~~(3) Ensure the permits are closed out and that the local building inspector's office has completed all required inspections.~~
~~(3) Return to the Applicant Portal at https://mysafeflhome.com/ and request a Final Inspection for the home.~~

~~After a Homeowner has requested a Final Inspection, a Program case manager will alert the Inspector and send a notification email. Inspections will be scheduled based on a queue.~~

~~Once the Final Inspection is completed, the Inspector will upload the Final Inspection Report to the Applicant Portal.~~

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

~~Inspection Reports~~

~~Please thoroughly read your MSFH Program Inspection Reports.~~

INITIAL INSPECTION REPORT ~~Initial Inspection Reports~~

A copy of the Initial Inspection Report will be emailed to you within 14 days by the Inspection Company. If there are questions about the report, please reach out to the Inspection Company directly. Their contact information is on the Inspection Application approval email sent by the Program. ~~The Initial Inspection Report will indicate which, if any, recommend Improvements are available to a Homeowner to strengthen their home against hurricane damage.~~

The ~~Each~~ Initial Inspection Report will contain the following:

1. Introduction
2. Recommended Improvements

3. Description of Recommended Improvements

4. ~~3.~~ Improvement Cost Estimates

5. ~~4.~~ Summary of Form OIR-B1-1802

6. ~~5.~~ Attachments
   a. Form OIR-B1-1802 (Uniform Mitigation Verification Inspection Form)
   b. Initial Inspection Photographs and Documents

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

PLEASE NOTE: 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 Program. No other construction is eligible for funding.

~~**PLEASE NOTE**: 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.~~

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

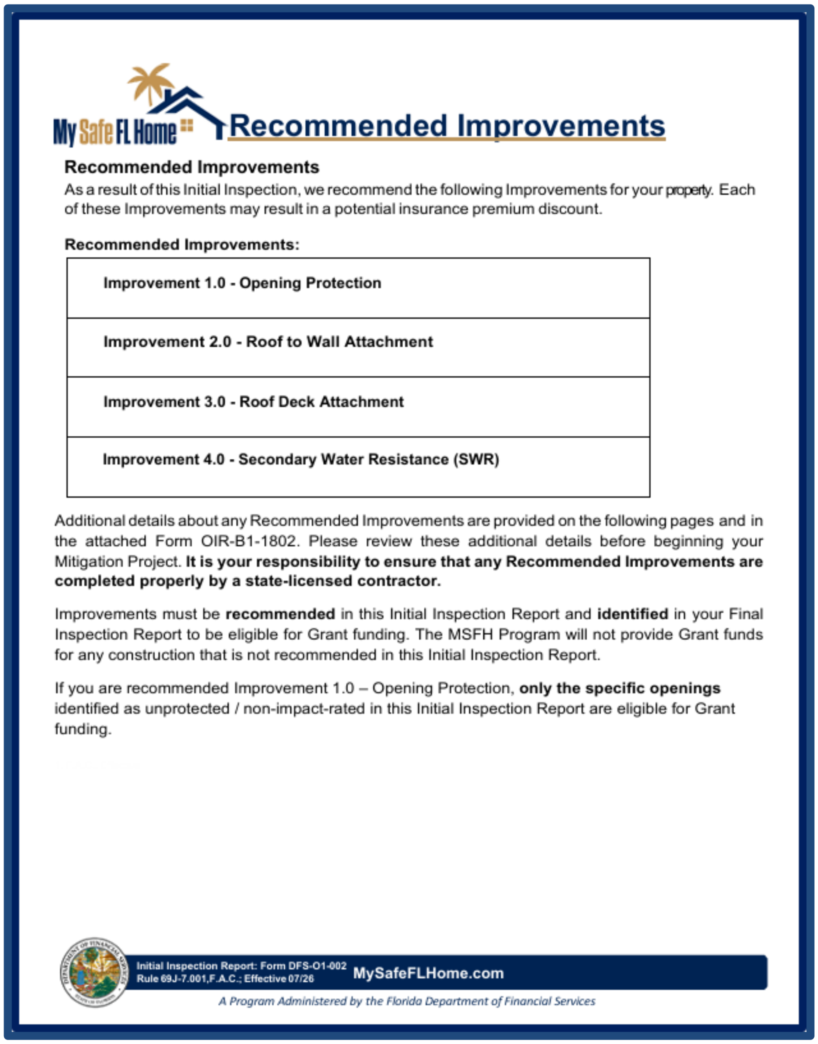
Recommended Improvements

One of the key goals of the Initial Inspection Report is to indicate which, if any, R~~r~~ecommended Improvements are available to an Applicant ~~a Homeowner can make on their home to against hurricane damage~~. Insurance companies may offer discounts to Applicants for completing these Improvements. ~~These types of Improvements may result in wind insurance premium discounts from the Homeowner's insurer.~~

The ~~following~~ sample image demonstrates what ~~the~~ this summary may look like in the Initial

Inspection Report. The Recommended Improvements ~~recommendations~~ will vary by home and depend on what the Inspector observes during the Initial Inspection. The ~~; a Homeowner's~~ Initial Inspection Report may not have all of the recommendations listed on the sample image.

Sample Image of Recommended Improvements Section:



Recommended Improvements

Recommended Improvements

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

Recommended Improvements:

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)

Additional details about any Recommended Improvements are provided on the following pages and in the attached Form OIR-B1-1802. Please review these additional details before beginning your Mitigation Project. **It is your responsibility to ensure that any Recommended Improvements are completed properly by a state-licensed contractor.**

Improvements must be **recommended** in this Initial Inspection Report and **identified** in your Final Inspection Report to be eligible for Grant funding. The MSFH Program will not provide Grant funds for any construction that is not recommended in this Initial Inspection Report.

If you are recommended Improvement 1.0 – Opening Protection, **only the specific openings** identified as unprotected / non-impact-rated in this Initial Inspection Report are eligible for Grant funding.

