



# Homeowner's Guide

My Safe Florida Home Program



Dear Florida Homeowner,

Welcome to the Homeowner's Guide for the My Safe Florida Home Program (Program). The Program was recently re-enacted during a Special Session of the Florida Legislature and has two primary components to be administered by the Department of Financial Services (DFS):

1. Provide eligible Florida homeowners, free of charge and with no obligation, a home inspection that identifies the current hurricane resistant features of their home and recommended improvements to further strengthen their homes against hurricane winds.
2. Provide qualifying Florida homeowners with a grant to perform specific wind mitigation improvements recommended by their free Program inspection to strengthen their home against hurricanes and to save money on their Wind Insurance Premiums.

We would also like to take this opportunity to share another component of the Program available to ALL Florida homeowners, regardless of whether they participate in the free inspection or grant components, which is:

NO state sales tax (6%) will be charged on retail purchases of impact-resistant doors, anti-impact resistant garage doors, and impact-resistant windows from July 1st, 2022, through June 30th, 2024.

We encourage you to review this guide before reading your free inspection report and we thank you for your interest in the My Safe Florida Home Program.

**As of July 1<sup>st</sup>, 2023, changes have occurred to the program. Please review the Homeowners' Guide in full to see these changes.**

Sincerely,

**The My Safe Florida Home Program Team**



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The Florida State Legislature has allocated \$25 million through the My Safe Florida Home Program to provide homeowners with a complete Home Hurricane Inspection at NO COST and NO OBLIGATION.

## Who is Eligible to Apply for a Free Inspection?

ANY Floridian that has been granted a homestead exemption on their primary residence is eligible to apply for a free inspection. The primary residence must be a site-built, single-family home (a residence constructed at its permanent location) **OR** a townhouse (a single-family unit constructed in a series or group of attached units separated by property lines. Each townhouse shall be considered a separate building and shall not exceed three stories in height (§ 481.203, F.S.).

**Properties NOT eligible** for free home inspections through the Program are:

- Mobile Homes or Manufactured Homes
- Condominiums or Apartments
- Cooperative Residences
- Multi-Family Dwellings  
(duplex/triplex/quadplex)
- Second/Vacation Homes
- Rental Properties
- Uninsured Properties
- Businesses
- Villas

## Application Information

Homeowners may apply by visiting [MySafeFLHome.com](http://MySafeFLHome.com) and clicking the Apply Now button, or going straight to the Applicant Portal by clicking [here](#).

To apply, homeowners are required to provide the following information:

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

## After Approval

Upon approval of your inspection application, the Program will notify you via email (or an alternative if necessary) and provide you with the name and contact information of the inspection firm assigned to inspect your home. An inspector will contact you within one week to schedule a free inspection.

Inspections typically take one hour to perform, and you should receive an email notification within two weeks from the inspection date that your report is ready for download through the Applicant Portal. To find your inspection report, open your case in the Applicant Portal and select the “documents” tab.

The inspection report will provide the homeowner with:

- A summary of the current hurricane resistant features of the home and recommendations for improvements the homeowner may take to mitigate their home against wind damage. *(Please note that the only upgrade recommendation available to townhouses is Opening Protection.)*
- Potential insurance discounts available from initial inspection and after recommended mitigation improvements have been made.
- A range of cost estimates regarding the recommended mitigation improvements.

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The purpose of your home inspection report provided through MSFH is to identify specific actions you can take to strengthen your home against hurricane winds and to use the report as a resource to guide you in making your home as hurricane resistant as possible.

## Report Contents

Each inspection report features the following content:

**Cover Page** – including an exterior photo of the inspected home, street address, the Wind Certification Entity (WCE) who prepared the report, WCE contact info, Case Number, and Inspection Date.

### Table of Contents & Introduction Pages

#### Summary of Inspection Pages

- Summary of Uniform Mitigation Verification Inspection Form
- Current Hurricane Resistant Features of Your Home
- Current Potential Savings to Your Wind Insurance Premium
- Missing Hurricane Resistant Features of Your Home

### Home Hardening Upgrades & Insurance Discount Estimates Pages

#### Upgrade Cost Estimates Page

**Uniform Mitigation Verification Inspection Form (4) Pages** – this is form OIR-B1-1802 and is often referred to as an '1802'.

**Permits** – previous permits connected to the home, may be provided as either an image or listing.

**Inspection Photos** – various interior and exterior images taken during inspection of the home.

**The Next Several Pages of This Guide Provide  
Some Additional Inspection Report Content Details.**

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## Summary of Uniform Mitigation Verification Inspection Form

This section of the report summarizes the wind mitigation features of your home observed by your inspector and can also be found in the Uniform Mitigation Verification Inspection Form.

Your inspector will review the following:

- |                            |   |
|----------------------------|---|
| 1. Building Code           | 5. Roof Geometry                            |
| 2. Roof Covering           | 6. Secondary Water Resistance Barrier (SWR) |
| 3. Roof Deck Attachment    | 7. Opening Protection                       |
| 4. Roof-to-Wall Attachment |   |

This page within your report is intended to provide you an at-a-glance summary of the findings from your wind mitigation inspection. The inspector may make recommendations based on their findings after reviewing these features.

Here is a sample image of what this summary may look like within your report.

