



Homeowner's Guide

Florida Department of Financial Services

My Safe Florida Home Program



MySafeFLHome.com

A Program Administered by the Florida Department of Financial Services

A Step by Step Guide to the My Safe Florida Home Inspection and Home Improvement Process

- Step 1** Apply for home inspection by completing an inspection application.
- Step 2** Once approved, schedule inspection and receive your completed inspection report.
- Step 3** Review your inspection report, assess potential insurance savings, and apply for a reimbursement grant if you meet all of the eligibility requirements. After we receive your report we will review and process an notify you when you can go back in the the MSFH portal to submit a grant application. See Appendix A, Overview of the Six (6) Authorized Improvements.
- Step 4** Once approved for a mitigation grant, proceed to selecting a contractor from the approved list.
- Step 5** After construction is complete and payment to the contractor has been made, gather required Section 1 and Section 2 documents for submission and approval for reimbursement.
- Step 6** Enjoy living in a safer, more hurricane-resistant home and possibly begin saving money on your homeowner's windstorm insurance premiums.

Welcome to the My Safe Florida Homes Program (*Program*). The Department has created a website to provide information to homeowners and other interested persons, concerning the Program. The website address is <http://www.mysafeflhome.com>.

The Program consist of two major components:

1. A free wind mitigation home inspection; and
2. A grant opportunity for qualified homeowners to receive financial assistance to make approved hardening improvements to their home to mitigate against future wind damage.

How to apply for a free inspection:

1. Inspection applications are available at: mysafeflhome.com. The inspection application requires preliminary information which will be submitted to our team for review. If you do not have access to the Internet, please call the Department's toll-free number at 1-866-513-6734 and a representative can take your application information. Our intake team can capture all of your application information but will not be able to provide an eligibility determination.
2. Upon receipt of the completed application, the Department will review the submission for accuracy and eligibility. After the application is reviewed you may receive an email confirmation that the application has been approved and will include contact information for the assigned inspection firm. Alternatively, you may receive an email detailing any discrepancies found. If discrepancies are found within an application, you will be provided with an opportunity to correct any problems noted by the Department.

Inspections

Applications for inspections will be reviewed and approved in the order they are received until all available funding for inspections has been exhausted. Any inspection applications received after funding has been exhausted will not be reviewed for approval and homeowners will be notified. The Program will assign an inspection firm and you should be contacted by an inspector to schedule an appointment within one week of your approval.

Grant Application

Approval for a free inspection does not guarantee that a homeowner will receive a grant under the Program. After you receive the results of your free inspection, visit <http://www.mysafeflhome.com> and log in to your account in the application portal. You will be required to upload the required documentation to validate eligibility for a grant application. Once approved for the grant, you will be eligible to select a contractor from a list of Participating Contractors as outlined on the Program's Application Portal.

Construction

Once you've reviewed the list of contractors, please select up to three contractors to contact and request quotes on the approved program template for eligible mitigation work on your home. This work must fall under one or more of the categories as outlined in the Inspection Report you received. Once you've evaluated the quotes, you may choose a contractor, execute an agreement and work can proceed. Once the work is completed and any local building inspections have been conducted and approved, you may make payment to the contractor.

Reimbursement

After you have paid your contractor for the eligible mitigation work completed on your home, you may

Continued on Next Page



now submit your grant reimbursement request through the Program's Application Portal. Upon receipt and review of required documentation, you will receive notification of approval or a request for additional information. Your reimbursement will be promptly processed upon review and acceptance of required documentation.

Frequently Asked Questions

1. Who is eligible for free home inspections?

- Any Floridian whose primary residence is a single-family, 'site-built' home. A site-built home is one that is constructed in its permanent location.
- Properties not eligible for free home inspections, other than those described above:
 - ✓ Mobile homes or manufactured homes
 - ✓ Townhomes
 - ✓ Second/Vacation homes
 - ✓ Rental properties
 - ✓ Apartments
 - ✓ Condominiums
 - ✓ Cooperative residence
 - ✓ Uninsured properties
 - ✓ Businesses
 - ✓ Multi-family dwelling (duplex/triplex/quadplex)

2. When can I request a free inspection?

Floridians can apply for an inspection beginning November 18, 2022.

