



Condominium Association Guide



Dear Florida Condominium Associations,

Welcome to the Condominium Association Guide for the My Safe Florida Condominium Pilot Program (MSFCP Program). In 2024, the Florida Legislature created the MSFCP Program, administered by the Florida Department of Financial Services. **The MSFCP Program is a pilot program and 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 condominium 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 recommend, if any, Improvements to strengthen the properties against hurricane winds and to reduce wind insurance premiums.
2. **Mitigation Grant:** Eligible Condominium Associations may apply for a Mitigation Grant to perform Mitigation Projects consisting of Improvements recommended in the MSFCP Program Initial Inspection Report.

We encourage you to 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



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Program Stages

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 MSFCP 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 property'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 MSFCP Program Portal to submit a Grant Application.

The Condominium Association must NOT perform any Mitigation Projects until after the Grant Application is approved. 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 MSFCP 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 MSFCP 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. After registering, Condominium Associations will be required to complete an application and provide supporting documentation required for eligibility review. All documentation submitted by the Condominium Association must be valid at the time of submission. Case managers and call center agents will be available by phone and email to assist the Condominium Association 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

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

To apply for a free Initial Inspection, a Condominium Association must submit an the Inspection Application with the following information and documents:

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

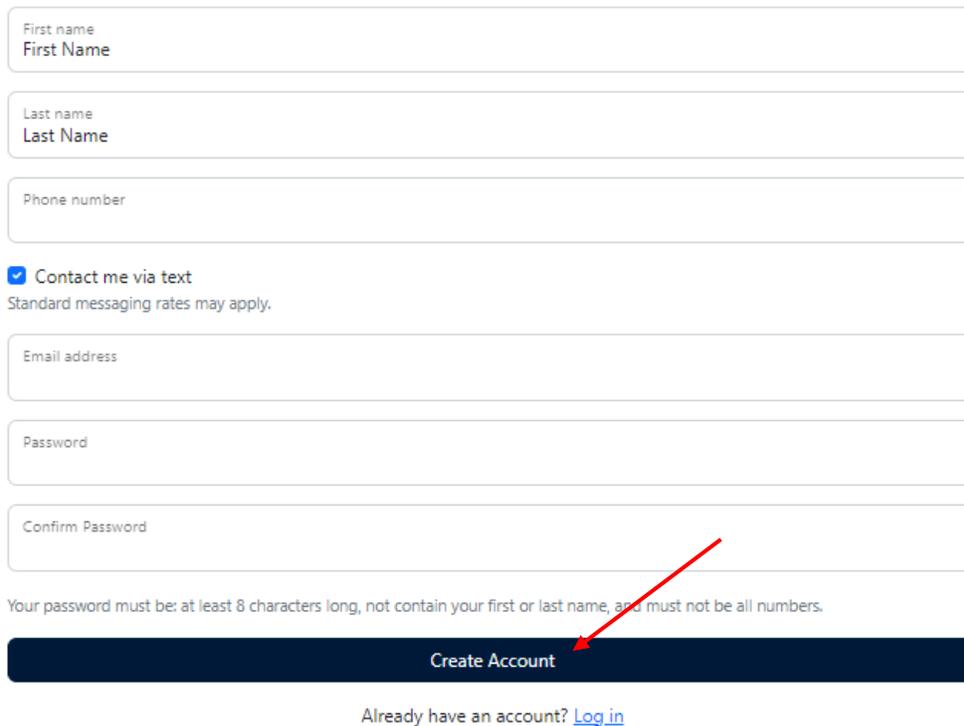
Inspection Applications are reviewed in the order they are received and notifications regarding application status will be sent using the email address provided during MSFCP Program Portal registration. Funds are limited and application review is subject to funding availability. Applications will be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

NOTE: After reviewing the Inspection Application, if the MSFCP Program finds that additional information is necessary, the Inspection Application will be marked as "Needs More Information." Condominium Associations will 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 MSFCP 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 MSFCP Program. It shares step-by-step guidance for completing the application process.