<p><b>① Building Code</b> Unknown or not built in compliance with the 2001 Florida Building Code (FBC) or the 1994 South Florida Building Code (SFBC)</p>	<p><i>Your home was either built to the standards in place prior to September 1, 1994 for Miami-Dade and Broward County, or prior to March 1, 2002 for the rest of Florida, or the building code used was unable to be determined.</i></p>
<p><b>② Roof Covering</b> All roof coverings are 2001 FBC or newer.</p>	<p><i>All roof coverings documented were installed subject to the 2001 Florida Building Code of March 1, 2002, or a subsequent Florida building code.</i></p>
<p><b>③ Roof Deck Attachment</b> Roof Deck Attachment "C"</p>	<p><i>The roof deck attachment found in your attic was found to be sufficient due to 1) nails of a minimum size spaced at a minimum frequency throughout the inspected area, 2) dimensional lumber or tongue-and-groove decking with a minimum number of nails per board, or 3) another system of attachment of equivalent or better uplift resistance than the two preceding options.</i></p>
<p><b>④ Roof to Wall Attachment</b> Single Wraps</p>	<p><i>The weakest roof-to-wall connection found by the inspector was a metal connector that met all the minimum requirements, properly wrapped over the truss or rafter, and contained the minimum number of nails in the required locations.</i></p>
<p><b>⑤ Roof Geometry</b> Other Roof Shape</p>	<p><i>The inspector's measurements determined that the roof does not meet the minimum requirements to be considered Hip or Flat on the Uniform Mitigation Verification Inspection Form.</i></p>
<p><b>⑥ Secondary Water Resistance (SWR)</b> Secondary Water Resistance (SWR) barrier confirmed</p>	<p><i>The inspector was able to confirm and sufficiently document the existence of a valid SWR barrier (per the requirements of the Uniform Mitigation Verification Inspection Form) on the entire roof.</i></p>
<p><b>⑦ Opening Protection</b> Level X</p>	<p><i>The inspector found that at least one opening containing glass had no windborne debris protection. See Question 7 on the Uniform Mitigation Verification Inspection Form for more details.</i></p>

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**Current Hurricane Resistant Features of Your Home**  
**Current Potential Savings to Your Wind Insurance Premium**  
**Missing Hurricane Resistant Features of Your Home**

This section of the report is contained within a single page to conveniently summarize the following:

- Current hurricane resistant features that make your home more resistant to hurricane damage.
- Current potential savings to your wind insurance premium based on the current hurricane resistant features of your home.
- Wind mitigation features that could be implemented to harden your home against hurricanes. These improvements may result in wind insurance premium discounts from your insurer.

Here is a sample image of what this summary may look like within your report.

**Current Hurricane Resistant Features of Your Home**

These are the current features of your home that make your home more resistant to hurricane damage:

② Roof Covering	✓	③ Roof Deck Attachment	✓	④ Roof to Wall Attachment	✓
⑤ Roof Geometry		⑥ Secondary Water Resistance (SWR)	✓	⑦ Opening Protection	

**Current Potential Savings to Your Wind Insurance Premium**

Below is your current estimated wind insurance premium savings based on the current condition of your home. These values are estimated using OIR Form 1699 of Florida rates. For a more accurate estimate of potential premium savings, contact your insurance provider or agent.

Your current estimated wind insurance premium discount based on Form OIR-B1-1699 is: **76%**

**Missing Hurricane Resistant Features from Your Home**

These are some hurricane resistant features that your home doesn't currently have, or improvements that you can make to your home:

② Roof Covering		③ Roof Deck Attachment		④ Roof to Wall Attachment	
⑤ Roof Geometry	✗	⑥ Secondary Water Resistance (SWR)		⑦ Opening Protection	✗

**PLEASE NOTE:** Although 'Roof Geometry' is considered a hurricane resistant feature for Florida homes and specific shapes can provide savings for wind insurance premiums, making any improvements to the geometry of your roof are NOT covered through the My Safe Florida Home Grant Program.

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## Home Hardening Upgrades & Insurance Discount Estimates Pages

One of the key components of this report is to identify potential upgrades to mitigate wind damage to your home. These types of improvements may result in wind insurance premium discounts from your insurer. *Townhouses, as defined in § 481.203, F.S., may only receive recommendations for opening protection.*

Here is a sample image of what this summary may look like within your report.

**Home Hardening Upgrades**

As a result of this inspection, we have identified the following home hardening upgrade for your home. This upgrade may result in a potential premium discount.

Home Upgrade	Potential Discount
<span style="border: 1px solid black; padding: 2px;">A</span> Add opening protection (eg. hurricane shutters)	+ <b>5%</b> (see note)

**i Note: The potential discount increase is not done in the aggregate**

If you elect to perform two or more upgrades pursuant to this report, you will not receive an aggregate (combined) total premium discount based on the numbers displayed above.

In other words, if recommendation A provides an estimated 19% discount and recommendation B provides an estimated 15% discount, you would not be eligible for a total 34% discount.

To get the final premium discount amount, **please contact your Florida-licensed insurance agent.**

**A Add Opening Protection**

One area of focus is the opening protection for windows, skylights, (glazed openings) doors, and garage doors. Protecting your home's openings with impact-rated shutters or installing impact-rated doors and windows can help prevent debris from breaking through and creating pressure inside the home. This pressure may cause the roof structure to fail. This part of the inspection can be very confusing to the average homeowner. There are generally three levels of possible credit for this segment of the inspection.

1. The highest level of credit is when **ALL** of your openings are Large Missile Impact Rated (Level A.1). This means your doors, windows, garage doors, skylights, glass block, etc. are all protected by, or are rated at, the highest level.
2. Because this is not required by code in all jurisdictions, your home may qualify for the second level (Level A.2) which is where **all** of your glazed openings are Large Missile Impact Rated (or protected by products that qualify as such) but your solid entry doors and garage door are verified to be wind and pressure rated. This may be likely if your home was built after 2002 and in an area that does not require impact doors.
3. The third option is when your glazed openings (**all** the openings on your home that contain glass) are Large Missile Impact Rated (or protected by products that qualify as such) and your solid doors and garage door cannot be identified to be wind and pressure rated (Level A.3).

If you are not currently receiving an Opening Protection discount on your policy, contact your Florida-licensed insurance agent to confirm which level you will need to achieve in order to obtain the discount.

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Each home inspection report contains a price range reference guide for typical wind mitigation upgrades in multiple wind-borne regions based on a 3 Bedroom, 2 Bath, 1,750 square foot home with 400 square foot garage that is approximately 30 years old. It is important to keep in mind that individual prices can vary substantially from these ranges provided in your report due to various factors such as home location, availability of materials, labor costs, and inflation. We recommend that several bids be obtained from Program Contractors for any wind mitigation upgrades you are considering for your home.