Initial Inspection Report: Form DFS-O1-002
Rule 69J-7.001,F.A.C.; Effective 07/26
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 includes all exterior doors, garage doors, windows, glass blocks, and skylights on the property. Applicants will see the following chart in the Initial Inspection Report. The specific openings being recommended for replacement or upgrade will be listed in the "Unprotected / Non-Impact-Rated Openings" column. Any opening listed in the "Protected / Impact-Rated Openings" column are **not** eligible for replacement or upgrade.

Detailed Opening Information for Case ID 123456

Below is an assessment of the current openings on your property and their respective protection ratings:

Side of Home	Unprotected / Non-Impact-Rated Openings Eligible for Replacement or Upgrade	Protected / Impact-Rated 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 on the property can also be reviewed in the Opening Protection Level Chart of the "Uniform Mitigation Verification Inspection Form" or '1802' included in your Initial Inspection Report. The MSFH Program will only provide Grant funds for a recommended opening identified as "N", "X", or "Z" rated in the Uniform Mitigation Verification Inspection Form Opening Protection Level Chart in a MSFH Program Initial Inspection Report and the opening is identified as an observed Improvement to an "A", "B", or "D" rating in the Uniform Mitigation Verification Inspection Form Opening Protection Level Chart in a MSFH Program Final Inspection Report. Please contact the WCE who performed your Initial Inspection if you have further questions.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (N/A through Z), based on the weakest form of protection (lowest row) for any of the glazed openings and indicate the weakest form of protection (lowest row) for non-glazed openings.		**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						
A	Verified cyclic pressure & large missile (9 lb. for windows, doors/4.5 lb. for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb. for windows, doors/2 lb. 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						
Z	Damaged openings in need of repair/replacement						

Improvement Cost Estimates

The estimated and rounded prices quoted below include a range of prices based on a typical three (3) bedroom, two (2) bathroom, 2,600 ~~1,750~~ square foot home with a 400 square foot garage that is approximately 30 years old. The i~~I~~tems below may not be applicable to your Hurricane ~~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	$56700 - $79980	$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 - $37920.00	$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.

~~*PLEASE NOTE: Items listed above may not be applicable to a Homeowner's Initial Inspection Report. This chart is being provided for illustration purposes only.*~~

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

~~Rounded pricing estimates were made possible using Homewyse.com on 11/15/2022. Please use their website to review more specific zip code pricing. Roof-to-Wall Clip Retrofit cost estimate range is provided by Florida Retrofits.~~

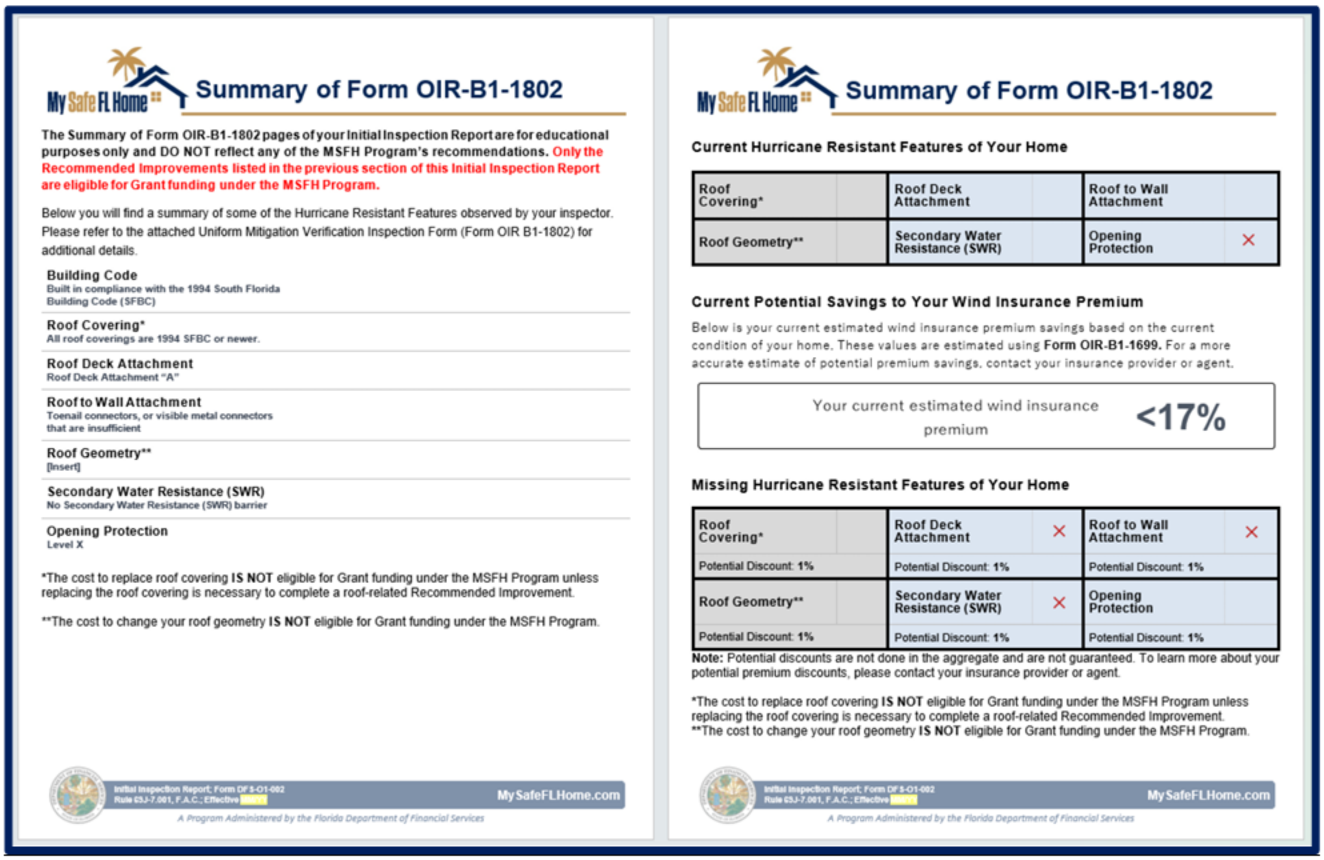
~~Roofing Material:~~
~~https://www.homewyse.com/services/cost_to_install_asphalt_shingle_roof.html~~
~~https://www.homewyse.com/services/cost_to_install_tile_roof.html~~
~~https://www.homewyse.com/services/cost_to_install_membrane_roofing_system.html~~
~~Windows/Doors:~~
~~https://www.homewyse.com/services/cost_to_install_storm_windows.html~~
~~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~~
~~https://www.homewyse.com/maintenance_costs/cost_to_boardup_window.html~~

