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# Condominium Association Guide



Dear Florida Condominium Associations,

Welcome to the Condominium Association Guide for the My Safe Florida Condominium Pilot Program (MSFCP Program). The Florida Legislature created the Program in the 2024 Legislative Session. The Department of Financial Services is the state agency administering the MSFCP Program. **This is a pilot program, meaning future funding opportunities will depend on the results and feedback.** The MSFCP Program aims to support eligible condominium associations by providing Mitigation Grants for Mitigation Projects to strengthen properties against hurricane winds. Key elements of the MSFCP Program include:

1. **Free Initial Inspection:** Eligible condominium associations will receive a free Initial Inspection to identify existing hurricane-resistant features of their properties and potential recommendations for Improvements to strengthen the properties against hurricane winds.
2. **Grant Funding:** In addition to the free Initial Inspection, eligible condominium associations may apply for a Mitigation Grant to implement Improvements recommended in the Initial Inspection Report. These Improvements are designed to protect properties from hurricane damage, and to potentially reduce wind insurance premiums.

We encourage you to explore this opportunity and consider applying for the MSFCP Program. This comprehensive guide has been prepared to assist you through the application process.

Strengthening your condominium against hurricanes is an investment in the safety and security of condominium unit owners. We believe the My Safe Florida Condominium Pilot Program is an excellent step towards achieving this goal.

Sincerely,

**The My Safe Florida Condominium Pilot Program Team**



# Table of Contents

Program Stages ..... 3

Stage 1: Inspection Application ..... 4

Stage 2: Initial Inspection .....11

Stage 3: Grant Application..... 16

Stage 4: Final Inspection..... 22

Stage 5: Reimbursement Request ..... 26

Important Reminders ..... 28

## Program Stages

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The My Safe Florida Condominium Pilot Program (MSFCP Program) is organized into five distinct stages.

### Stage 1: Inspection Application

Eligible condominium associations can apply for a free Initial Inspection through the MSFCP Program. The condominium association must complete the application for an Initial Inspection through the online Program Portal.

### Stage 2: Initial Inspection

The Initial Inspection is provided at no cost to the condominium association. A Wind Certification Entity (WCE) will perform the Initial Inspection to evaluate the condominium property, recommend Improvements to enhance the condominium's resilience against wind damage and identify potential insurance premium discounts.

### Stage 3: Grant Application

If the Initial Inspection recommends Improvements, the condominium association may return to the Program Portal to submit a Grant Application.

**The condominium association must NOT perform any Mitigation Projects until after the initial inspection. Failure to follow this procedure will result in a denial of the Reimbursement Request.**

### Stage 4: Final Inspection

Once the recommended Mitigation Project is complete, the condominium association must return to the Program Portal to request a Final Inspection. The Final Inspection is the final evaluation conducted by the WCE after the Mitigation Project is complete to ensure that recommended Improvements were successfully installed.

### Stage 5: Reimbursement Request

After the Final Inspection, the condominium association must return to the Program Portal and submit a Reimbursement Request. If the Reimbursement Request is approved, grant funds will be disbursed to the condominium association.

## Stage 1: Inspection Application

Condominium associations may begin the process by clicking the ‘**Create an Account**’ button on the MSFCP Program’s website: [www.mysafeFLcondo.com](http://www.mysafeFLcondo.com). After registering, condominium associations will be required to complete an application and provide supporting documentation required for eligibility review. All documentation submitted by the applicant must be valid at the time of submission. Case managers and call center agents will be available by phone and email to assist the applicant through the intake process and to answer questions as needed. **The MSFCP Program can be contacted by dialing 1-877-891-0012.**

### Inspection Application Eligibility

Applications will be screened for eligibility to ensure compliance with the MSFCP Program requirements. Failure to disclose accurate and complete information may result in a denial if not corrected.

To be eligible, condominium associations:

1. Must be located within 15 miles of the coastline;
2. Must receive approval by a majority vote of the board of administration or a majority vote of the total voting interests of the condominium association;  
**NOTE:** These votes must occur at the annual budget meeting of the condominium association or at a unit owner meeting called for the purpose of taking such vote.
3. Must provide written notice, within 14 days after an affirmative vote to participate in the MSFCP Program, as required under section 718.112(2)(d), F.S., to all unit owners; and

Must complete and submit the Inspection Application (Form DFS-O1-010) through the Program Portal.

To apply for a free Initial Inspection, each condominium association must submit on the Inspection Application the following information and documents for review:

- Condominium Association’s Name
- Condominium Association’s Address
- Condominium Authorized Representative Completing Application (First and Last Name, Title, Phone Number and Email Address)
- Condominium Association Point of Contact (if different from the Authorized Representative)
- Condominium Property Details
- Condominium Property Insurance Declaration Page
- Condominium Voting Results (either majority of board members or total voting interest)