Regions		Region 1		Region 2		Region 3	
Item	Unit	Pensacola (Estimate)	Jacksonville (Estimate)	Miami (Estimate)	Melbourne (Estimate)	Tampa (Estimate)	Naples (Estimate)
Upgrade Shingle Roof	Roof	\$8,000-\$13,000	\$8,500-\$13,500	\$9,000-\$13,500	\$8,500-\$13,500	\$9,000-\$13,500	\$8,500-\$13,500
Upgrade Tile Roof	Roof	\$31,000-\$44,500	\$32,000-\$46,000	\$32,500-\$46,500	\$31,500-\$45,500	\$32,500-\$46,500	\$32,500-\$45,500
Upgrade Flat Roof	Roof	\$13,500-\$19,000	\$14,000-\$20,000	\$14,500-\$20,500	\$14,000-\$19,000	\$14,500-\$20,500	\$14,000-\$20,000
Roof-to-Wall Clip Retrofit	Attic	\$1,800-\$5,700	\$1,800-\$5,700	\$2,000-\$6,500	\$1,800-\$5,700	\$1,800-\$5,700	\$1,800-\$5,700
Upgrade Windows	Each	\$900-\$1,500	\$900-\$1,500	\$1,200-\$1,750	\$900-\$1,500	\$1,000-\$1,500	\$900-\$1,500
Upgrade Garage Door	Garage	\$900-\$1,500	\$900-\$1,500	\$1,000-\$1,500	\$900-\$1,500	\$1,000-\$1,500	\$900-\$1,500
Upgrade Exterior Door	Each	\$800-\$1,200	\$800-\$1,200	\$800-\$1,200	\$800-\$1,200	\$800-\$1,200	\$800-\$1,200
Upgrade 72" Sliding Glass Door	Each	\$1,500-\$2,000	\$1,500-\$2,000	\$1,500-\$2,000	\$1,500-\$2,000	\$1,500-\$2,000	\$1,500-\$2,000
Purchase & Install Plywood Shutters	8 Items	\$1,500-\$1,750	\$1,500-\$1,750	\$1,500-\$1,750	\$1,500-\$1,750	\$1,500-\$1,750	\$1,500-\$1,750
Purchase & Install Storm Shutters	8 Items	\$7,500-\$10,500	\$7,500-\$10,500	\$7,500-\$10,500	\$7,500-\$10,500	\$7,500-\$10,500	\$7,500-\$10,500

**PLEASE NOTE:** Items listed above may not be applicable to your report.  
This chart is being provided for illustration purposes only.

## Sources

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

## Roofing Material

[https://www.homewyse.com/services/cost\\_to\\_install\\_asphalt\\_shingle\\_roof.html](https://www.homewyse.com/services/cost_to_install_asphalt_shingle_roof.html)

[https://www.homewyse.com/services/cost\\_to\\_install\\_tile\\_roof.html](https://www.homewyse.com/services/cost_to_install_tile_roof.html)

[https://www.homewyse.com/services/cost\\_to\\_install\\_membrane\\_roofing\\_system.html](https://www.homewyse.com/services/cost_to_install_membrane_roofing_system.html)

## Windows/Doors

[https://www.homewyse.com/services/cost\\_to\\_install\\_storm\\_windows.html](https://www.homewyse.com/services/cost_to_install_storm_windows.html)

[https://www.homewyse.com/services/cost\\_to\\_install\\_replacement\\_windows.html](https://www.homewyse.com/services/cost_to_install_replacement_windows.html)

[https://www.homewyse.com/services/cost\\_to\\_replace\\_garage\\_door.html](https://www.homewyse.com/services/cost_to_replace_garage_door.html)

[https://www.homewyse.com/services/cost\\_to\\_install\\_exterior\\_door.html](https://www.homewyse.com/services/cost_to_install_exterior_door.html)

[https://www.homewyse.com/costs/cost\\_of\\_replacement\\_sliding\\_doors.html](https://www.homewyse.com/costs/cost_of_replacement_sliding_doors.html)

[https://www.homewyse.com/services/cost\\_to\\_install\\_hurricane\\_shutters.html](https://www.homewyse.com/services/cost_to_install_hurricane_shutters.html)

[https://www.homewyse.com/maintenance\\_costs/cost\\_to\\_boardup\\_window.html](https://www.homewyse.com/maintenance_costs/cost_to_boardup_window.html)

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### We've created the following checklist to help you get the most out of your inspection report.

- 1. Review the information on the Summary of Inspection page and familiarize yourself with the current and missing hurricane resistant features of your home, along with the potential savings you may receive on your wind insurance premium for your current features.
- 2. Review the information on the Home Upgrades pages and familiarize yourself with the improvements that are being recommended for your home and potential discounts you may receive on your wind insurance premium from your insurance provider.
- 3. Contact your insurance provider to verify the potential premium discount savings you may receive for the current hurricane resistant features of your home and for making the recommended hurricane resistant improvements to your home.
- 4. Review the information on the Upgrade Cost Estimates page and consider the estimated cost ranges for the recommended improvements in your inspection report while keeping in mind that actual costs will vary based on location, labor, and material costs.
- 5. Decide which of the recommended improvement(s) to move forward with on your home.
- 6. If you believe you meet the eligibility requirements, login to the Applicant Portal and apply for the grant component of the Program. Please note that if you're approved for a grant, you MUST select from a list of approved Program Contractors within the Applicant Portal to complete the work on your home. If you're NOT approved for a grant, you may still access this list by clicking [here](#) to locate a contractor or go with one of your own choosing. Regardless of your approval for a grant, we recommend the remaining checklist items be followed. Approval for a grant does not guarantee funding. You must still provide additional information after improvements have been made. After you provide the draw documentation, the Program will determine your eligibility for funding.
- 7. It is recommended, but not required, that you request up to three bids from contractors on the approved MSFH contractor list for the improvement work.
- 8. Review the bids carefully and select an approved MSFH contractor. You may select more than one contractor from the approved MSFH contractor list.
- 9. Before signing any contracts, confirm that the selected contractor is on the approved list, will obtain all necessary permits, and is aware of all program requirements. Prior to 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 completed all required inspections. Afterwards, you should request the Final Inspection from the MSFH Program to continue the grant application process.
- 10. After work is completed, you must make your home available for a final inspection before payment will be disbursed.

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The Florida State Legislature has allocated grant money to qualifying Florida homeowners who have received their free home inspection through the Program and have decided to make eligible wind mitigation improvements that were recommended in their inspection report.