Summary of Form OIR-B1-1802

This section of the Initial Inspection Report summarizes the existing ~~current~~ Hurricane Resistant Features of the home. ~~These Features can be found on the Form OIR-B1-1802.~~

This page 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: A Grant Application or Draw Request will be denied if construction work begins before the Grant Application is approved.



Summary of Form OIR-B1-1802

The Summary of Form OIR-B1-1802 pages of your Initial Inspection Report are for educational purposes only and DO NOT reflect any of the MSFH Program's recommendations. Only the Recommended Improvements listed in the previous section of this Initial Inspection Report are eligible for Grant funding under the MSFH Program.

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.

Building Code
Built in compliance with the 1994 South Florida Building Code (SFBC)

Roof Covering*
All roof coverings are 1994 SFBC or newer.

Roof Deck Attachment
Roof Deck Attachment "A"

Roof to Wall Attachment
Toenail connectors, or visible metal connectors that are insufficient

Roof Geometry**
[Insert]

Secondary Water Resistance (SWR)
No Secondary Water Resistance (SWR) barrier

Opening Protection
Level X

*The cost to replace roof covering **IS NOT** eligible for Grant funding under the MSFH Program unless replacing the roof covering is necessary to complete a roof-related Recommended Improvement.

The cost to change your roof geometry **IS NOT eligible for Grant funding under the MSFH Program.

MySafeFLHome.com

Summary of Form OIR-B1-1802

Current Hurricane Resistant Features of Your Home

Roof Covering*		Roof Deck Attachment		Roof to Wall Attachment	
Roof Geometry**		Secondary Water Resistance (SWR)		Opening Protection	×

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.

Your current estimated wind insurance premium <17%

Missing Hurricane Resistant Features of Your Home

Roof Covering*		Roof Deck Attachment	×	Roof to Wall Attachment	×
Potential Discount: 1%		Potential Discount: 1%		Potential Discount: 1%	
Roof Geometry**		Secondary Water Resistance (SWR)	×	Opening Protection	
Potential Discount: 1%		Potential Discount: 1%		Potential Discount: 1%	

Note: Potential discounts are not done in the aggregate and are not guaranteed. To learn more about your potential premium discounts, please contact your insurance provider or agent.

*The cost to replace roof covering **IS NOT** eligible for Grant funding under the MSFH Program unless replacing the roof covering is necessary to complete a roof-related Recommended Improvement.
The cost to change your roof geometry **IS NOT eligible for Grant funding under the MSFH Program.

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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 abandoned and administratively closed.

~~FINAL INSPECTION REPORT~~

~~The Final Inspection is the concluding Hurricane Mitigation Inspection performed by an Inspector to observe any Improvements that were successfully completed on the home.~~

~~Each Final Inspection Report will contain the following:~~

~~(3) Cover Page~~
~~(3) Final Inspection Results~~
~~(3) Attachments~~
- ~~a. Form OIR-B1-1802 (Uniform Mitigation Verification Inspection Form)~~
- ~~b. Final Inspection Photographs and Documents~~

~~**Final Inspection Results**~~

~~The Inspector will record notes on their observations and report the 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.~~

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 begin a Mitigation Project based on Recommended Improvement(s) prior to receiving approval of a Grant Application. A Grant Application or Draw Request will be denied if construction work begins before the Grant Application is approved.

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 ~~My Safe Florida Home~~ Program to provide ~~Homeowners~~ a Hurricane Mitigation Grant ("Grant") to eligible Applicants~~.~~ ~~Eligible Homeowners~~ who ~~have~~ receive a ~~received their~~ free MSFH Program Initial Inspection ~~through the Program~~ and ~~have decided to~~ make Recommended Improvements that were recommended in their Initial Inspection Report can apply for a grant ~~to their home~~.

~~**PLEASE NOTE**: Not all applicants who received an Inspection through the Program will be eligible for a Hurricane Mitigation Grant.~~

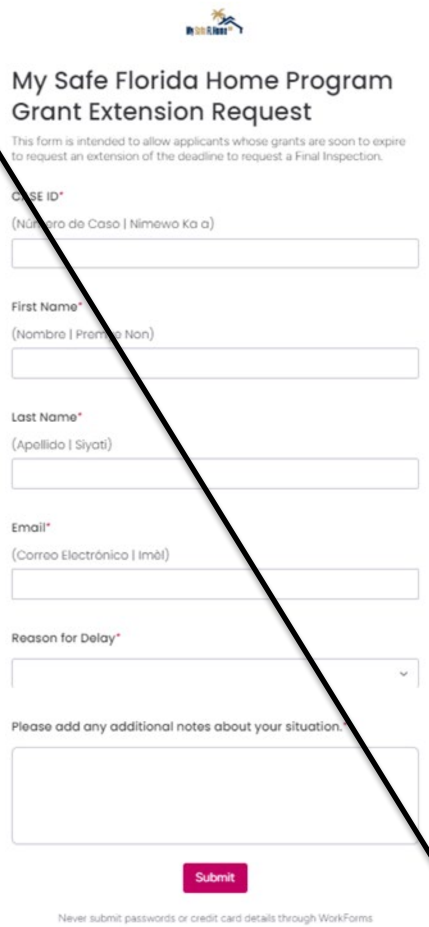
IMPORTANT NOTE: Applicants who receive no Recommended Improvements or are in Group 5 (Applicants of all ages who are above the Moderate-Income threshold) will not be eligible to proceed with the Grant Application. These cases will be sorted into closed statuses prior to the choice to proceed to the Grant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

How to Apply for a Hurricane Mitigation 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.