Step 3: Disclosures – Please read, select the checkbox, and sign the data and privacy statement agreeing to the terms and conditions for use of the MSFCP 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 the Condominium Association as listed on the State of Florida Corporation Filing and all pertinent information regarding the condominium property and Condominium 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 the condominium property. If the condominium property has more than one building, provide the total number of buildings, stories, and units for each building. Access to the building’s attic or crawl space is necessary for an Initial 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 the condominium property’s 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 the Condominium Association’s meeting minutes, including the voting results of the Board Members.

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 – Upload a copy of your the condominium property’s Insurance Declaration Page. If the Insurance Declaration Page does not include current wind deductions credits, upload a copy of the specific discount or mitigation information 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: Complete the Attestations and 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.

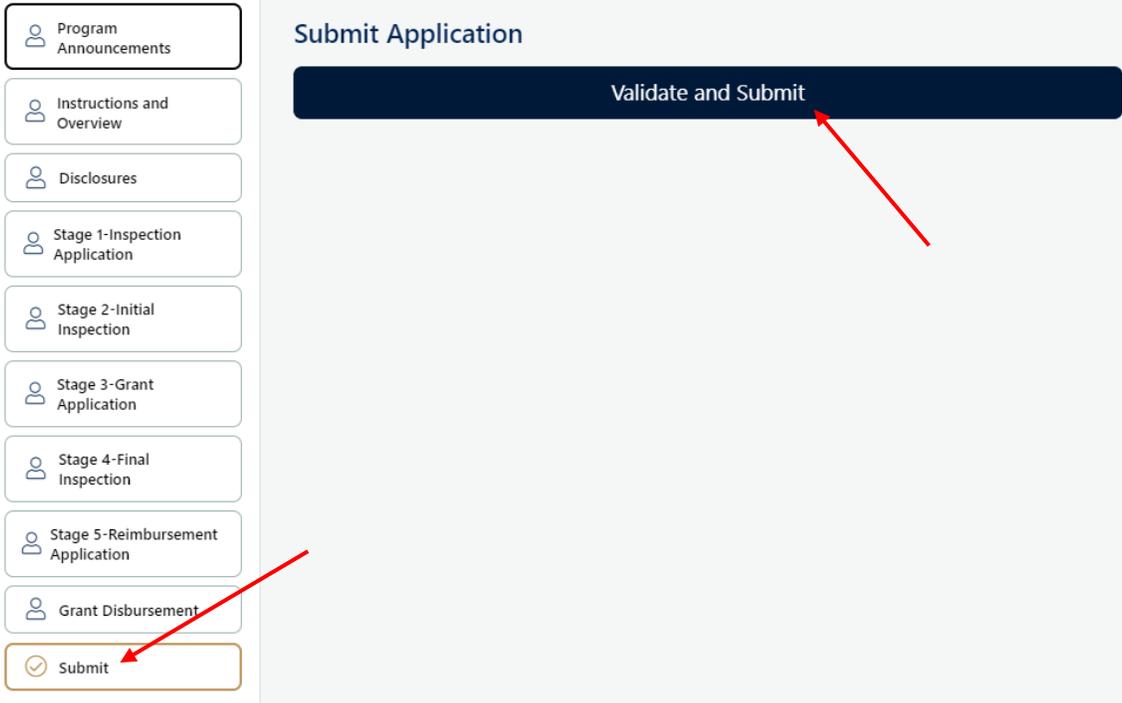
Signature of Condominium Representative*

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

Save

Step 10: Go to the Submit page, click Validate and Submit.

If there are incomplete items in the Condominium Association’s Inspection Application, you will be prompted that items require your attention. Please go back to the Condominium Association’s Inspection Application and make the necessary corrections. Remember to **SAVE** your work. Return to the Submit page and click Validate and Submit once more to receive a confirmation of submission screen.





Stage 2: Initial Inspection

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

NOTE: Approval of the Inspection Application does not guarantee any Mitigation Grant funding.

A representative of the WCE will contact the Condominium Association’s representative to schedule the Initial Inspection. The WCE assigned to inspect the condominium property will provide the Condominium Association with the Initial Inspection Report. The purpose of the Initial Inspection Report is to recommend Improvements to enhance the condominium property’s resilience against wind damage and identify potential insurance premium discounts.