According to § 215.5586(2)(b), F.S., "All grants must be matched on the basis of \$1 provided by the applicant for \$2 provided by the state, up to a maximum state contribution of \$10,000 toward the actual cost of the mitigation project." In other words, the homeowner must contribute funds equal to 1/3 of the cost of the project toward the project to be reimbursed for the remaining 2/3s, up to a maximum state contribution of \$10,000.

Grants are only dispersed AFTER the work has been completed by an approved Program Contractor, the work has been re-inspected by the Program, and payment has been made in full for the work by the homeowner.

Low-Income (LI) homeowners as defined under § 420.0004 (11), F.S., and who meet all other grant application requirements are eligible for a grant of \$10,000 and are not required to provide a matching amount.

**PLEASE NOTE:** Not all applicants who have received an inspection through the MSFH program will be eligible for a grant. When recommended by a hurricane mitigation inspection, grants for townhouses, as defined in § 481.203, F.S., may only be used for opening protection.

## Who Is Eligible To Apply For The Grant Program?

The following criteria will be used to review grant applications:

- You must have applied for, been approved for, and have received a free home hurricane inspection through the Program.
- You must provide proof of homestead exemption. If you need assistance obtaining a copy of your homestead exemption information, please confer with your local Property Appraiser or Tax Collectors Office.
- You must provide insurance documentation that your home has an insured value of \$700,000 or less and a copy of your current property insurance declarations page. If you do not have a copy, contact your home insurance company. Applicants participating in the Low-Income grant do not need to provide proof of the home's insured value.
- The initial building construction permit for the home must have been issued prior to January 1, 2008. If you do not know when your home was built, please contact your local officials. This information is frequently available through the website or office of your Property Appraiser.
- Homeowners must make their home available for a final inspection after construction work has been completed. This final inspection is provided at no cost to the homeowner.

## How To Apply & Approval Information

You must apply through the Applicant Portal by clicking [here](#) and logging into your account. Applications are reviewed in the order they are received and notification will be sent to you via email within two weeks on the approval status of your application.

Homeowners who have not received any recommendations for upgrades will not be able to utilize a grant and therefore will not be approved. The approved MSFH contractor list will be available in a grant approval email.

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**Please read this guide carefully. Only the improvements recommended in your inspection report will be authorized for reimbursement.** No other improvements are authorized under the program. To provide a better understanding of the five authorized improvements covered by the My Safe Florida Home Program, we have listed them below with detailed descriptions. **Please note that when recommended by a hurricane mitigation inspection, grants for townhouses, as defined in § 481.203, F.S., may only be used for opening protection.**

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

If your roof consists of shingles nailed to plywood sheets, the inspection may reveal that the plywood sheets are not adequately nailed to your roof trusses, and additional nails or longer nails need to be added to reduce the possibility of the plywood being blown off in a hurricane.

### **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 house during a hurricane.

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

When adding a Secondary Water-Resistant Barrier (SWR), you may use program funds to replace your roof if the final product result includes the SWR. Please remember that the program will only provide up to \$10,000.

There are three ways to accomplish a SWR:

- At the time of reroofing your home, use a full-coverage self-adhered underlayment, commonly referred as peel-and-stick, directly to the roof deck material;
- At time of reroofing your home, use a self-adhere product commonly referred to as seam tape on all joints and seams of the roof decking material. This still requires a nailed down underlayment such as felt paper; or
- If you are not replacing the roof, install a foam adhesive on all the seams and joints from the attic side of your 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 hurricane-resistant roof shingles, attached with properly sized and properly applied roofing nails, to reduce the susceptibility of your roof shingles blowing off in a hurricane. 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 SWR. You must replace all portions of a contiguous roof with SWR. MSFH funds shall not be used for roof patching or other partial repairs of the roof.

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

Completed by installing impact windows or hurricane shutters. *When recommended by a hurricane mitigation inspection, grants for townhouses, as defined in § 481.203, F.S., may only be used for opening protection.*

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

### Improvement 5 – Opening Protection Exterior Doors (Including Garage Doors)

Completed by installing hurricane-rated doors or replacing a standard garage door with a hurricane-rated garage door. *When recommended by a hurricane mitigation inspection, grants for townhouses, as defined in § 481.203, F.S., may only be used for opening protection.*

- a) If a homeowner currently has unprotected pedestrian or garage doors that include glass, the grant may be approved to replace the door with an impact door (or shutter the door with an impact-tested product).
- b) If a homeowner currently has pedestrian or garage doors that are solid (no glass) and not protected, the request to replace or shutter the door with an impact-tested product will be denied unless a recommendation is included in their inspection report.\*

**\*Exception:** An exception to the prohibition on replacing a solid door can be made IF the homeowner can provide documentation from their insurance agent that replacing all solid doors and/or garage doors with upgraded impact-tested products will result in a discount on their insurance premium.

Documentation required for the above exception can be one of the following: an email, letter, or quote from insurance agent. This documentation must be uploaded to the grant portal when requesting reimbursement. The documentation must specifically mention that a rating of A.1 on the windstorm mitigation form OIR-B1-1802 is required to obtain the discount on the policy currently in force, and the amount of any potential savings if A.1 is achieved. Once this documentation is received, the replacement of a solid door can be approved.

Improvements 4 and 5 are often combined because it is recommended that they be undertaken together.

**NOTE:** There are three levels of opening protection under Improvement 5. They are:

- *Improvement Standard* – The lowest-cost option for protecting window openings. On a one-story house, this improvement would provide temporary structural panels for each window that would need to be installed each time a serious storm threatened the home. On a two-story home, this improvement would be a combination of standard shutters (*first floor*) and permanently attached shutters (*second floor*).
- *Improvement Permanently Attached* – Protective devices that are permanently attached to the house and are deployed when a hurricane is approaching.
- *Improvement Permanently Deployed* – These are protective devices such as impact-rated glass windows and doors or hurricane screens that require no installation when a hurricane is approaching.

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**PLEASE NOTE:** Approval of your grant application does not guarantee a disbursement of funds. **Grantees must follow all the guidelines required for reimbursement or payment to the contractor.** Those guidelines include:

- Homeowners **MUST** use an approved contractor from the authorized list.
- Homeowners **MUST** comply with all Program requirements.
- Approval of a Draw Request will be contingent upon receipt of uploaded required documentation. If a draw request does not contain all necessary documents or information, it will be returned to the applicant so they can correct the missing information.
- Final Inspection **MUST BE COMPLETED** to verify that all the improvements were made.