~~The Grant Application is divided into two stages: the Eligibility Confirmation and the Contractor Confirmation. Whenever the next stage is made available to the Homeowner, an email notification will be sent. To be eligible for disbursement, you must not perform any work, sign with a Contractor, or make any materials purchases prior to receiving an email informing you to proceed with work. Funding is set aside for applicants after a Grant Application has been approved. To receive Grant funds, the Homeowner must request a Final Inspection **within one (1) year of Grant Application approval**. If a Homeowner cannot complete their construction within one (1) year, they may request an extension on the MSFH website at this link https://wkf.ms/3N3P2rJ.~~


My Safe Florida Home Program
Grant Extension Request

This form is intended to allow applicants whose grants are soon to expire to request an extension of the deadline to request a Final Inspection.

CASE ID*
(Número de Caso | Nimewo Ka a)

First Name*
(Nombre | Premye Non)

Last Name*
(Apellido | Siyati)

Email*
(Correo Electrónico | Imèl)

Reason for Delay*

Please add any additional notes about your situation.*

Submit

Never submit passwords or credit card details through WorkForms

~~If an extension request is not submitted within a year, the application is deemed abandoned and the grant money reverts to the Program.~~ ~~**Each Homeowner may receive only one (1) Grant.**~~

~~Approval of a Homeowner's Grant Application does not guarantee a disbursement of Grant funds. Homeowners must follow all Program requirements to qualify for disbursement.~~

Hurricane Mitigation Grant Eligibility Requirements

According to section 215.5586, F.S., Applicants and properties that meet A Home~~owner is eligible for a Grant if all the~~ following criteria requirem~~ents may~~ qualify for a Hurricane Mitigation Grant are met~~:~~

- The Applicant ~~home~~ must be eligible for a Hurricane Mitigation Inspection and must have received an Initial Inspection through the MSFH Program within the 24 months immediately preceding the date of Grant Application.
- The home must be a dwelling with an insured value of $700,000 or less. ~~Low-Income Homeowners, as defined under section 420.0004(11), F.S., are exempt from this requirement.~~
- The ~~building permit application for initial construction of the~~ home must have been built ~~made~~ before January 1, 2008, as reflected on the county's property appraiser's website.
- The Applicant ~~Homeowner~~ must provide the name and license number of the Contractor selected to perform the Mitigation Project.

- The Applicant ~~Homeowner~~ must agree to make the home available for a Final Inspection once the Mitigation Project is complete; and
- The Applicant ~~Homeowner~~ must agree to provide ~~to the Program~~ any and all information received from the Applicant's ~~Homeowner's~~ insurer to the MSFH Program identifying the discounts realized by the Applicant because of ~~based on~~ the observed Mitigation Improvements in the Final Inspection Report funded through the Program.

Project Timeline

Funding is set aside for Applicants after a Grant Application is approved. To receive disbursement of a MSFH Program Grant, the Applicant must request a MSFH Program Final Inspection within 18 months of receiving Grant Application approval.

- If Recommended Improvements are not completed and a MSFH Final Inspection is not requested within 18 months 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.
- 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: A Grant Application or Draw Request will be denied if construction work begins before the Grant Application is approved.

Proof of Insured Value

Applicants ~~Homeowners~~ must provide insurance documentation identifying ~~that~~ the home has an insured value of $700,000 or less, as requested in the Grant Application. ~~this could be a copy of their current insurance declarations page, a quote, or an application for insurance.~~ The insurance documentation must clearly state the home's insured value under Coverage A (Dwelling), and proof of this insured dwelling value must be provided by submitting a home insurance binder or a declarations page for a currently effective DF-1, HO-1, HO-2, HO-3, HO-5, HO-6, or HO-8 home insurance policy. ~~Homeowners without a copy should contact their insu~~rance company.

~~Low-Income Homeowners, as defined under section 420.0004(11), F.S., are exempt from this requirement. However, they will still need to indicate to the Program if they do not have insurance to meet requirement (6) listed previously.~~

Building Construction Permit

~~For a home to be eligible for a Hurricane Mitigation Grant, I~~the home ~~home's initial building construction permit~~ must have been built before ~~issued prior~~ to January 1, 2008, as reflected on the county's property appraiser's website. ~~A home's building construction permit is available through the website or office of the Homeowner's Property Appraiser.~~
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

~~**No Recommended Improvements**~~

~~If the Inspector does not recommend any Improvements, please send your report to your insurance company to obtain any potential premium discounts.~~ ~~**If you have no recommended Improvements, you will not be able to proceed with a Grant Application.**~~

~~**How to Apply**~~

~~Homeowners must receive an Initial Inspection Report for the home before they can apply for a Hurricane Mitigation grant. The application can be accessed at https://mysafeflhome.com/.~~

~~**PLEASE NOTE**: For the first sixty (60) days after the Program starts accepting Grant Applications, Homeowner will be prioritized based on age and income criteria as outlined by the Legislature.~~