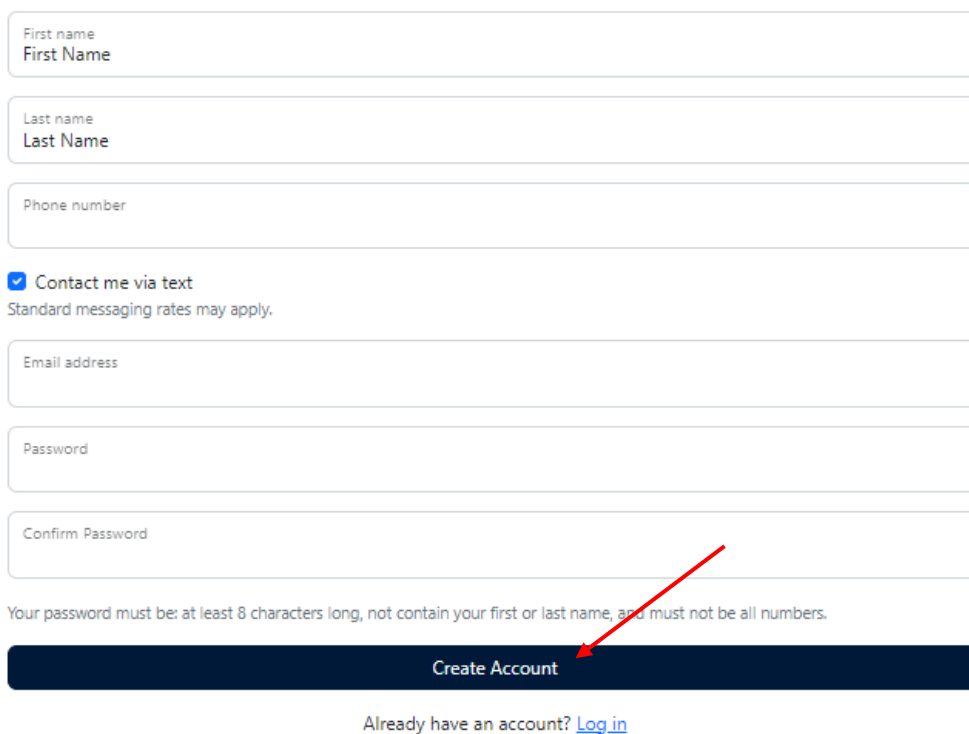
Inspection Applications are reviewed in the order they are received, and notifications regarding application status will be sent to the email address provided during Program Portal registration. Funds are limited, and application review is subject to funding availability.

**NOTE:** After reviewing your Inspection Application, if the MSFCP Program finds that additional information is necessary, your Inspection Application will be marked as “Needs More Information.” Condominium associations have 60 days to submit the required documentation before the application is closed administratively as WITHDRAWN.

## How to Apply for a Free Initial Inspection

Follow the instructions below to submit the Inspection Application.

**Step 1: The Condominium Association’s Representative (Association President, Treasurer, or Designee) will be responsible for creating an account with the My Safe Florida Condominium Pilot Program. The email address used to create the account will be used to send notices regarding the application. Please keep this in mind when creating a registration.**



First name  
First Name

Last name  
Last Name

Phone number

☒ Contact me via text  
Standard messaging rates may apply.

Email address

Password

Confirm Password

Your password must be: at least 8 characters long, not contain your first or last name, and must not be all numbers.

Create Account

Already have an account? [Log in](#)

**Step 2: Instructions and Overview – Please read the instructions and overview for the program. It shares step-by-step guidance for completing the application process.**

**Step 3: Disclosures – Please read, select the checkbox, and sign accepting the data and privacy statement agreeing to the terms and conditions for use of the program portal. Click save after signing.**

Disclosures

**DATA & PRIVACY STATEMENT**

The Department of Financial Services has engaged Tidal Basin Group and its partners to facilitate the My Safe Florida Condominium Pilot Program Application Portal. The information and data you submit will be used to assess your eligibility for a complimentary wind mitigation inspection and a potential grant to reimburse you for approved projects aimed at enhancing your condominium's resilience to wind damage. Completing these projects may result in reduced insurance premiums. By voluntarily providing this information, you grant TB Technologies and its affiliates permission to use, access, store, and verify the data you supply for the purposes outlined above. You acknowledge that TB Technologies may need to verify this information. Additionally, you authorize TB Technologies to share the information and data you provide with relevant State agencies as required to support the effective administration of the My Safe Florida Condominium Pilot Program.

☐ I acknowledge and consent to the system terms of use and privacy policy as stated above.\*

Signature of Applicant or Authorized Signatory\*

Save

**Step 4: Applicant Details – Enter the Name of your Condominium Association as listed on your State of Florida Corporation Filing and all pertinent information regarding the property and association.**

Stage 1-Inspection Application

**APPLICANT DETAILS**

**Introduction**

To proceed with your request for a free inspection, please complete this stage in its entirety. While you can view questions related to all stages now, only the information and documents for Stage 1 are mandatory at this time.

Are you the Condominium Association's President, Treasurer, or Designee?

Select "Yes" or "No":\*

Select

Enter Condominium Association name as listed in your Articles of Incorporation.

Condo Association Name\*:

Federal Employee Identification Number (FEIN)

FEIN:

Condominium Association Main/Office Address\*

Address

Address (Continued)

City

State  
Florida

Zip Code

County\*  
Select

Is the Condominium Association physical address different from the mailing address?

Select "Yes" or "No":  
Select

Is the Condominium Association physical address different from the mailing address?

Select "Yes" or "No":  
Select

**Condominium Representative Completing Application:**

First and Last Name\*:

Title:

Phone Number\*:

Email Address\*:

*Note: Program Correspondence will be emailed to the registration email*

**Step 5: Property Details – Enter details relative to your property. If your property has more than one building, you will need to provide the total number of buildings, stories, and units for each building. Understanding access to your attic or crawl space is necessary for an inspection.**

#### PROPERTY DETAILS

Is the condominium within a 15-mile radius of the coastline?\*

To view the definition of a coastline [click here](#).

Select the appropriate response\*:  
Select

Does your property have more than one residential building/tower ?

Select "Yes" or "No":  
Select

Has your condominium received any grants or financial assistance for structural improvements or safety upgrades in the past?

Select "Yes" or "No":  
Select





## Step 6: Insurance Information – Enter your Insurance Provider’s Name, Policy Number, and Annual Insurance Premium

### Insurance Information:

Insurance Provider Name:

Insurance Policy Number:

\$ Annual Hurricane Insurance Premium:

## Step 7: Document Upload – Upload a copy of your meeting minutes to include the voting results of your Board Members to receive a free initial inspection.

### DOCUMENTS

#### ASSOCIATION CONSENT TO PARTICIPATE

Please upload the meeting minutes that include the voting results for the association board to receive a free inspection from the My Safe Florida Condominium Pilot Program.

Document upload **Required:**

Board Association Meeting Minutes

Drop file here (or click to select a file)

Accepted document formats: PDF, JPEG, and PNG. The maximum file size for uploads is 30 MB.