3. Can I hire my own inspector and have the Department pay for the inspection?

No. Upon approval of your inspection application the Department will notify you via email (or an alternative if necessary) and provide you with the name and contact information of the inspection firm assigned. An inspector will contact you within one week to schedule a free inspection. Homeowners who have inspections performed by inspection firms other than the inspection firm assigned by the Department will not be eligible to apply for a grant with the Program.

4. What will the inspection report tell me?

The inspection report will provide the homeowner:

- i. A summary of the results and identified recommendations for improvements the homeowner may take to mitigate their home against wind damage.
- ii. A range of cost estimates regarding the recommended mitigation improvements
- iii. A range of potential insurance discounts available from initial inspection and proposed mitigation actions.

Continued on Next Page



5. What are the specific categories of hurricane damage mitigation improvements covered by this program?

As described in Appendix A and at <https://myfloridacfo.com/division/ica/planprepareprotect/Mitigation>

1. Reinforcing roof-to-wall connections
2. Improving the strength of roof-deck attachments
3. Upgrading roof covering from code to code plus
4. Secondary water barrier for roof
5. Opening protection (*windows*)
6. Exterior doors, including garage doors

6. Does obtaining a free inspection obligate me to make any repairs or upgrades to my residence?

No, it does not.

7. I live in a mobile home or manufactured home. Am I eligible for a free inspection or grant under the My Safe Florida Home Program?

No, the program is only available for site-built homes.

8. Will my application and related paperwork filed with the department, be public record?

Yes, per Florida law, all documentation associated with your application is considered public record, which means it is publicly available to anyone who requests it. As provided by s. 119.071, Florida Statutes, certain information maintained by state agencies may be deemed confidential and therefore may be exempt from public disclosure. Confidential information includes social security numbers, medical and financial information. For additional information, please visit the following: [Statutes & Constitution :View Statutes : Online Sunshine \(state.fl.us\)](#)

Section 1: Estimated/Recommended Improvements to Your Home

The chart below will enable you to compare the approximate costs of each recommended item from your Inspection Report against "Estimated Costs Range" and contractor quotes, to determine items of improvements based on the "Potential Discounts" allowed.

The estimated and rounded prices quoted below include a range of prices based on a typical 3 Bedroom, 2 Bathroom, 1,750 square foot home with 400 square foot garage that is approximately 30 years old. Items below may not be applicable to your Wind Mitigation Inspection. This is just a reference guide for typical upgrade repairs on typical houses. Individual prices from contractors can vary substantially from these ranges due to availability and inflation. It is recommended that that several bids be obtained on any work being considered. **DO NOT RELY ON THESE PRICES ONLY AND GET FURTHER ESTIMATES FROM LICENSED PROFESSIONALS.**

Item	Unit	Region 1		Region 2		Region 3	
		Pensacola (Estimate)	Jacksonville (Estimate)	Miami (Estimate)	Melbourne (Estimate)	Tampa (Estimate)	Naples (Estimate)
Upgrade Shingle Roof	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	\$32,000-\$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 Item	\$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

Note: Items listed above may not be applicable to your Report. Please review your Report to see what items listed above may be applicable.

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 provided by Florida Retrofits.

Roofing Material

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

Windows/Doors

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

Continued on Next Page



The Department will only reimburse you for your grant improvements if the improvements were recommended by a wind certification entity (WCE), the WCE has performed an inspection of your home, and you use an authorized contractor from the Program website to perform the improvement. In order to request a grant reimbursement, you will have to provide the contractor quote invoice and proof of payment to the contractor. All MSFH grants are matched \$2.00 for every \$1.00 spent by the homeowner up to a maximum state contribution of \$10,000 towards the actual cost of the mitigation project.

Low-income homeowners as defined under F.S. 420.0004 (11), who also meet all other grant application requirements are eligible for a grant of \$5,000 and are not required to provide a matching amount. Additionally, low-income homeowners may use up-to 20 percent or \$1,000 ($\$5,000 \times 20\% = \$1,000$) of their grant funds for repairs of existing structures outlined in Appendix A, Overview Of The Seven Improvement Categories.