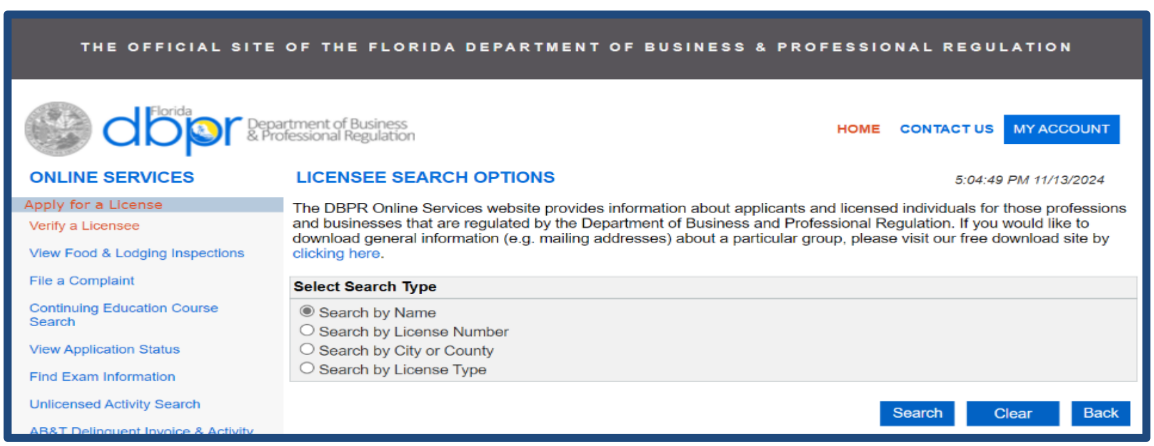
Contractor Confirmation

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.** ~~The Homeowner must provide the name and license number of the Contractor(s) selected to perform the Mitigation Project in the Contractor Confirmation stage of the 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 ~~Homeowners~~ can verify a Contractor's license information by visiting the following website: https://www.myfloridalicense.com/.



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.

~~The Department of Business and Professional Regulation license number should begin with a "C". Please confirm that the Contractor is authorized to perform the intended Mitigation Project within the scope of their license; for instance, a plumber is not licensed to install a roof. Homeowners must also select their intended Mitigation Project. They will have sixty (60) days from notification that the Contractor Confirmation stage has opened to complete the stage.~~

~~If you need to change your Contractor after your Grant Application has been approved, you will have an opportunity to do so at the Draw Request stage. It is the Homeowner's responsibility to verify that the new Contractor has a certified State license (license number should begin with a "C"). Improvements must be recommended in the Initial Inspection Report and observed in the Final Inspection Report to be eligible for funding. If you do not use a properly licensed contractor or complete a recommended Improvement, YOU WILL NOT BE PAID.~~

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 abandoned 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 ~~works~~ on a reimbursement basis. Do not complete a Mitigation Project based on Recommended Improvement(s) prior to receiving approval of a Grant Application. A Grant Application will be denied if construction work began before the Grant Application is approved. ~~Your Grant Application must be approved prior to proceeding with construction work.~~ At the end of the ~~application~~ process, an Applicant requests Grant Disbursement by submitting a Draw Request. ~~Payment requests are made at the end of the application process through a Draw Request. During the Draw Request process, a paid-in-full invoice is required to be submitted under this Program. You must provide~~ A~~a~~ paid-in-full invoice must be included in the ~~with your~~ Draw Request. The MSFH Program provides $2 in grant funds for every $1 contributed by the Applicant.

If the Draw Request is approved, the Applicant is eligible to ~~you will~~ be reimbursed for up to two thirds (2/3) ~~the MSFH Program provides $2 in grant funds for every $1 contributed by the Applicant.~~ of the total cost ~~costs~~ of the Mitigation ~~construction~~ P~~p~~roject, up to a maximum S~~s~~tate contribution of $10,000, subject to legislative appropriation and available funds.

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.

PLEASE NOTE: 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 Program. No other construction is eligible for funding.

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. Low-Income Homeowners ~~who meet all other Hurricane Mitigation Grant Requirements are eligible for a Low-Income Grant of up to $10,0000, subject to legislative appropriation, and~~ are not required to provide a matching amount and do not have to pay any money upfront for the work ~~to receive grant funds~~. ~~Low-~~

~~Income Homeowners do not need to provide a paid-in-full invoice and are exempt from the insured value requirement.~~ If the Draw Request is approved, Applicants will receive a check for the actual cost of Mitigation Project, up to the maximum grant allowance of $10,000, subject to legislative appropriation and available funds.

It is the Applicant's responsibility to pay the Contractor directly. Choosing an eligible Contractor, and how you work with them, is completely your choice as the Applicant. You may want to talk with a few different companies and explain the program rules before you begin. This helps make sure that everyone understands what the program will and will not pay for. The MSFH Program 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 ~~Homeowner~~, please click this link: https://www.huduser.gov/portal/datasets/il.html.

PLEASE NOTE: 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 Program. No other construction is eligible for funding.

~~**PLEASE NOTE**: 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.~~

HURRICANE MITIGATION PROJECTS

Improvements Guide

Applicants are required to t~~T~~horoughly 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.