After your final inspection is complete and entered into the system, you can return to the grant portal to submit all information required for the funding that would be covered in your approved grant. Please recall that for Matching Grants, the homeowner must contribute funds equal to 1/3 of the cost of the project toward the project to be reimbursed for the remaining 2/3's, up to a maximum state contribution of \$10,000.

### Documents Required for Draw Reimbursement Request

Reimbursement Documentation	Homeowner – Regular	Contractor – Low Income
Invoice Cover Sheet	Yes	Yes
Original Contractor Invoice(s)	Yes	Yes
Proof of Payment (cancelled check, receipts, paid invoice)	Yes	N/A
Insurance proof of premium discounts (email, letter, new quote from insurance agent that outlines what, if any, discount is available)	Yes	Yes – homeowner will be responsible for uploading this information.

\*\*Initial and final inspection reports are also required but already stored in the grants portal and are not the applicant's responsibility to provide.

\*\*\*If the applicant chose to replace a solid door without a recommendation in an inspection report, this document must be provided for Reimbursement. An email, letter or quote from an insurance agency/company requesting upgrade to change rating to A.1 as required in Form 1802 to obtain discount. This requirement is applicable to all counties except Broward & Dade Counties which will be exempt due to the Citizens Rate Guidelines Schedule for Wind Mitigation Discounts. Contractors must request this information from Low Income applicants for payment disbursement.

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### Contractor Confirmation and Requesting a Final Inspection

After receiving an Initial Inspection Report from an MSFH program-assigned inspector, a grant application will open in the Applicant portal. You can access the applicant portal via [mysafeflhome.com](https://mysafeflhome.com) at any time. After the grant application is submitted, reviewed, and approved, you will receive an approval email with instructions on how to move forward.

After receiving an approval email for a Matching or Low-Income grant, you are free to request quotes from up to three (3) approved contractors. The approved MSFH contractor list will be available in a grant approval email.

When you receive grant approval, grant money is set aside for you. Please keep in mind that the final inspection (the step to initiate the Reimbursement process) must be completed within one (1) year of your approval date OR before July 1st, 2024 (whichever is sooner). After one (1) year, you may reapply for grant funding, but funding is limited and the MSFH Program cannot guarantee future approvals. Each property may receive only one grant.

Please review your initial inspection report carefully. The only work that is authorized is that listed in the Authorized Improvements Guide and must be supported by a recommendation in your initial inspection report. If you have any questions about what is recommended in your report, please contact your WCE (inspection company) using the contact information in your Inspection Approval email.

**Important Notice: Work performed that is NOT recommended on your initial inspection report WILL NOT be reimbursed.**

Once you have selected a contractor, you will need to assign that contractor to your case through the Applicant Portal. All applicants, both **Low-Income (LI) and Matching grant applicants must do this prior to beginning work**. If this step was not available to you at the time of approval and you have already begun work, please add your contractor as soon as possible.

You will need to enter **all** requested information in the Contractor Confirmation step. Please ensure you enter your contractor's information as it appears in the approved MSFH contractor list. The contractor's ID number is the three-to-four digit code next to their name.

**Important Notice: While both types of Applicants will need to complete the step, only Low-Income applicants' cases will appear in their contractor's portal.**

After you have clicked "Complete and Submit", your status will change to "Contractor Confirmation Submitted." You will not need to perform any other actions in the Applicant Portal until after the work on your home is complete. If you selected a contractor that was not on the list, you will receive an email notification that you will need to select a different contractor.

**Important Notice: The MSFH Program will not make any grant payments if you fail to use an approved contractor to perform approved work or otherwise do not follow Program requirements.**

Prior to 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 completed all required inspections. Afterwards, you should request the Final Inspection from the MSFH Program.

*Continued on Next Page*

**Important Notice:** Do not request a Final Inspection until all work on your home has been completed. You have only one opportunity to request a final inspection.

When work on your home is complete, you must initiate the Reimbursement or Disbursement process for BOTH types of grants by having your home inspected again. By participating in the program, you agreed to make your home available for a final inspection.

**Important Notice:** There is no other way to initiate the Reimbursement or Disbursement process without requesting a Final Inspection from the My Safe Florida Home program via the Applicant Portal.

After you have requested your Final Inspection, a case manager will alert your WCE (your inspection company) and will send a notification similar to the Initial Inspection Approval email. Even though WCEs will prioritize Final Inspection requests over initial and Quality Control (QC) inspection requests, inspections will be scheduled based on a queue.

Once your Final Inspection has been completed, the WCE will submit the Final Inspection Report to the MSFH portal. After your status has changed to "Pending Reimbursement Request", if you are a Matching Grant recipient, you are ready to provide additional information through the Applicant Portal for Reimbursement.

If you are an Low-Income Grant recipient, you will need to return to the portal to upload an email, letter, or new quote from your insurance agent that outlines what, if any, discount is available, but it is the contractor's responsibility to request payment from the Program portal and provide all relevant documents.

Below is a list of the documents required for a Reimbursement Draw Request. Contractors should refer to the Contractor Manual for information on completing a draw request for Low-Income cases. To receive the insurance proof of premium discount documentation, you will need to send your Final Inspection Report to your insurance agent.

**Documents Required for Draw Reimbursement Request**

<b>Reimbursement Documentation</b>	<b>Homeowner – Matching \$10,000</b>	<b>Contractor – Low Income \$10,000.00</b>
Invoice Cover Sheet	Yes	Yes
Original Contractor Invoice(s)	Yes	Yes
Proof of Payment (Cancelled check, receipts, paid invoice)	Yes	N/A
Insurance proof of premium discounts (email, letter, new quote from insurance agent that outlines what, if any, discount is available)	Yes	Yes – the homeowner will be responsible for uploading this information.

\*\*Initial and final inspection reports are already stored in the grants portal and are not the applicant's responsibility to provide.