Upon completion of the mitigation improvements, you must submit a copy of your Uniform Mitigation Verification Inspection Forms (initial and final) to your insurance agent/company to determine available discounts based upon work completed to your home. This information should also be submitted with your support documentation for reimbursement. Documents required for reimbursement shall include but are not limited to:

1. Application for Wind Inspection (*located in Program Application Portal*)
2. Application for Grant (*located in Program Application Portal*)
3. Copies of Uniform Mitigation Verification Inspection Forms ([OIR-B1-1802 Final 2011-10-21](#)) (*Initial Inspection/Final Inspection - uploaded by Inspection firm*)
4. Contractor Quote
5. Contractor Invoice
6. Proof of payment to contractor. Proof of payment may be a cancelled check or receipt of payment from the contractor.
7. A copy of final discounts received from insurance agent/company

Continued on Next Page



Section 2: 11-point checklist for you to follow to get the most out of your Home Inspection Report

1. Review the suggested plans for improving your home's hurricane wind resistance rating. These improvement plans are designed to help you obtain the best level of wind resistance for your money.
2. Consider the estimated costs, remembering that actual costs will vary based on location, availability of materials and keeping in mind labor costs, installation details, and other factors.
3. Review potential available insurance discounts provided on the inspection report and/or contact your insurance provider to verify potential discounts,
4. Decide on an improvement(s) by selecting one or more of the recommended or optional improvements identified on the inspection report.
5. Request bids from three licensed contractors using the forms provided on the Program Application Portal.
6. Select a contractor. IMPORTANT: Actual bids will vary. Log onto www.MySafeFLHome.com to review a list of contractors interested in performing mitigation improvements by county. You should make your final decision based on the actual bids provided by the contractors.
7. Before signing any contracts, confirm that each selected contractor will obtain all necessary permits, has proper workers' compensation insurance, will perform the work in accordance with the requirements of the My Safe Florida Home program and is aware of the certifications required upon completion of the work.
8. After you have decided on the specific improvements that you want to make to your home, ask each bidding contractor to provide an estimated cost of improvements recommended in your Wind Inspection Report.
9. To ensure improvements comply with state and local building codes, the contractor must agree to follow the guidelines required where your home is located/Florida Building Code. Some counties will require that the contractor obtain a building permit.
10. Ask your insurance company or insurance agent for instructions on how to obtain possible windstorm loss reduction credits or discounts for any improvements you make to your home. Then be sure to report that information to www.MySafeFLHome.com.
11. Visit www.MySafeFLHome.com for more information on making your home safer.

To help give you a head start in understanding the six authorized improvements associated with the My Safe Florida Home program, we have listed these improvements below with descriptions and helpful visuals.

Improvement 1 – Reinforcing roof-to-wall connections.

For example, installing metal tie-down clips that attach roof rafters to walls to decrease chances that all or a portion of your roof will simply lift off your house during a hurricane.

Improvement 2– Improving the strength of your roof deck attachment.

For example, 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 that additional nails or longer nails need to be added to reduce the possibility of the plywood from being blown off in a hurricane.

Improvement 3– Improving the survivability of your roof covering.

For example, 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.

Improvement 4 – Creating a secondary water barrier to prevent water intrusion.

For example, using strips of “peel and stick-on” material to cover the joints between plywood sheets on your roof to reduce water leakage in your roof.

Improvements 5 – Opening Protection (Windows).

Improvements 6 * – Opening Protection Exterior Doors (including Garage Doors)

*This option is only allowed in Broward and Dade counties as there is a discount provided by insurance in these counties. Other counties will not be provided a discount, so it is only allowed in the aforementioned counties.

For example, installing hurricane-rated window shutters or replacing a standard garage door with a hurricane-rated garage door.

For Low Income grant applicants there is a 7th improvement that is eligible which is:

Improvement 7 - Structural Repairs needed to implement Items 1-6*** An example would be repairing rotted wood around a window to be able to replace the window. Maximum allowable amount for this item is \$1000 out of the \$5,000 Low Income grant cap.

Improvements 5 and 6 are sometimes combined because it is recommended that they be undertaken together.

NOTE: There are three levels of opening protection under Improvement 6. They are:

Improvement Standard – This improvement is 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 always attached to the house and only need to be 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. Some homeowners may want to upgrade from standard opening protection to permanently attached or

permanently deployed protection as a matter of convenience.



Example of Roof to wall Connections



Exterior Secondary Water Barrier



Example of Upgrade of roof coverings



Bahama Shutters



Impact-Resistant Window



Reinforced Garage Door