~~**PLEASE NOTE**: 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 Program. No other construction is eligible for funding.~~

~~**PLEASE NOTE**: 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.~~

~~**PLEASE NOTE**: It is the Homeowner's responsibility to ensure that their Contractor understands the procedures and requirements of the Program. The Homeowner 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.~~

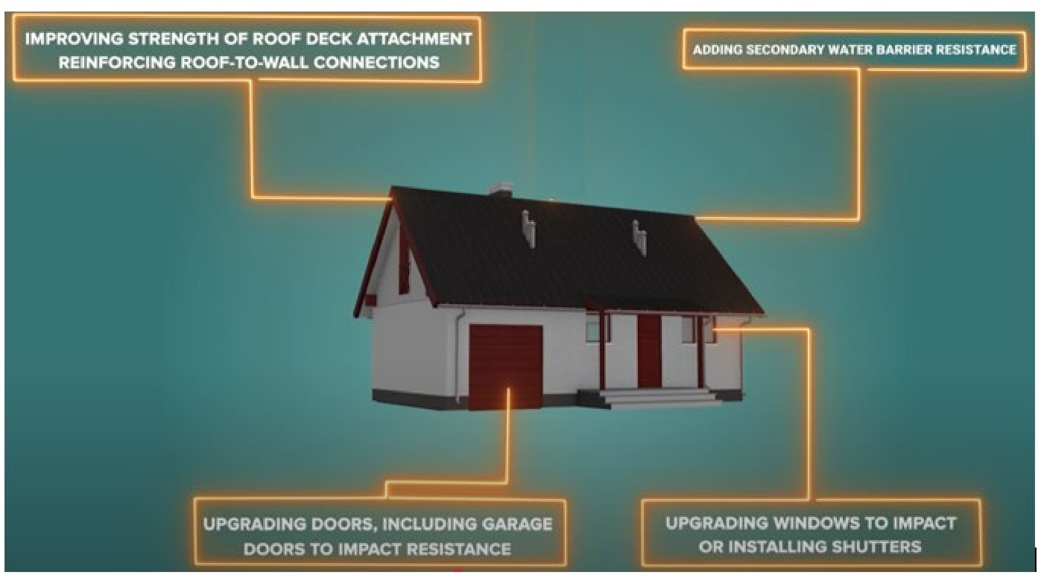
There are four (4) Improvements ~~that are~~ eligible for Grant funding under the MSFH Program when recommended in an Initial Inspection Report:

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) and Roof Covering



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

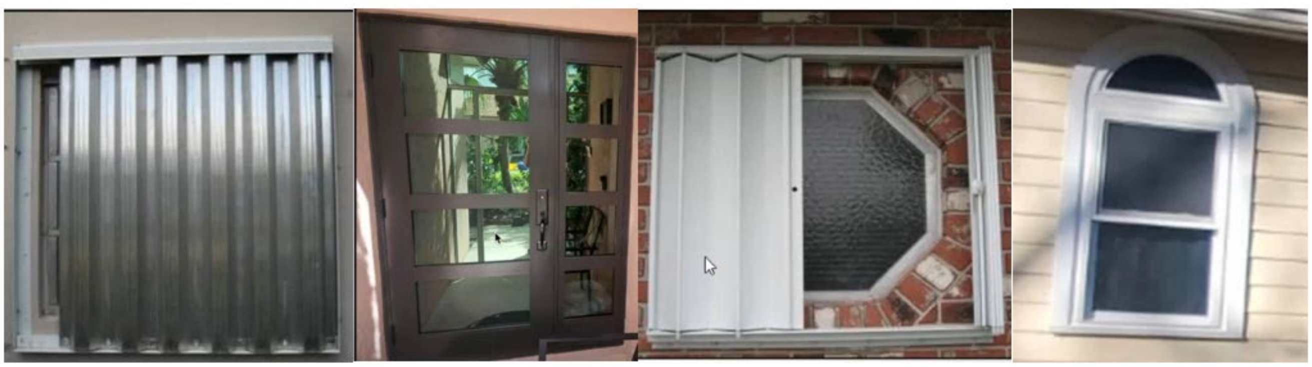
Protecting openings ~~Opening Protection pertains to~~ (exterior doors, garage doors, windows, and skylights) with impact-rated products can help prevent debris from breaking through and creating pressure inside the home. ~~Most insurance agencies only require a level of A3 for insurance discounts.~~ Please contact your insurance company to determine if a rating of A1~~, A2,~~ or A2 ~~A3~~ is required to receive discounts and refer to your Initial I~~i~~nspection R~~r~~eport to determine which specific openings require Improvement. Applicants are not required to replace all openings to qualify for Disbursement.

Based on this improvement type, an Applicant ~~Homeowners~~ 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.***
    a. ~~If a Homeowner currently has compliant hurricane shutters, but requests disbursement for impact windows instead, the request **will be denied**. A home with compliant shutters already has mitigation against hurricane damage. The Grant cannot be used to exchange one type of opening protection for another.~~
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.
    a. ~~If a Homeowner currently has unprotected entry or garage doors that include glass (a "glazed" opening), the Grant may be approved to replace the door with an impact door or shutter the door with an impact-tested product. If a Homeowner currently has unprotected entry or garage doors that are solid (no glass, or "non-glazed"), the request to replace or shutter the door with an impact-tested product will be denied unless a recommendation is included in the Initial Inspection Report.~~

The MSFH Program will only provide Grant funds for a recommended opening identified as “N”, “X”, or “Z” rated in the Uniform Mitigation Verification Inspection Form Opening Protection Level Chart in a MSFH Program Initial Inspection Report and the opening is identified as an observed Improvement to an “A”, “B”, or “D” rating in the Uniform Mitigation Verification Inspection Form Opening Protection Level Chart in a MSFH Program Final Inspection Report.

***For Improvement 1.0 - Opening Protection, ~~PLEASE NOTE:~~ o~~O~~nly the specific openings recommended for upgrades ~~improvement~~ in the Initial Inspection Report are eligible for grant funding ~~under the Program~~. 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. Plywood is not an eligible opening protection improvement for Grant funding.** ~~An opening that is already protected cannot be improved and is therefore ineligible for funding. Refer to the following chart in your Initial Inspection Report to understand which specific openings are being recommended:~~



Corrugated Steel Panels | Impact Rated Door | Accordion Shutters | Impact Rated Window

Eligibility for Opening Protection Improvements Due to Age or Disability

Applicants who are unable, due to age or disability, to install opening protection shutters or devices, observed during the Initial Inspection, and identified on a MSFH Program Initial Inspection Report, may receive a recommendation for opening protection Improvements.