\*\*\*If the applicant chose to replace a solid door without a recommendation in an inspection report, this document must be provided for Reimbursement. An email, letter, or quote from an insurance agency or company requesting upgrade to change the rating to A.1 as required in Form 1802 to obtain an insurance discount. This requirement is applicable to all counties except Broward & Dade Counties which will be exempt. Contractors must request this information from Low-Income applicants for payment disbursement.

*Continued on Next Page*



## Draw Request Quick Tips

If there is an issue with your Reimbursement Draw Request, the request will be returned to you. Please check for emails from no-reply@mysafehome.com.

*The following things will speed up the processing of your Draw Request.*

- Submitting all required documents (including proof of premium discounts)
- Labelling the documents
- Ensuring the Matching Grant Cover Sheet and Original Contractor Invoices have corresponding costs
- Submitting .pdf, .jpg, or .png files

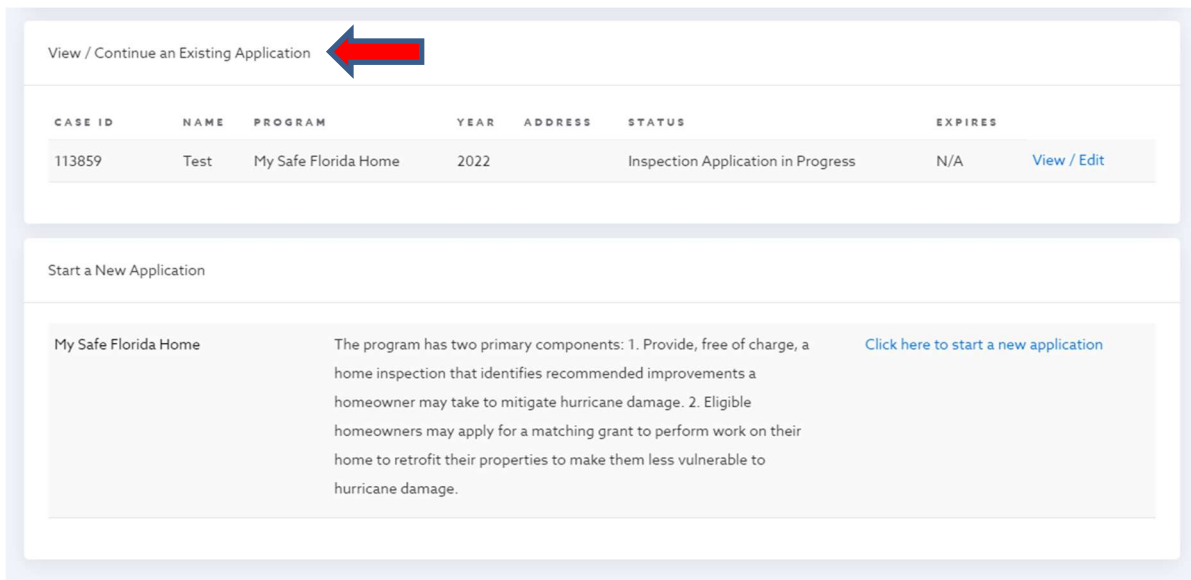
*The following things may slow down the processing of your Draw Request.*


- Submitting more documents than are required
- Submitting duplicate documents
- Submitting files that cannot be opened

## Requesting Reimbursement

Once an application is moved to the “Final Insp Complete – Pending Reimbursement Request” status, the application will move into the “Grants” section of your portal’s home screen.

Caption: View within the Applicant Portal prior to “Final Inspection Complete – Pending Reimbursement Request” status. Note that the main heading says “View/Continue an Existing Application.”



View / Continue an Existing Application 

CASE ID	NAME	PROGRAM	YEAR	ADDRESS	STATUS	EXPIRES	
113859	Test	My Safe Florida Home	2022		Inspection Application in Progress	N/A	<a href="#">View / Edit</a>

Start a New Application

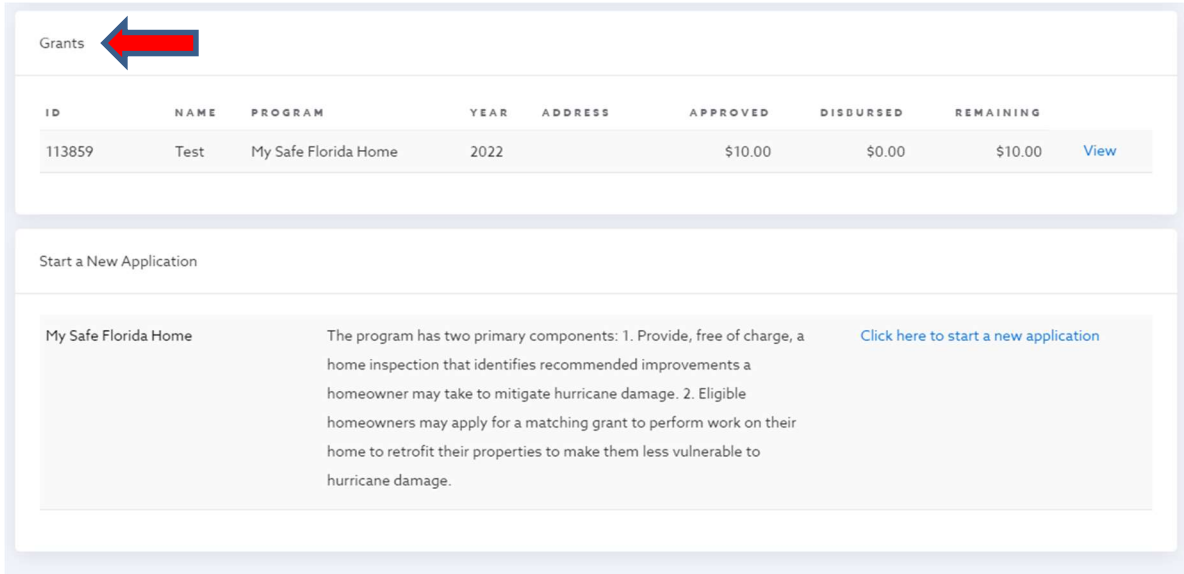
My Safe Florida Home

The program has two primary components: 1. Provide, free of charge, a home inspection that identifies recommended improvements a homeowner may take to mitigate hurricane damage. 2. Eligible homeowners may apply for a matching grant to perform work on their home to retrofit their properties to make them less vulnerable to hurricane damage.