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.

How to Obtain Inspection Report(s) and Inspector Recommendations

Step 1: My Applications

The Condominium Association's report(s) are accessible under My Safe Florida Condo-Inspections. In the case of multiple buildings, each building's report is accessible under their assigned application ID.

Application Number	Project	Application Status	
5276E11162	My Safe Florida Condo-Inspections	Not Submitted	Finish Application
967C6E1527	My Safe Florida Condo-Inspections	Not Submitted	Finish Application
90E0890568	My Safe Florida Condo-Inspections	Not Submitted	Finish Application
BC28AC58F	My Safe Florida Condo-Inspections	Not Submitted	Finish Application
E8790F114D	My Safe Florida Condo-Inspections	In Progress	
UWD7LEYJYV	My Safe Florida Condo-Inspections	In Progress	
L65P2QMHGX	Post-Portal Closure	Not Submitted	Finish Application
QR89UEBP6Z	My Safe Florida Condo-Applications	In Progress	

Step 2: My Safe FL Condo Application Details

Each Inspection Application will include the building address for the condominium building inspected.

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

My FL Condo Application Details

Inspection Details

Applicant Inspection Details

Submit

My FL Condo Application Details

APPLICATION DETAILS

Building Address:

Save

Step 3: Inspection Details

The Initial Inspection report is accessible under Inspection Details.

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

My FL Condo Application Details

Inspection Details

Applicant Inspection Details

Submit

Inspection Details

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 the Initial Inspection Report, the Condominium Association may select the recommended Improvements the Condominium 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 5: Go to the Submit page, click 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 building, 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 three story condominium buildings.
- Building Type II and III Mitigation Inspection Form**
 - This form is to be completed for condominium buildings that are four (4) stories and above.
- Inspection Photos**
 - Interior and exterior images taken during the Initial Inspection of the building, along with any supporting documentation.
- Inspection Notes**

Sample Table of Recommended Improvements

This section of the Initial Inspection Report identifies which Improvements are recommended by the WCE for that condominium building. If the WCE did not recommend an Improvement in the Initial Inspection Report, the MSFCP Program will not provide any Mitigation Grant funding towards the cost of that Improvement.

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

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 the condominium property.
2. Review the information on the Recommended Improvements pages and familiarize yourself with the recommended Improvements for the condominium property and the potential discounts the Condominium Association may receive on the wind insurance premium from the condominium property’s 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 to decide whether to move forward with a Grant Application.

Stage 3: Grant Application

Condominium Associations that receive recommended Improvements from the WCE on the Initial Inspection Report may submit a Grant Application. If the Initial Inspection Report did 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 begun actual construction of the Mitigation Project;
2. Must receive an MSFCP Program Initial Inspection and an MSFCP Program Initial Inspection Report with recommended Improvements;
3. Must provide unit owners with the Disclosure Notice (Form DFS-O1-012);
4. Must receive vote approval by at least 75 percent of unit owners within the structure or building that is the subject of the Mitigation Grant;
5. Must provide a completed and signed Intended Contractors List and Commitment to Complete (Form DFS-O1-011);
6. Must provide documentation showing that recommended Improvements will result in a mitigation credit, discount or other rate differential, such as;
 - a. Correspondence from the insurance carrier or agent acknowledging that the recommended improvements will qualify the structure for a mitigation credit or discount;
 - b. An insurer's mitigation credit schedule showing how recommended improvements affect premium rates for the structure; or
 - c. A copy of the carrier's underwriting or mitigation guidelines specifying the credit, discount, or rate differential for recommended improvements for the structure; and
7. For opening protection Improvement(s), must provide the Condominium Association's governing documents which demonstrate the windows of the condominium property are established as a common element.

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

Please note: Not all Condominium Associations 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 the Condominium Association’s Initial Inspection Report and the Condominium Association wishes to proceed with the MSFCP Program by completing recommended Improvements.

Stage 3-Grant Application

GRANT APPLICATION

General Requirements

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":
Yes

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

Select "Yes" or "No":
Select

NOTES

CM Add note

Send to applicant Add

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

Step 3: Refer to the Condominium Association’s Inspection Application and select the Mitigation Project(s) to be completed in each building and “save” at the bottom of the page to save the selection(s).