Does the record of votes include the date of the vote?\*

Select "Yes" or "No":  
Select

Does the record of votes include the board members in attendance?\*

Select "Yes" or "No":  
Select

Does the record of votes clearly indicate that the item up for a vote is participating in the My Safe Florida Condominium Pilot Program to receive a free mitigation inspection?\*

Select "Yes" or "No":  
Select

Do votes represent the majority, as determined by the Association's Bylaws, of board members in favor?\*

Select "Yes" or "No":  
Select

## Step 8: Document Upload – Please upload a copy of your Insurance Declaration Page. If the Insurance Declaration Page does not include current wind deductions credits, please upload a copy of the specific page that includes this information.

Document upload **Required:**

Insurance Declaration Page

Drop file here (or click to select a file)

Accepted document formats: PDF, JPEG, and PNG. The maximum file size for uploads is 30 MB.

Special Discount/Mitigation Information Page of your Insurance Policy (Optional)

Drop file here (or click to select a file)

Accepted document formats: PDF, JPEG, and PNG. The maximum file size for uploads is 30 MB.

## Step 9: Attestation and Signature & Save

### ATTESTATION

Once an application is submitted, it can only be "Re-opened" by an Administrator. Note: please check your Spam email folder if you have not received any emails from the program.

By electronically signing and submitting this application, you consent to transact and communicate electronically with My Safe Condominium Pilot Program and all of its contractors and services. You also authorize the My Safe Condominium Pilot Program to communicate directly with your insurance provider for the purposes of discussing insurance policy details and coverages. You may withdraw your consent to doing business electronically at any time by contacting us and withdrawing your consent. However, any communications or transactions between us before your withdrawal of such consent, will be valid and binding.

- ☐ I certify that the information in this application is true and correct to the best of my knowledge.\*
- ☐ I certify, under the penalty of perjury, that I have only one active application submitted for the condominium described in this application.\*
- ☐ I authorize a Department of Financial Services approved inspector to conduct an inspection of the condominium for the purpose of identifying mitigation improvements that may be made to the structure to increase its resistance to hurricane wind damage.\*
- ☐ I understand that qualifying for and having a free inspection does not automatically make the condominium eligible or guarantee that the structure will receive a grant to perform any mitigation improvements recommended by the inspection report, and that a subsequent separate grant application will be required for consideration by the Program. If I receive a grant, or grants, I authorize a Department of Financial Services approved inspector to perform inspection once the mitigation project that is the subject of the grant is completed.\*
- ☐ I understand that under Section 817.2341(3) (a), Florida Statutes, it is a felony to knowingly make a false statement to the Department of Financial Services.\*

**CAUTION:** If your application for a free inspection is approved, you will receive an email confirmation from the Department of Financial Services, telling you to expect contact from a specific inspection firm hired by the State to inspect the condominium. The confirmation from the Department will provide the name of the inspection firm. Please note that you may receive solicitations from other businesses, not connected to this Program, offering to perform inspection services to the condominium. The "free inspection" offered in this Program refers only to an inspection by the inspection firm named in the approval email from the Department. The Department will not pay for an inspection conducted by any other inspection firm or business. The Department urges you to ensure that you are dealing with the inspection firm named in the Department's approval email addressed to you when you schedule the free inspection.

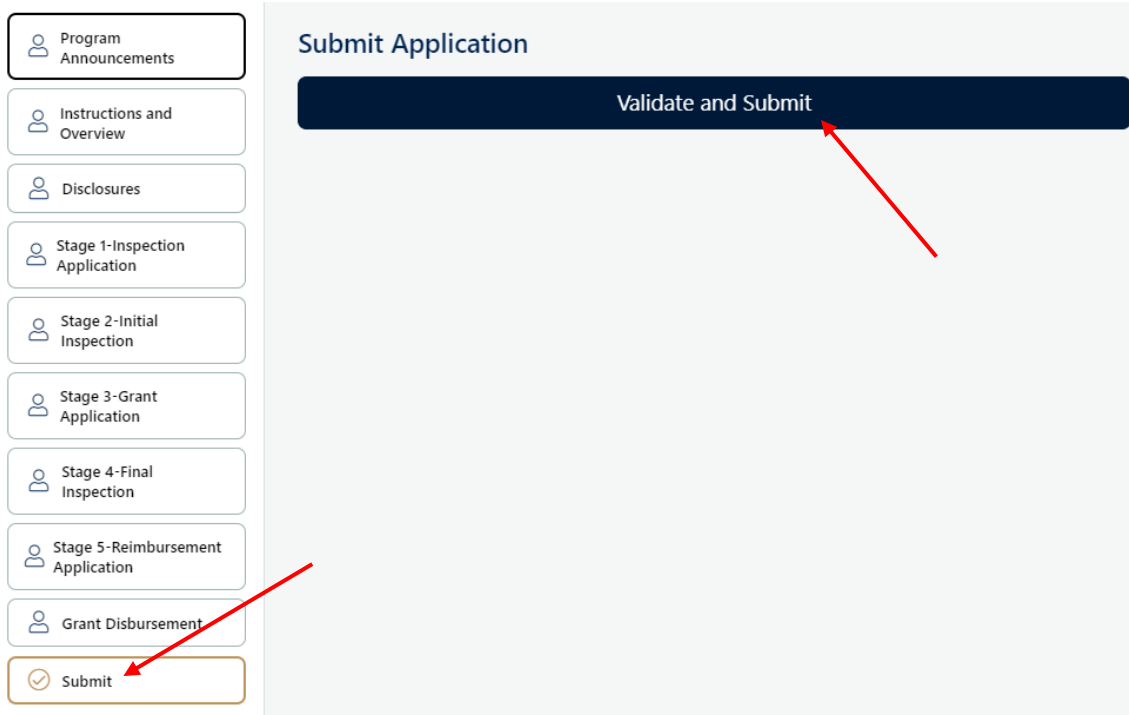
Signature of Condominium Representative\*

For the purposes of this attestation, typing your name is considered the same as an electronic signature.