[Click here to start a new application](#)

Continued on Next Page

Caption: View within the Applicant Portal after the case is moved to the “Final Insp Complete – Pending Reimbursement Request” status. Note that the main heading says “Grants”.



ID	NAME	PROGRAM	YEAR	ADDRESS	APPROVED	DISBURSED	REMAINING
113859	Test	My Safe Florida Home	2022		\$10.00	\$0.00	\$10.00 <a href="#">View</a>

Start a New Application

My Safe Florida Home

The program has two primary components: 1. Provide, free of charge, a home inspection that identifies recommended improvements a homeowner may take to mitigate hurricane damage. 2. Eligible homeowners may apply for a matching grant to perform work on their home to retrofit their properties to make them less vulnerable to hurricane damage.

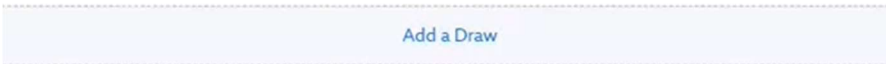
[Click here to start a new application](#)

All the documents listed within the Documents Required for Draw Reimbursement Request table will be provided in a Draw Request in the system. Click the “Draw Requests” tab within your case, then select “Add a Draw”.

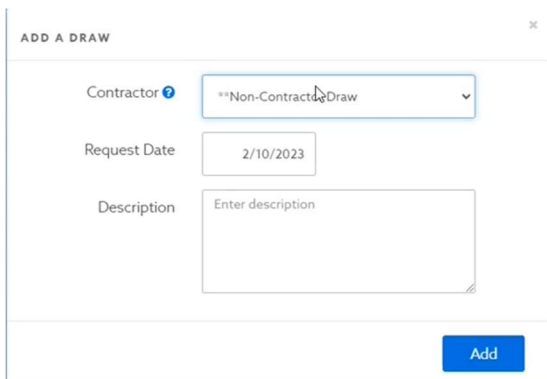
**Important notice:** Low-Income applicants will not need to take this step as it is the contractor’s responsibility.



Caption: The “Add a Draw” button



You will first be required to enter a name, date, and description of your request. Ensure you select “Non-Contractor Draw”. You will be required to enter a description. Please add “Reimbursement Request” to this field. Select “Add.”



ADD A DRAW

Contractor **\*\*Non-Contractor Draw**

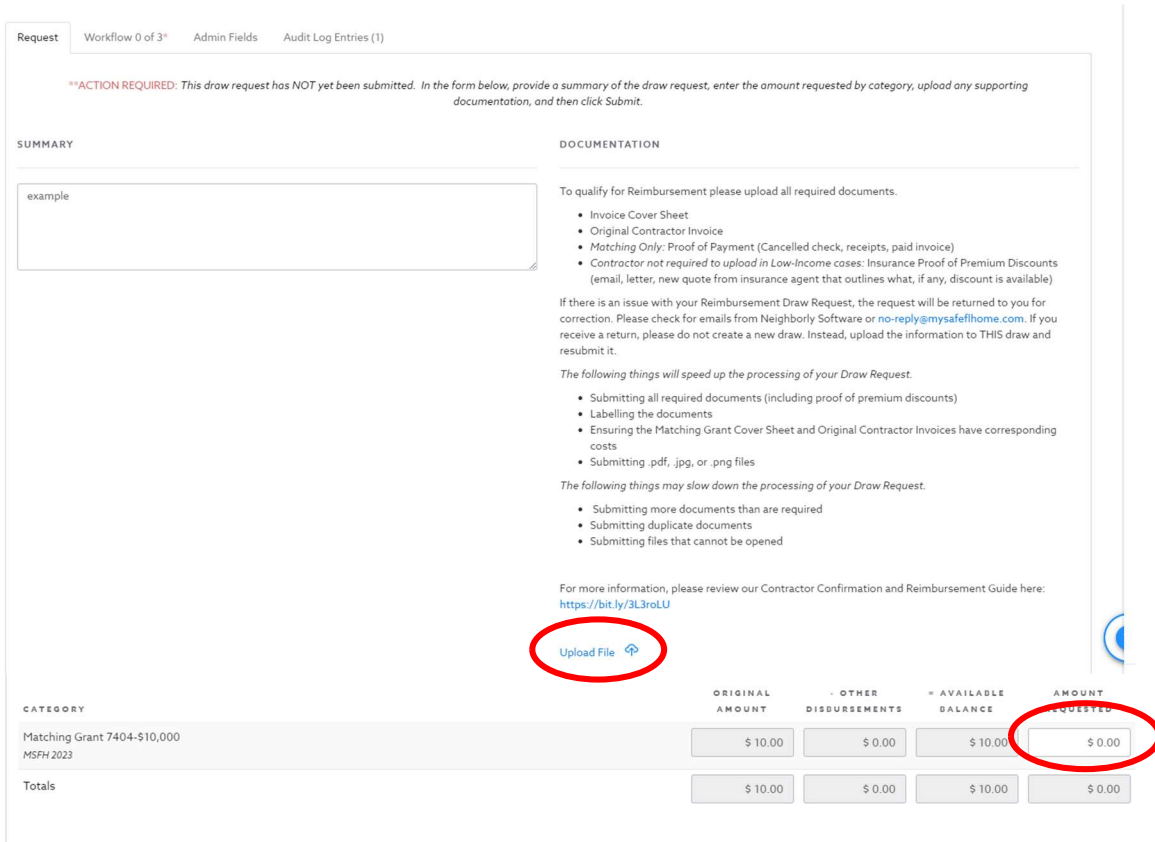
Request Date 2/10/2023

Description Enter description

Add

Continued on Next Page

Caption: The Reimbursement Request screen. Note the blue “Upload File” button and the box with the white background in the lower righthand corner.



Request Workflow 0 of 3\* Admin Fields Audit Log Entries (1)

**\*\*ACTION REQUIRED:** This draw request has NOT yet been submitted. In the form below, provide a summary of the draw request, enter the amount requested by category, upload any supporting documentation, and then click Submit.

**SUMMARY**

example

**DOCUMENTATION**

To qualify for Reimbursement please upload all required documents.