My FL Condo Application Details

Inspection Details

Applicant Inspection Details

Notes

History

Applicant Inspection Details

INSPECTOR RECOMMENDATIONS

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

NOTES

SC Add note

Send to applicant Add

INITIAL INSPECTOR RECOMMENDATIONS

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.
- Roof Replacement

Step 4: Confirm the Condominium Association reserved funds to complete the selected Mitigation Project(s).

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

Step 5: Confirm the Condominium Association hired a state-licensed contractor, provide the Contractor’s name and license number, and estimated time frame to complete the Mitigation Projects. For opening protection improvement(s), you must also confirm the openings are established as common elements in the Condominium Association's governing documents. Finally, confirm the Mitigation Improvement(s) will result in an insurance credit, discount, or other rate differential.

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

Select "Yes" or "No":
Select

Please provide an estimated time frame to complete mitigation improvements.

Select estimated time frame
Select

Are the windows of the association property or condominium property established as a common element in the declaration?

Select "Yes" or "No":
Select

Will the mitigation improvement(s) result in an insurance credit, discount, or other rate differential for the building or structure?

Select "Yes" or "No":
Select

Step 6: Upload a copy of the Notarized Statement of the Condominium Association’s Intended Contractor(s) and Commitment to Complete Mitigation Projects and your intended 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 at least 75% 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 Notice 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: Upload a copy of the Condominium Association’s governing documents demonstrating openings are established as common elements (only required for opening protection Improvements).

Please upload a copy of the condominium declaration(s) showing the window openings established as a common element.

Drop file here (or click to select a file)

Step 11: Upload correspondence from the insurance carrier or agent, insurer’s mitigation credit schedule, or the carrier’s underwriting or mitigation guidelines showing a mitigation credit, discount, or other rate differential.

Please upload a letter from your insurer or agent, a mitigation credit schedule, or similar documentation supporting the potential insurance credit, discount, or other rate differential resulting from the proposed mitigation improvements.

Drop file here (or click to select a file)

Step 12: Complete the Attestations and save.