To qualify, the Applicant must be over the age of 60 or provide one of the following to prove disability:

1. A disabled parking permit as outlined in Section 320.0848, F.S.;
2. Documentation from the U.S. Department of Veteran Affairs indicating a permanent or total disability;
3. Documentation from the U.S. Social Security Administration indicating a permanent or

total disability; or

4. Documentation from a Florida physician licensed pursuant to chapters 458, 459, 460, 461, or 463, F.S., indicating the Applicant is disabled and unable to install opening protection shutters or devices.

IMPROVEMENT 2.0 - ROOF TO WALL ATTACHMENT

~~One area of focus is the~~ Roof to w~~W~~all attachments are connections that attach ~~Attachment, or how~~ the attic trusses or rafters in your attic ~~are attached~~ to the walls of the home reducing~~. This reduces~~ 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.**

~~**If new connectors are installed, they must be approved for roof to wall retrofit and installed according to the manufacturer's instructions.**~~

This improvement can be completed by:

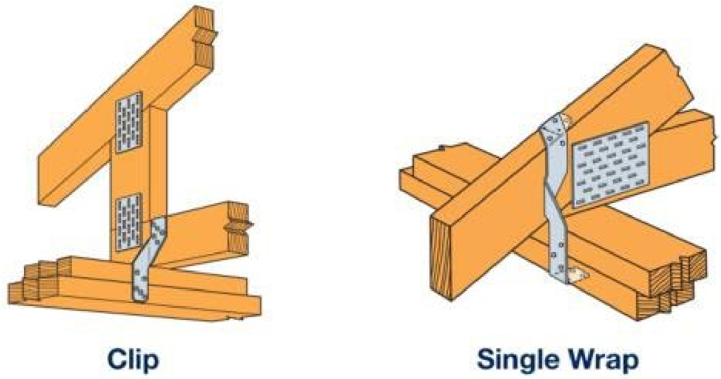
- Removing the bottom section of the sheathing (plywood, for example) and installing a new clip or wrap or adding additional nails as required.
- Removing the exterior soffits of the home to expose the roof to wall section to install a new clip or install additional nails as needed.
- If the attic space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

~~PLEASE NOTE:~~ It is ~~absolutely~~ essential that regardless of the way the attachment is installed, ~~whatever work is done needs to be~~ it must be installed ~~done~~ to **EVERY** truss or rafter to be ~~become~~ eligible for ~~the~~ windstorm mitigation credit. It is important to ~~Please~~ ensure the ~~you contact a~~ Contractor selected to complete the Mitigation Project ~~who~~ specializes in improving roof–to-wall attachments ~~attachment~~ for insurance discounts in relation ~~as they relate~~ to the Form OIR-B1-1802.

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

- Secured to every truss or ~~/~~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 ½" 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.



~~The following are examples of Roof to Wall Attachments:~~

- ~~Clip Connection~~
- ~~Single-wrap~~
- ~~Double-wrap~~

~~Roof to Wall Attachments can be done in a few ways:~~

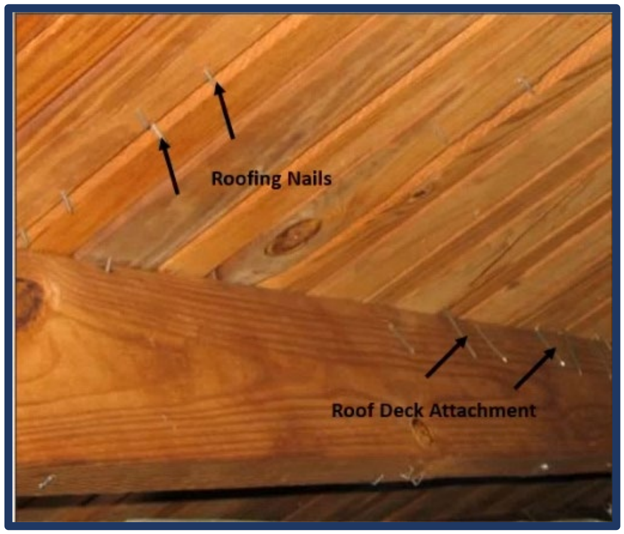
- ~~A convenient time to address this is during re-roofing. Remove the bottom section of the sheathing (plywood for example) and install a new clip or wrap or add additional nails as the case may require.~~
- ~~Remove the exterior soffits of the home to expose the roof to wall section to install a new clip, or install additional nails as needed that will help strengthen the attachment and qualify for the insurance credit.~~
- ~~If the attic space is adequate and accessible, it may be possible to add the additional nail(s) or to even retrofit a clip from inside the attic.~~

~~**PLEASE NOTE**: Roof to Wall Attachments can often be upgraded without replacing a roof.~~

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. ~~Adding nails reduces the possibility of the sheathing being blown off in a hurricane.~~

When installing a roof to the current code, a ~~your~~ licensed Roofing Contractor will ensure the ~~your~~ 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) AND ROOF COVERING

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 ~~decking~~. This material can be full roof coverage, ~~or~~ seam-tape~~,~~ (a 6" wide roofing tape covering all the seams of the roof deck material)~~. It can also be a closed- cell~~ 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 for a sealed roof deck can be completed in ~~There are~~ four (4) ~~three (3)~~ ways ~~to add a SWR to the home~~:

1. At the time of reroofing ~~the home~~, a full-coverage self-adhered underlayment, ~~(~~commonly referred to as peel-and-stick,~~)~~ is applied ~~directly to the roof sheathing~~.
2. At time of reroofing ~~the home~~, use a self-adhered product, ~~(~~commonly referred to as seam tape,~~)~~ on all joints and seams of the roof decking material ~~deck sheathing~~. This still requires a~~A~~ nailed down underlayment~~,~~ such as felt paper~~, is still required~~.