Save

## Step 10: Click Submit, then Validate and Submit

Click Submit: On the Submit page, Verify and submit. If there are items you have overlooked while completing stage one, you will be prompted that items require your attention. Please go back to Stage 1 and make the necessary corrections. Remember to **SAVE** your work. You will then need to Click Submit and Verify and Submit once more to receive a confirmation of submission screen.



Upon approval of your Inspection Application, the MSFCP Program will notify you via electronic mail using your registration email address. Your approval determination letter will provide you with the name and contact information of the WCE assigned to inspect your condominium.

An inspector will contact you to schedule your free Initial Inspection. You should receive an email notification within two weeks after the inspection date with a copy of your Initial Inspection Report.

**NOTE:** Approval of your Inspection Application does not guarantee any grant funding.

## Stage 2: Initial Inspection

After a condominium association's Inspection Application is approved, a representative of the WCE will contact the condominium association's representative to complete scheduling of the Initial Inspection.

**NOTE:** The Inspection Application will be administratively closed, and no further action will be taken by the MSFCP Program if the condominium association:

1. Declines an Initial Inspection;
2. Refuses to allow the WCE access to the condominium property;
3. Fails to schedule an Initial Inspection with the WCE;
4. Fails to appear for an Initial Inspection; or
5. Is non-responsive after the WCE makes three (3) attempts to schedule an Initial Inspection.

Condominium associations unable to schedule an Initial Inspection with the WCE may contact the MSFCP Program at 1-877-891-0012 to request assistance with scheduling an Initial Inspection.

Within two weeks of your free Initial Inspection, the WCE assigned to inspect your property will provide the condominium association with the Initial Inspection Report. The purpose of your Initial Inspection Report is to recommend Improvements to enhance the property's resilience against wind damage and identify potential insurance premium discounts.

## How to Obtain Inspection Report(s) and Inspector Recommendations

### Step 1: My Applications

You will be able to access your report(s) under My Safe Florida Condo - Inspections. In the case of multiple buildings, you will be able to access each report under their assigned application ID.

Application Number <b>5276E11162</b>	Project My Safe Florida Condo-Inspections	Application Status Not Submitted	Finish Application
Application Number <b>967C6E1527</b>	Project My Safe Florida Condo-Inspections	Application Status Not Submitted	Finish Application
Application Number <b>90E0890568</b>	Project My Safe Florida Condo-Inspections	Application Status Not Submitted	Finish Application
Application Number <b>BC288AC58E</b>	Project My Safe Florida Condo-Inspections	Application Status Not Submitted	Finish Application
Application Number <b>E8790E114D</b>	Project My Safe Florida Condo-Inspections	Application Status In Progress	
Application Number <b>UWD7LEYJVY</b>	Project My Safe Florida Condo-Inspections	Application Status In Progress	
Application Number <b>L6SP2QQHCX</b>	Project Post-Portal Closure	Application Status Not Submitted	Finish Application
Application Number <b>QRB9UF8P6Z</b>	Project My Safe Florida Condo-Applications	Application Status In Progress	

## Step 2: My FL Condo Application Details

Each Inspection Application will include the Building Address for the Building Inspected.

Application Number  
**046D6AB26C**  
My Safe Florida Condo-Inspections Not Submitted

**My FL Condo Application Details**

My FL Condo Application Details  
Inspection Details  
Applicant Inspection Details  
Submit

**APPLICATION DETAILS**

Building Address:

Save

## Step 3: Inspection Details

Under Inspection Details, you will be able to obtain your Initial Inspection Report for each condominium building inspected and observe the Initial Inspector Recommendations.

Application Number  
**046D6AB26C**  
My Safe Florida Condo-Inspections Not Submitted

**Inspection Details**

My FL Condo Application Details  
Inspection Details  
Applicant Inspection Details  
Submit

**INSPECTION INFORMATION**

Inspection Reports

Drop file here (or click to select a file)

**INITIAL INSPECTION**

Initial Inspection Report

Drop file here (or click to select a file)

Initial Inspector Recommendations:

- ☐ Opening protection, including exterior doors, garage doors, windows and skylights.
- ☐ Reinforcing roof-to-wall connections.
- ☐ Improving the strength of roof-deck attachments.
- ☐ Secondary water resistance for roof.

## Step 4: Applicant Inspection Details

Based on your Initial Inspection Report Inspector Recommendations, you may select the mitigation improvements your association will complete. These will appear as selectable or clickable boxes.

Application Number  
**046D6AB26C**  
My Safe Florida Condo-Inspections Not Submitted

My FL Condo Application Details

Inspection Details

**Applicant Inspection Details**

Submit

### Applicant Inspection Details

#### INSPECTOR RECOMMENDATIONS

Which mitigation improvement projects are to be performed? **Note:** Only recommendations provided in your inspection report will be reimbursed.

#### INITIAL INSPECTOR RECOMMENDATIONS

Check all that apply:

## Step 4: Submit

Once you have chosen the mitigation improvements to be completed you must Validate and Submit.

Application Number  
**046D6AB26C**  
My Safe Florida Condo-Inspections Not Submitted

My FL Condo Application Details

Inspection Details

Applicant Inspection Details

**Submit**

### Submit Application

**Validate and Submit**

## Initial Inspection Report

Each Initial Inspection Report includes:

- ☐ **Cover Page**
  - Includes an exterior photo of the inspected condominium, street address, the WCE who prepared the report, WCE contact info, application ID, and Inspection date.
- ☐ **Table of Contents & Introduction Pages**
- ☐ **Recommended Improvements**
- ☐ **Improvement Cost Estimates**
- ☐ **Potential Insurance Premium Savings**

- Current Wind Resistant Feature of Your Condominium
- Current Potential Savings to Your Wind Insurance Premium
- Missing Wind Resistant Features of Your Condominium
- ☐ **Uniform Mitigation Verification Inspection Form**
  - This form (Form OIR-B1-1802) is to be completed for condominium buildings up to 3 stories.
- ☐ **Building Type II and III Mitigation Inspection Form**
  - This form is to be completed for condominium buildings that are four stories and above.
- ☐ **Inspection Photos and Documents**
  - Interior and exterior images taken during the Initial Inspection of the condominium, along with any supporting documentation
- ☐ **Inspection Notes**

### Sample Table of Recommended Improvements

Please see this section of the Initial Inspection Report to see which Improvements the WCE has recommended as a Mitigation Project. If the WCE did not recommend an Improvement in the Initial Inspection Report, the MSFCP Program will not provide any grant payments towards the cost of that Improvement.