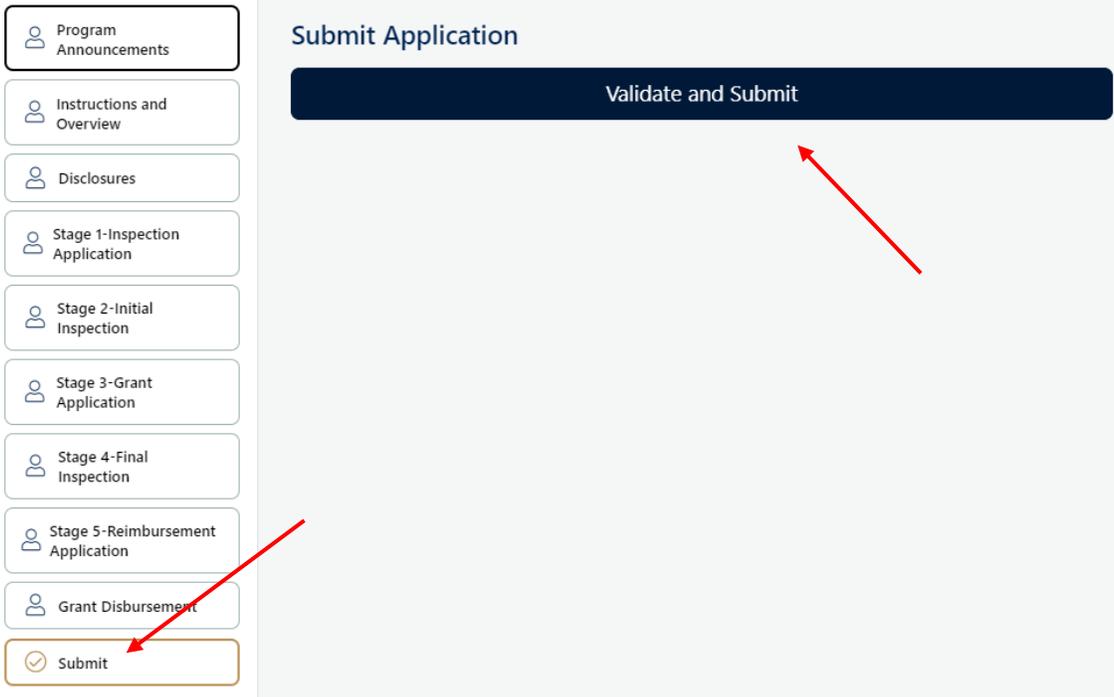
ATTESTATION

- 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.
- I certify that the association will comply with the inspection requirements in ss. 553.899 and 718.112(2)(g) and (h).
- I certify that actual construction of the mitigation improvement will not begin prior to grant application approval.

Signature of Condominium Representative

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

Step 13: Go to the Submit page, click Validate and Submit.



The screenshot shows a web interface for submitting an application. On the left is a vertical navigation menu with the following items: 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, and Submit. The 'Submit' item is highlighted with a checkmark icon and a red arrow pointing to it. The main content area is titled 'Submit Application' and features a large dark blue button labeled 'Validate and Submit' with a red arrow pointing to it.

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, Condominium Associations 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 the selected Contractor has a state license, will obtain all necessary permits, and is aware of all MSFCP Program requirements. As mentioned in section 215.55871, F.S., a Condominium Association may select its own Contractor(s) for the Mitigation Project, provided each Contractor meets all qualification, certification, or licensing requirements in general law. Before beginning work, the Condominium Association must ensure the Contractor receives all applicable building permits from the local building inspector's office. At the end of construction, the Condominium Association must also ensure all permits are closed out, and the local building inspector's office has completed all required inspections.

Summary of Improvements

Please read this guide carefully. Only the Improvements recommended in the Condominium Association's Initial Inspection Report are eligible for Mitigation Grant funding. Please see the summaries below for more information regarding the five potential Improvements eligible for Mitigation Grant funding, when recommended in a MSFCP Program Initial Inspection Report, through the MSFCP Program.

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

If the condominium property's 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 the roof will lift off the condominium building during high wind events.

Improvement 3 – Creating a secondary water barrier to prevent water intrusion.

When adding a Secondary Water-Resistant Barrier (SWR), the Condominium Association may use program funds to replace a condominium building's 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 building, a full-coverage self-adhered underlayment (commonly referred to as peel-and-stick) is directly added to the roof sheathing.
2. At the time of reroofing the condominium building, 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.

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 the roof shingles blowing off during high wind events. The Condominium Association may replace a condominium building's roof with a different covering of the Condominium Association's choice, like tile, metal, or shingle. DO NOT upgrade the roof covering without also adding SWR. Costs relating to re-covering the roof when completing the SWR Improvement are included in the total Mitigation Project cost for a Condominium Association's Reimbursement Request. The Condominium Association 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.

Improvement 4 – Opening Protection

Completed by installing impact rated windows or impact rated hurricane shutters.

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

Improvement 5 – Roof Covering

Regardless of a condominium building's 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 a condominium building has a newer, permitted roof, it should qualify as an "FBC" roof on a subsequent windstorm inspection.

In addition to replacing the 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 the condominium property available for a Final Inspection after the Mitigation Project is complete. Condominium Associations will receive only one (1) free MSFCP Program Final Inspection.

After the Condominium Association requests the Final Inspection, the Program will alert the 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 one (1) year after receiving grant approval. If the Condominium Association fails to request a Final Inspection, or an extension, within one (1) year of grant approval, the Grant Application is deemed abandoned, and the Mitigation 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. Condominium Associations 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); and
3. A copy of the final inspection from the local permit-issuing agency or department.

How to Request a Final Inspection

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

Enter the total amount of payment for Roof-Related Improvements, if applicable. Enter 0 if no Roof-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 the 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 are closed out and the local building inspector's office 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 the condominium property is ready for a Final Inspection. **Note: Do not request a Final Inspection until all work is completed. The Condominium Association only has one (1) 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: Complete the Attestations and 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.