Strips of Self Adhering Modified Underlayment

Continuous Sheets of Self Adhering Underlayment
*Refer to Building Department for County Restrictions

Foamseal covering deck joints and truss interfaces

3. At the time of reroofing, install of a double layer of felt or synthetic with no tape; or

4. ~~3.~~ If not replacing the roof, install a ~~closed cell~~ foam adhesive on all the seams and joints from the attic side of roof.

~~The following are NOT SWR and installing them will result in a denial of payment disbursement. Please ensure you are clear with your Contractor about Program requirements.~~

1. ~~Hot mop~~
2. ~~Tar~~
3. ~~Felt~~
4. ~~Peel-and-stick applied OVER any other kind of underlayment~~
5. ~~Any underlayment (synthetic or otherwise) that is not self-adhering~~

IMPORTANT NOTE: Alternative Secondary Water Barrier (SWB) installation methods such as hot mop, tar, or single layer of felt are not eligible for Grant funding.

ROOF REPLACEMENTS

~~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.~~

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 ~~Homeowner's~~ choice of covering, such as tile, metal, or shingle so long as the entire pitched roof, entire flat roof, or both are replaced. Roof patching or other partial repairs of the roof will not be eligible for funding under the MSFH Program.

In cases where replacement of the roof covering is necessary to complete the installation of roof-to-wall attachments, roof deck attachments, or secondary water resistance (SWR) Recommended Improvements, associated roof covering replacement costs will be eligible for Grant funding. Replacement of the roof covering without improving the roof to wall attachments or roof deck attachments or adding secondary water resistance is not an eligible roof Improvement and not eligible for funding under the Program.

~~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.~~

~~**PLEASE NOTE**: The My Safe Florida Home Program only covers costs up to a total of $10,000, subject to legislative appropriation, for the entire Mitigation Project.~~

DRAW REQUESTS

The MSFH Program ~~Approval of a~~ Draw Request is comprised ~~contingent upon completion~~ of information and documentation submitted by an Applicant, via the Applicant Portal, to request a ~~the home's~~ Final Inspection and Grant Disbursement ~~receipt of uploaded required documentation~~. A MSFH Program Final Inspection of the home must be requested by the Applicant and completed by a MSFH Program Inspector **BEFORE** the Applicant ~~Homeowner~~ 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

A full copy of the Final Inspection Report will be emailed within 14 days by the

Inspection Company, otherwise called the Wind Certification Entity (WCE). If there are questions about the report, please reach out to the Inspection Company directly. Their phone number and email will be on the email sent by the Program when your Inspection Application was approved.

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.

My Safe FL Home

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)	✓	✓
☐	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 ~~Approval of a Draw Request is contingent upon completion of~~ the ~~home's~~ Final Inspection and ~~AND receipt of~~ uploaded ~~required documentation.~~ 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 items must be completed in the Applicant Portal: ~~**A Final Inspection of the home must be requested and completed BEFORE the Homeowner submits a Draw Request.**~~

The Applicant will be asked to confirm the Contractor that completed the Mitigation Project(s) and enter the start date of the Mitigation Project(s). In addition, the following documentation will be requested Original Contractor's Itemized Invoice, Proof of Payment in Full, and Proof of Insurance Discounts.

Original Contractor's Itemized Invoice: 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.

Proof of Payment in Full: 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
- 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.

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.

Before submitting the Draw Request, the Applicant will be required to confirm any payment verification information including:

- 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 abandoned and administratively closed.

~~(1)The Final Inspection of the home must be completed, and the Final Inspection Report must have been uploaded by the Inspector to the Applicant Portal.~~

~~(2)The Homeowner must submit the Final Inspection to their insurance provider requesting discounts.~~

~~(3)Once their insurance provider has responded, the Homeowner must complete or submit the following in the Applicant Portal.~~

~~a. **Draw Request Summary** – contains basic information about the Homeowner's Mitigation Project.~~

~~b. **Original Contractor Invoice** - a detailed invoice or quote that describes the Mitigation Project that was performed.~~

~~c. **Proof of Payment In Full** - cancelled check, receipts, paid invoice, or financing agreement, etc. **PLEASE NOTE**: This is NOT required for Low-Income participants.~~

~~d. **Proof of Insurance Premium Discounts** - email, letter, new declarations page, new insurance quote.~~

~~e. **Payment Verification** – contains information about where the disbursement will be sent.~~

(4) ~~Once the Homeowner has completed the Draw Request, the Draw Request will be reviewed by the Program. If there is a problem with the Draw Request, the Homeowner will be alerted to correct the information.~~

DISBURSEMENT FOR APPROVED DRAW REQUESTS

Applicants ~~Homeowners approved for their Draw Request~~ will receive an ~~approval~~ email notification once the Draw Request process is complete, and the Disbursement is approved. ~~A disbursement check will arrive in the mail in the following weeks. Please look for emails from the Program and check your spam folder regularly.~~ Once an Applicant receives an email notification of Draw Request approval, please allow at least 3 weeks for the check to arrive at the address provided in the Draw Request. **Disbursement is subject to internal quality control review and may be delayed or require additional information, regardless of email receipt.**

~~If there is an issue with a Homeowner's Draw Request, the request will be returned to the Homeowner. Please check for emails from the Program.~~

For all Grants approved on or after July 1, 2024, the check will be sent directly to you, the Applicant. When submitting a Draw Request, you will be asked to check your name and mailing address in the "Draw Request – Payment Verification" step. It is **very** important that this information is correct, because wrong information **will** delay your payment.

IMPORTANT NOTES REGARDING DISBURSEMENT

Disbursement Checks cannot be delivered to an active USPS forwarding address and will be returned to DFS. Checks issued to Applicant's must be cashed within one year of the issue date.

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: 850-427-2559

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.
- **https://mysafeflhome.freshdesk.com/en/support/discussionsMSFH 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