Improvement	Recommended	Potential Discount
Improvement 1.0 - Roof Deck Attachment	<input type="checkbox"/>	_____ % (see note)
Improvement 2.0 - Roof to Wall Attachment	<input checked="" type="checkbox"/>	_____ % (see note)
Improvement 3.0 - Secondary Water Resistance (SWR)	<input checked="" type="checkbox"/>	_____ % (see note)
Improvement 4.0 - Opening Protection	<input type="checkbox"/>	_____ % (see note)
Improvement 5.0 - –Roof Covering	<input type="checkbox"/>	_____ % (see note)

### Initial Inspection Report Checklist and Reminders

The following checklist has been created to help you get the most out of your Initial Inspection Report.

1. Review the Initial Inspection Report and familiarize yourself with the current and missing hurricane-resistant features of your property.

2. Review the information on the Recommended Improvements pages and familiarize yourself with the Improvements that are being recommended for your condominium and the potential discounts you may receive on your wind insurance premium from your insurance provider.
3. Review the information on the Upgrade Cost Estimates page and consider the estimated cost ranges for the recommended Improvements. **NOTE:** Actual costs will vary based on location, labor, and material costs.
4. Discuss the Initial Inspection Report with the condominium association to decide whether to move forward with a Grant Application.



## Stage 3: Grant Application

Condominium associations that have received recommended Improvements from the WCE on the Initial Inspection Report may submit a Grant Application. If the Initial Inspection Report does not recommend any improvements, the condominium association's Grant Application will be denied.

### Grant Application Eligibility Requirements

To be eligible, condominium associations:

1. Must **not** have already performed a Mitigation Project;
2. Must receive an Initial Inspection and an Initial Inspection Report with recommended Improvements;
3. Must provide unit owners with the Disclosure Notice (Form DFS-O1-012);
4. Must receive a unanimous vote of all unit owners within the structure or building that is the subject of the Mitigation Grant; and
5. Must provide a completed and signed Intended Contractors List and Commitment to Complete (Form DFS-O1-011).

**NOTE:** After reviewing your Grant Application, if the MSFCP Program finds that additional information is necessary, your Grant Application will be marked as "Needs More Information." Condominium associations have 60 days to submit the required documentation before the application is closed administratively as WITHDRAWN.

***Please note: Not all applicants who received an Initial Inspection through the MSFCP Program will be eligible for a Mitigation Grant.***

## How to Submit a Grant Application

**Step 1: Confirm the receipt of your Initial Inspection Report and that your condominium association wishes to proceed with the Program by completing the recommended Improvements.**

### Stage 3-Grant Application

#### GRANT APPLICATION

##### Introduction

You've received your Initial Inspection Report. To proceed with notification that you intend to move forward with the program by completing the project(s) recommended in your free inspection report, please complete this stage in its entirety. While you can view questions related to all stages now, only the information and documents for Stage 3 are mandatory at this time.

Have you received the Mitigation Inspection Report?

Select "Yes" or "No":  
Select

Do you wish to proceed with the program by completing the recommended improvements?

Select "Yes" or "No":  
Select

**Step 2: Select the Mitigation Improvement Projects to be performed. *Note: You will only be able to select from the Projects recommended in your Initial Inspection Report.***

**Step 3: Confirm your association has secured funds to complete the selected Mitigation Project(s).**

**Step 4: Confirm your association has hired a state-licensed contractor.**

Which mitigation improvement projects are to be performed? **Note:** Only recommendations provided in your inspection report will be reimbursed. Please refer to the recommendation(s) shown above in the Inspector Recommendation Section.

Check all that apply:

- ☐ Opening protection, including exterior doors, garage doors, windows and skylights.
- ☐ Reinforcing roof-to-wall connections.
- ☐ Improving the strength of roof-deck attachments.
- ☐ Secondary water resistance for roof.

Does your Association have the reserved funds to complete the selected mitigation project(s) recommended in your Inspection Report prior to the grant reimbursement?

Select "Yes" or "No":  
Select

Have you hired a state-licensed contractor to complete the recommended improvements?

Select "Yes" or "No":  
Select

## Step 5: Provide the contractor's name and license number and estimated time frame to complete the Mitigation Projects.

Please provide the contractor's Name and State license number.

Contractors Name

Contractor State License Number

Please provide an estimated time frame to complete mitigation improvements.  
Select

## Step 6: Upload a copy of the Notarized Statement of your Intended Contractor(s) and Commitment to Complete Mitigation Projects and your selected contractor's cost estimate.

### DOCUMENT UPLOAD

Please upload a copy of the Notarized Statement of your Intended Contractor(s) and Commitment to Complete Mitigation Projects.

Document upload **Required:**

Notarized Statement

Drop file here (or click to select a file)

Accepted document formats: PDF, JPEG, and PNG. The maximum file size for uploads is 30 MB.

Please upload a copy of your selected contractor's cost estimate.

Document upload **Required:**

Contractor Cost Estimate

Drop file here (or click to select a file)

Accepted document formats: PDF, JPEG, and PNG. The maximum file size for uploads is 30 MB.

## Step 7: Provide responses regarding unit owners voting results.

### UNIT OWNER VOTING RESULTS

Does the record of votes include the date of the vote?

Select "Yes" or "No":  
Select

Does the record of votes include the unit owners in attendance within the structure or building that is the subject of the Mitigation Grant?

Select "Yes" or "No":  
Select

Does the record of votes clearly indicate that the item up for a vote is applying for a mitigation grant through the My Safe Florida Condominium Pilot Program?

Select "Yes" or "No":  
Select

Does the record of votes include agreed action?

Select "Yes" or "No":  
Select

Do votes represent 100% of the unit owners in favor?