- Invoice Cover Sheet
- Original Contractor Invoice
- Matching Only: Proof of Payment (Cancelled check, receipts, paid invoice)
- Contractor not required to upload in Low-Income cases: Insurance Proof of Premium Discounts (email, letter, new quote from insurance agent that outlines what, if any, discount is available)

If there is an issue with your Reimbursement Draw Request, the request will be returned to you for correction. Please check for emails from Neighborly Software or [no-reply@mysafehome.com](mailto:no-reply@mysafehome.com). If you receive a return, please do not create a new draw. Instead, upload the information to THIS draw and resubmit it.


The following things will speed up the processing of your Draw Request.

- Submitting all required documents (including proof of premium discounts)
- Labelling the documents
- Ensuring the Matching Grant Cover Sheet and Original Contractor Invoices have corresponding costs
- Submitting .pdf, .jpg, or .png files

The following things may slow down the processing of your Draw Request.

- Submitting more documents than are required
- Submitting duplicate documents
- Submitting files that cannot be opened

For more information, please review our Contractor Confirmation and Reimbursement Guide here: <https://bit.ly/3L3roLU>

Upload File 

CATEGORY	ORIGINAL AMOUNT	- OTHER DISBURSEMENTS	= AVAILABLE BALANCE	AMOUNT REQUESTED
Matching Grant 7404-\$10,000 MSFH 2023	\$ 10.00	\$ 0.00	\$ 10.00	\$ 0.00
Totals	\$ 10.00	\$ 0.00	\$ 10.00	\$ 0.00

In this part of the screen, you may upload your required documents using the blue “Upload File” button pictured under the “Documentation” header and list. You will also need to add the amount you are requesting to the box with the white background in the bottom righthand corner.

Please remember that for a Matching grant, according to Florida Statute 215.5586, 2(b), “All grants must be matched on the basis of \$1 provided by the applicant for \$2 provided by the state up to a maximum state contribution of \$10,000 toward the actual cost of the mitigation project.” In other words, Matching grant recipients must contribute funds equal to 1/3 of the cost of the project toward the project to be Reimbursed for the remaining 2/3s up to a maximum state contribution of \$10,000.

For example, if an applicant were to pay \$15,000 for new impact-rated windows, their required contribution would be \$5,000, and the state’s contribution would be equal to the maximum grant amount of \$10,000. If the windows cost \$9,000, the applicant would pay \$3,000 and would receive a state matched Reimbursement of \$6,000. If the windows cost more than \$15,000, the applicant would still only receive \$10,000, as that is the maximum Reimbursement amount.

After you have entered all the required information, you will be able to submit your request. If approved, you will receive an email notification from Neighborly Software and a check will arrive in the mail in the following weeks. If there is a problem with your Reimbursement request, you will receive an email notification with details as to why; and you will have opportunities to correct the information and resubmit. Please look for emails from [no-reply@mysafehome.com](mailto:no-reply@mysafehome.com) and check your spam folder regularly.

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**Hurricane Resistant** – A rating or description of a building or material that will increase a building’s ability to withstand high windstorms. Most structural building products built and used after March 1, 2002, are designed to be hurricane wind resistant. These items such as windows and doors, including garage doors, are specifically designed to withstand positive and negative wind pressures because of hurricanes, tornadoes, or straight-line winds.

**Impact-Resistant** – A rating or description of a building or material that is designed to withstand flying debris because of high windstorms. These items are tested, by shooting a piece of lumber or metal balls via an air-cannon at them to see if they hold together, to meet a specific standard. These can be windows, doors, garage doors, storm shutters, or storm panels.

**Roof Geometry** – The mathematical component of determining the roof shape according to the Unified Wind Mitigation Inspection Form (OIR-B1-1802). It is a comparison of the hip roof features to non-hip roof features.

- **Hip Roof** – A roof on which all the roof edges are angled towards and connected to the exterior walls, or where the non-hip features length does not exceed 10% of the total roof perimeter.
- **Flat Roof (low slope)** – A roof on which the roof structure has a slope of 2:12 or less and per the OIR-B1-1802 contains 5 living units or more (*multi-family or attached residences*).
- **Other (non-hip) Roof** – A roof where any structurally attached non-hip feature exceeds 10% of the total roof perimeter.
  - **Gable or Gambrel Ends**
  - **Flat Roof Edges**
  - **Mansard Roof Edges**

**Roof-to-Wall Connections** – The connection between the roof structure and the bearing point or exterior wall of a building.

- **Toe-nailed Connection** – Nails holding the roof rafters or trusses directly to the wall top plate.
- **Clip Connection** – A metal connector typically used in wood framed structures and attached to both the roof rafters or trusses and to the wall top plate with a minimum of three nails.
- **Single-wrap** – A metal connector typically used in concrete masonry construction where one end is embedded into the masonry bond beam and the other end wraps over the truss or rafter and is attached with a minimum of two nails from the embedment side and one nail on the wrapped side.
- **Double-wrap** – Is similar to the single-wrap except it consists of two metal connectors on either side of the truss member and wrapping over the truss or rafter. The same nail configuration is required in each strap.

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**Secondary Water Barrier** – An underlayment material used between the roof deck and the roofing material. Often the material used is a mechanically attached (nailed in-place) underlayment referred to as tarpaper or roofing felt. It can also be a self-adhered product; see secondary water resistance barrier.

**Secondary Water Resistance Barrier** – An underlayment material that is self-adhered (peel-n-stick) directly to the roof decking. This material can be full roof coverage or seam-tape, a 6” wide roofing tape covering all the seams of the roof deck material. It can also be a closed-cell spray foam adhesive used in the attic space which seals every seam of the roof deck and on either side of the trusses or rafters.

**Structurally Attached Roof** – A roofing section that is tied into the main roofing system of a home, or an area originally designed to be open to the air that has been enclosed to be part of the building envelope.

**Uniform Mitigation Verification Inspection Form** – (also known as the OIR-B1- 1802 or ‘1802’) is used by WCE’s in the state of Florida for wind mitigation inspections.

**Wind Mitigation** – the process of adding features to your home that help withstand or increase resistance to high winds caused by major storms or hurricanes.

**Wind Certification Entity (WCE)** – A state contractor that performs wind mitigation home inspections pursuant to the My Safe Florida Home Program.