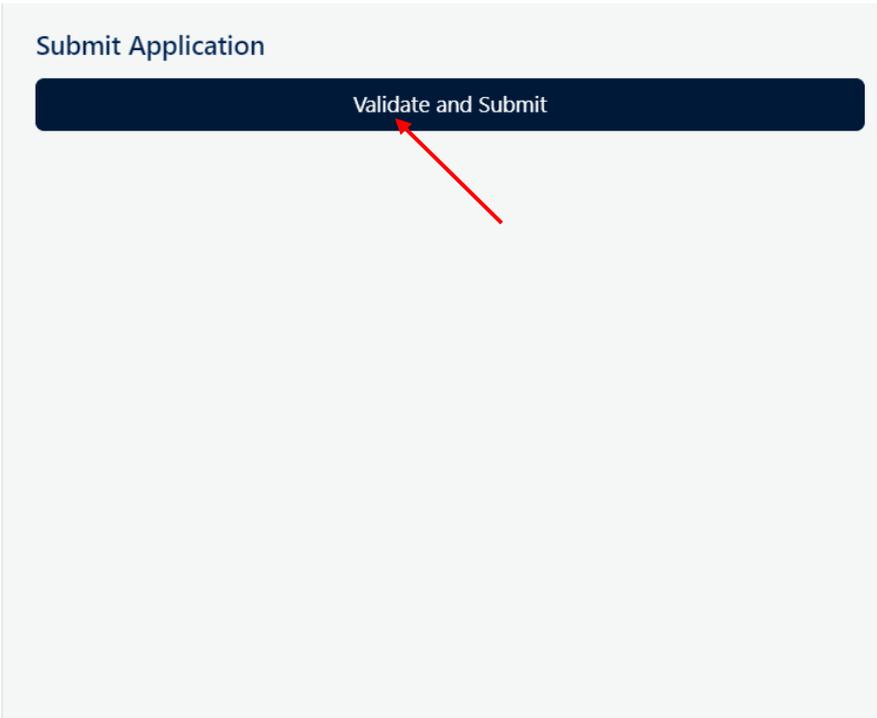
Save

Step 6: Go to the Submit Page, click 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





Stage 5: Reimbursement Request

After the Final Inspection is completed, the Condominium Association must return to the MSFCP Program Portal and submit all required information for a Reimbursement Request. A copy of the Final Inspection Report will be provided to the Condominium Association by the WCE, and available within the Stage 5 page to share with the condominium property's Insurance Provider.

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

NOTE: After reviewing the Reimbursement Request, if the MSFCP Program finds that additional information is necessary, the Reimbursement Request will be marked as "Needs More Information." Condominium Associations will have 60 days to submit the required documentation before the Reimbursement Request 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: Complete the Attestations and 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
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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.

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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: Go to the Submit page, click 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

- Condominium Associations must follow the MSFCP Program steps outlined in this guide. Failure to follow the steps in order will result in a denial of the Condominium Association's MSFCP Program Application.
- Any work performed on a condominium property that is not recommended in the Initial Inspection Report is not eligible for Mitigation Grant funding and the Reimbursement Request will be denied.
- After selecting a Contractor, Condominium Associations must provide the contractor's name and state license number through the MSFCP Program Portal. All Condominium Associations must do this prior to beginning a Mitigation Project.
- The MSFCP Program will deny Reimbursement Request if the Condominium Association fails to use a certified Contractor to perform recommended Improvements or otherwise does not follow the MSFCP Program requirements.
- Prior to beginning a Mitigation Project, Condominium Associations must ensure the Contractor receives all applicable building permits from the local building inspector's office.
- Condominium Associations must provide the Contractor with the MSFCP Program Initial Inspection Report. The Condominium Association must ensure that only recommended Improvements in the Initial Inspection Report are completed on the condominium property.
- Upon completion of the Mitigation Project, Condominium Associations must ensure all permits are closed out, and the local building inspector's office completed all required inspections. Afterward, the Condominium Association must request the Final Inspection from the MSFCP Program. Condominium Associations will receive only one (1) free MSFCP Program Final Inspection.