Select "Yes" or "No":  
Select

Are any of the condominium units owned by an entity rather than an individual, who might be unable to cast a vote for participation?

Select "Yes" or "No":  
Select



## Step 8: Upload a copy of the Condominium Association's Meeting Minutes or Record of Unit Owner Voting Results.

Document upload **Required:**

Condominium Unit Owner Voting Results

Drop file here (or click to select a file)

*Accepted document formats: PDF, JPEG, and PNG. The maximum file size for uploads is 30 MB.*

## Step 9: Upload a Copy of the Disclosure Statement provided to unit owners.

Please upload a copy of the Disclosure Notice provided to Unit Owners.

Document upload **Required:**

Disclosure Notice

Drop file here (or click to select a file)

## Step 10: Attestations & Save

### ATTESTATION

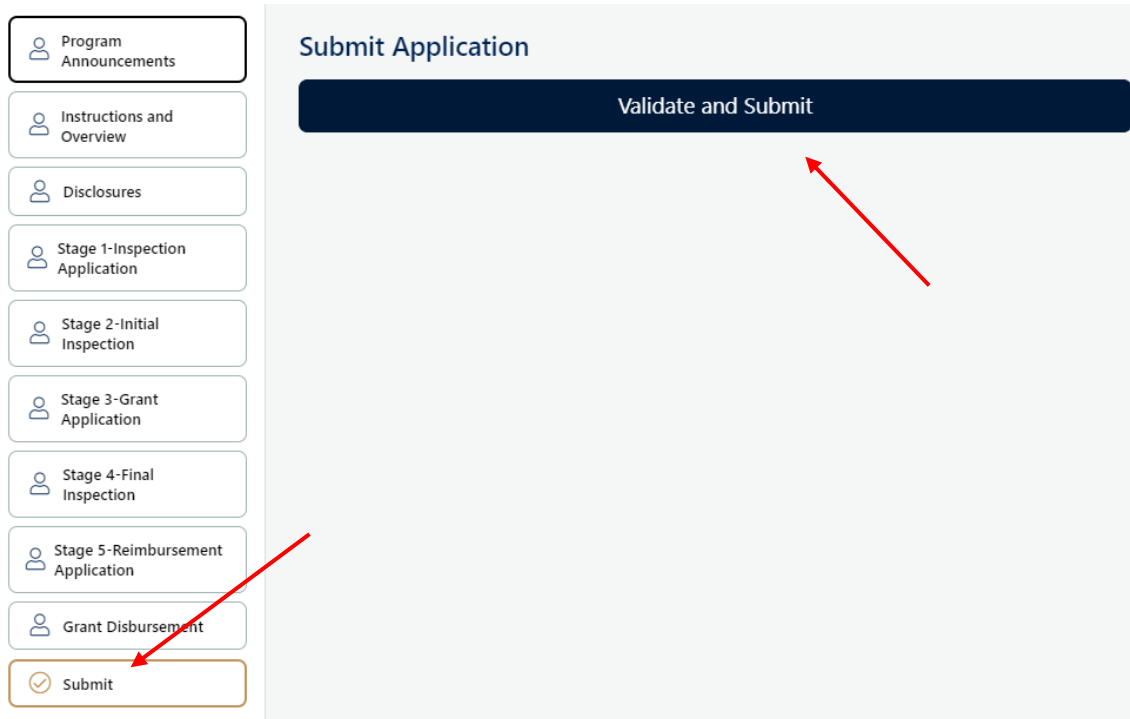
- ☐ I certify that the information in this application is true and correct to the best of my knowledge.
- ☐ I certify, under the penalty of perjury, that I have only one active application submitted for the condominium described in this application.
- ☐ I certify that no portion of this reimbursement shall be used to pay a deductible for a pending insurance claim.

Signature of Condominium Representative

*For the purposes of this attestation, typing your name is considered the same as an electronic signature.*

Save

## Step 11: Click Submit, then Validate and Submit



## Mitigation Project Checklist and Reminders

The following checklist has been created to help you get the most out of your Mitigation Project.

1. It is recommended, but not required, that the condominium association request up to three bids from contractors of the condominium association's choosing for the Mitigation Project.
2. Review the bids carefully and select a state-licensed contractor.
3. Before signing any contracts, confirm that the selected contractor has a state license, will obtain all necessary permits, and is aware of all MSFCP Program requirements. Before beginning work, you must ensure the contractor receives all applicable building permits from the local building inspector's office. At the end of construction, you must also ensure the permits are closed out, and the local building inspector's office has issued a passing final inspection.

## Summary of Improvements

**Please read this guide carefully.** Only the Improvements recommended in your Initial Inspection Report are eligible for reimbursement. Please see the summaries below for more information regarding the potential Improvements that may be eligible for grant funding through the MSFCP Program.

The mitigation inspection form is provided solely for the purpose of verifying certain structural and/or physical characteristics of the inspected address. It is not a condition-based inspection but a verification of features that, if present, could possibly equate to a discount on the insurance policy

### **Improvement 1 – Improving the strength of your roof deck attachment.**

If your roof consists of shingles nailed to plywood sheets, the Initial Inspection may reveal that the plywood sheets are not adequately nailed to your roof trusses, and additional nails or longer nails are needed to reduce the possibility of the plywood being blown off during high wind events.

### **Improvement 2 – Reinforcing roof-to-wall connections.**

Completed by installing metal tie-down clips that attach roof rafters to walls to reduce the possibility that all or a portion of your roof will lift off your condominium structure during high wind events.

### **Improvement 3 – Adding Secondary Water Resistance to prevent water intrusion.**

When adding Secondary Water-Resistance (SWR), you may use program funds to replace your roof if the final product result includes the SWR.

There are three (3) ways to install an SWR:

1. At the time of reroofing the condominium, a full-coverage self-adhered underlayment (commonly referred to as peel-and-stick) is added directly to the roof sheathing.
2. At the time of reroofing the condominium, a self-adhered product (commonly referred to as seam tape) is used on all joints and seams of the roof sheathing. A nailed-down underlayment, such as felt paper, is still required.
3. If not replacing the roof, a closed-cell foam adhesive is installed on all the seams and joints from the attic side of the roof.

Costs relating to re-covering your roof after adding the SWR are covered by the grant. Improving the survivability of your roof covering might include upgrading to stronger wind-resistant roof shingles, attached with properly sized and properly applied roofing nails, to reduce the susceptibility of your roof shingles blowing off during high wind events. You may replace your roof with a different covering of your choice, like tile, metal, or shingle. DO NOT upgrade your roof covering without also adding properly installed SWR. You must replace all portions of a contiguous roof with SWR. MSFCP Program funds shall not be used for roof patching or other partial repairs of the roof.

**NOTE:** For roof-related projects, the grant contribution is \$11 per square foot multiplied by the square footage of the replacement roof, not to exceed \$1,000 per unit, with a maximum grant award of 50 percent of the cost of the project.

### **Improvement 4 – Opening Protection)**

Completed by installing impact windows or hurricane shutters.

**NOTE:** If a condominium currently has compliant hurricane shutters but requests grant funds for impact windows instead, the request will be denied. A condominium with compliant shutters has already been mitigated against wind damage. The grant cannot be used to exchange one type of protection for another.

For opening protection-related projects, the grant contribution is a maximum of \$750 per replacement window or door, not to exceed \$1,500 per unit, with a maximum grant award of 50 percent of the cost of the project.

## Improvement 5 – Roof Covering

Regardless of your roof's current condition, if it is of a certain age there are potentially insurance savings available when replaced. This is because many roofs were installed prior to current building codes. Once 100% of the building has a newer, permitted roof, it should qualify as an "FBC" roof on a subsequent windstorm inspection.

In addition to replacing your roof covering material, all mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems).

## Stage 4: Final Inspection

Condominium associations must make their condominium available for a Final Inspection after the Mitigation Project is complete. The condominium association will receive only one (1) free MSFCP Program Final Inspection.

After you have requested your Final Inspection, the Program will alert your assigned WCE who will contact you to schedule the Final Inspection.

**NOTE:** Construction must be completed and the condominium association must request a Final Inspection, or request an extension of time, within 1 year after receiving grant approval. If the condominium association fails to request a Final Inspection or an extension within 1 year of grant approval, the application is deemed abandoned, and the grant funds shall revert back to the MSFCP Program.

**NOTE:** The Grant Application will be administratively closed, and no further action will be taken by the MSFCP Program if the condominium association:

1. Declines a Final Inspection;
2. Refuses to allow the WCE access to the condominium property;
3. Fails to schedule a Final Inspection with the WCE;
4. Fails to appear for a Final Inspection; or
5. Is non-responsive after the WCE makes three (3) attempts to schedule a Final Inspection.

Condominium associations unable to schedule a Final Inspection with the WCE may contact the MSFCP Program at 1-877-891-0012 to request assistance with scheduling a Final Inspection.

**NOTE: Do NOT request a Final Inspection until the entire Mitigation Project is completed on the condominium property. Applicants have only one (1) opportunity to request a free Final Inspection.**

## Final Inspection Request Requirements

The condominium association must provide the following documentation:

1. Contractor's invoice.
2. Proof of full payment (canceled check, receipts, paid invoice).
3. A copy of the final inspection from the permit-issuing agency/department.

## How to Request a Final Inspection

**Step 1: Enter the total amount of payment for Opening Protection-Related Improvements, if applicable. Enter 0 if no Opening Protection-Related improvements were performed.**

**Enter the total amount of payment for Roof-Related Improvements, if applicable. Enter 0 if no Opening Protection-Related improvements were performed.**

### Stage 4-Final Inspection

#### APPLICATION DETAILS

##### Introduction

You've completed your mitigation improvements! To proceed with your request for a final inspection, you only need to provide the total payments made for each project completed (where applicable), upload a copy of the itemized invoice from your certified contractor, and proof of payment at this time. While you can view additional questions related to the Reimbursement Stage, you will not be able to enter them now.

Please provide the total amount of payment for Open Protection-Related Improvements, if applicable. Enter 0 if no Open Protection-Related improvements were performed.

\$ Total Amount

Please provide the total amount of payment for Roof-Related Improvements, if applicable. Enter 0 if no Roof-related improvements were performed.

\$ Total Amount



## Step 2: Upload a copy of your Final Contractor's Itemized Invoice and Proof of Payment.

### DOCUMENT UPLOAD TO INITIATE FINAL INSPECTION

Please upload the following documents to initiate final inspection request:

Document upload **Required:**

Final Contractor's Itemized Invoice (Required)

Drop file here (or click to select a file)

Accepted document formats: PDF, JPEG, and PNG. The maximum file size for uploads is 30 MB.

Document upload **Required:**

Proof of Payment (Required)

Drop file here (or click to select a file)

Cancelled check, receipts, paid invoice. Accepted document formats: PDF, JPEG, and PNG. The maximum file size for uploads is 30 MB.

## Step 3: Confirm all permits have been closed out and the local building inspector's office has completed all required inspections.

Have all permits been closed out and the local building inspector's office has completed all required inspections?

Select "Yes", "No", or "N/A"  
Select

## Step 4: Confirm your association is ready for a Final Inspection. **Note: Do not request a Final Inspection until all work has been completed. You only have one opportunity to request a Final Inspection.**

### FINAL INSPECTION REQUEST

The final inspection request is a prerequisite for Reimbursement. After your final inspection is completed and your report is uploaded, you may go to your case (under the "Reimbursement Application" heading in the Applicant portal) and submit your application for Reimbursement. You will need to submit proof of your attempt to qualify for an insurance premium discount to complete your request. For a list of acceptable documents and additional information, please [click here](#).

Are you ready to schedule your final inspection? **Note:** Do not request a final inspection until all work has been completed. You have only one opportunity to request a final inspection.

Select "Yes" or "No"  
Select

## Step 5: Attestation & Save

### ATTESTATION

- ☐ I certify that the information in this application is true and correct to the best of my knowledge. I understand that pursuant to s. 837.06, and s. 817.2341(3)(a), Florida Statutes knowingly making a false statement in writing with the intent to mislead a public servant in the performance of his official duty is a crime punishable as provided in s.775.082, s. 775.083, or s. 775.084 Florida Statutes.
- ☐ I certify, under penalty of perjury, that I have only one active application submitted for the condominium described in this application
- ☐ I certify that no portion of this reimbursement shall be used to pay a deductible for a pending insurance claim.

By electronically signing and submitting this application, you consent to transact and communicate electronically with My Safe Condominium Pilot Program and all of its contractors and services. You also authorize the My Safe Florida Condominium Pilot Program to communicate directly with your insurance provider for the purposes of discussing insurance policy details and coverages. You may withdraw your consent to doing business electronically at any time by submitting a written request to the Program. However, any communications or transactions between us before your withdrawal of such consent will be valid and binding.


- ☐ I acknowledge and consent to the terms stated above.


Signature of Applicant or Authorized Signatory


*For the purposes of this attestation, typing your name is considered the same as an electronic signature.*


Save


## Step 6: Submit, then Validate and Submit



Program Announcements



Instructions and Overview



Disclosures



Stage 1-Inspection Application



Stage 2-Initial Inspection


Stage 3-Grant Application


Stage 4-Final Inspection


Stage 5-Reimbursement Application


Grant Disbursement


Submit

### Submit Application

Validate and Submit

**NOTE:** The Association must perform the above steps for each condominium building.

## Stage 5: Reimbursement Request

After the Final Inspection is complete, the condominium association must return to the Program Portal and submit all information required for a reimbursement. A copy of the Final Inspection Report will be provided to you by the WCE, and also available within Stage 5 of your application to share with your Insurance Provider.

Mitigation Projects shall be funded in accordance with section 215.55871, F.S.

**NOTE:** After reviewing your Reimbursement Request, if the MSFCP Program finds that additional information is necessary, your Reimbursement Request will be marked as "Needs More Information." Condominium associations have 60 days to submit the required documentation before the application is closed administratively as WITHDRAWN.

### Reimbursement Request Requirements

The condominium association must provide one of the following documents:

1. Detailed insurance policy;
2. Specific discount information page of insurance policy;
3. Specific mitigation information page of insurance policy; or
4. Correspondence from insurance provider detailing insurance discounts.

### How to Submit a Reimbursement Request

#### Step 1: Upload a copy of one of the required documents listed above.

##### DOCUMENT UPLOAD TO INITIATE REIMBURSEMENT

Please upload the following document to initiate your Reimbursement Request.

Proof of your Attempt to Qualify for an Insurance Premium Discount

Accepted Documents:

- Updated Special Discount/Mitigation Information Page of your Insurance Policy
- New Policy Quote from Insurance Company
- Email from Insurance Agent confirming whether Discounts are available

Document upload **Required:**

Attempt to Qualify Document Upload

Drop file here (or click to select a file)

Accepted document formats: PDF, JPEG, and PNG. The maximum file size for uploads is 30 MB.

## Step 2: Attestation & Save

### ATTESTATION

- ☐ I certify that the information in this application is true and correct to the best of my knowledge. I understand that pursuant to s. 837.06, and s. 817.2341(3)(a), Florida Statutes knowingly making a false statement in writing with the intent to mislead a public servant in the performance of his official duty is a crime punishable as provided in s.775.082, s. 775.083, or s. 775.084 Florida Statutes.
- ☐ I certify, under penalty of perjury, that I have only one active application submitted for the condominium described in this application
- ☐ I certify that no portion of this reimbursement shall be used to pay a deductible for a pending insurance claim.

By electronically signing and submitting this application, you consent to transact and communicate electronically with My Safe Condominium Pilot Program and all of its contractors and services. You also authorize the My Safe Florida Condominium Pilot Program to communicate directly with your insurance provider for the purposes of discussing insurance policy details and coverages. You may withdraw your consent to doing business electronically at any time by submitting a written request to the Program. However, any communications or transactions between us before your withdrawal of such consent will be valid and binding.











- ☐ I acknowledge and consent to the terms stated above.

Signature of Applicant or Authorized Signatory

*For the purposes of this attestation, typing your name is considered the same as an electronic signature*

Save

## Step 3: Click Submit, then Validate and Submit.

-  Program Announcements
-  Instructions and Overview
-  Disclosures
-  Stage 1-Inspection Application
-  Stage 2-Initial Inspection
-  Stage 3-Grant Application
-  Stage 4-Final Inspection
-  Stage 5-Reimbursement Application
-  Grant Disbursement
-  **Submit**

### Submit Application

Validate and Submit

## Important Reminders

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- Work performed that is not recommended on your Initial Inspection Report will not be reimbursed.
- Condominium associations must follow the steps outlined in this guide in the order listed above. Failure to do so will result in a denial of the condominium association's application.
- Once you have selected a contractor, you will need to provide the contractor's name and state license number through the Program Portal. All applicants must do this prior to beginning work.
- MSFCP Program will not pay any reimbursements if the condominium association fails to use a certified contractor to perform recommended Improvements or otherwise does not follow MSFCP Program requirements.
- Prior to beginning work, you must ensure the contractor receives all applicable building permits from the local building inspector's office. As mentioned in section 215.55871, F.S., a condominium association may select its own contractors for the Mitigation Project, provided each contractor meets all qualification, certification, or licensing requirements in general law.
- The condominium association must provide the contractor with the Initial Inspection Report provided by the WCE. The condominium association must ensure that only Improvements recommended by the WCE in the Initial Inspection Report are completed on the condominium property.
- If the condominium association has recommended improvements, they should contact an MSFCP program representative by calling 1-877-891-0012.
- Upon completion of the Mitigation Project, the condominium association must ensure the permits are closed out, and the local building inspector's office has completed all required inspections, if applicable. Afterward, the condominium association must request the Final Inspection from the MSFCP Program.