

Important Program Changes

The My Safe Florida Home Program has been tremendously successful since its relaunch in November 2022. As part of the Florida Legislature's leadership approach in helping to reduce the cost of home insurance premiums, changes have been made to the MSFH Program which will take effect July 1, 2024. An additional \$200,000,000 in new program funding will be available to Florida homeowners interested in home wind mitigation inspections and home strengthening grants.

PROGRAM CHANGES BEGINNING JULY 1, 2024

- **Homeowners can now choose ANY Certified Florida State contractor** to make important retrofit upgrades to their homes. (Contractors must be certified by the Florida Department of Business and Professional Regulation. Local government licenses will not be accepted.) The current contractor list maintained by the Program will cease to exist on June 30, 2024. It will be up to each homeowner to find and manage their own contractor in the open marketplace, which should lead to increased competition and better pricing.
- **Simplification of the reimbursement process** - All grant dollars will be paid directly to the Florida homeowner for them to distribute, including low-income grants.

GETTING A MSFH GRANT IS STILL A TWO-STEP PROCESS

STEP 1: Applicants must apply and receive their free wind mitigation inspection.

STEP 2: When that inspection is completed and you have received your inspection report, only then you are able to apply for a grant. All of this is done inside your MSFH portal account.

- **First time applicants must create a portal account** at www.MySafeFLHome.com. Do not delay, there is a limited number of free inspections this fiscal year.
- **All grant applications will be processed using a tiered approach** to prioritize low- and moderate-income Floridians who are sixty and older. See the example in the next column:

APPLICATIONS WILL BE ACCEPTED AND PRIORITIZED IN THE FOLLOWING ORDER:

Grant Group 1 - Low-income homeowners age 60+
July 1-15

Grant Group 2 - Low-income homeowners
July 16-30

Grant Group 3 - Moderate-income homeowners age 60+
July 31-August 14

Grant Group 4 - Moderate-income homeowners
August 15-30

Grant Group 5 - All other eligible Florida homeowners
August 31st

Be Sure to Complete Your Prioritization Survey in your account portal

DEFINITION OF PROGRAM INCOME LEVELS

Low income is defined as 80% or less of the median household income of your county.

Moderate income is defined as 120% or less of the median household income of your county.

Use the link below to help you determine your income level.

[Click to View Income Level Chart](#)



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ATTENTION FLORIDA HOMEOWNERS:

DRAW SUBMISSION PAUSE

Beginning June 24th, 2024 through June 30th, 2024, the ability to submit a draw and a Contractor Confirmation will be paused. Updates to the process for both submissions will be made in the meantime. You will be able to submit your Draw Request or Contractor Confirmation on July 1st, 2024.

PLEASE READ THE FOLLOWING INFORMATION CAREFULLY.

CHANGES TO DRAW PROCESS

All applicants must still receive a Final Inspection prior to submitting a Draw Request. The current Contractor List will cease to exist on July 1st, 2024. Any applicant who has not yet confirmed a contractor will be required to submit their chosen contractor's license number.

IF YOU HAVE A MATCHING GRANT

1. There will be a pause in accepting NEW Draw Requests beginning on June 24th and ending on June 30th.
2. Any draw submitted prior to that period will be processed the current way. If a draw has been returned to you, you will be required to provide the information requested.
3. Any draw submitted on or after July 1st will follow the new process, as detailed below under "New Draw Submission Process".

IF YOU HAVE A LOW-INCOME GRANT

1. If you have confirmed your contractor (completed the Contractor Confirmation step in your portal and it has been reviewed and accepted), your contractor will still submit your draw using the old process.
2. If you have NOT confirmed your contractor yet, you will need to submit your own draw as detailed under "New Draw Submission Process" below. You will not need to provide proof of payment in full.

NEW DRAW SUBMISSION PROCESS

1. Log in to the Applicant Portal and click the "View Application" button next to your case number.
2. You will see several new steps in the left-hand bar. You will no longer be required to submit an Invoice Cover Sheet.
 - A. **Draw Request – Summary**
 - B. **Draw Request – Original Contractor Invoice**
 - C. **Draw Request – Proof of Payment in Full**
 - D. **Draw Request – Proof of Insurance Discount**
 - E. **Draw Request – Payment Verification**
3. Provide all information required on each step. When you have completed all the steps, the Program will review the information and inform you of the results of the first review.
4. Draws will continue to undergo two reviews for Quality Control purposes.

For more details about program changes, read the new Program Homeowner's Guide



PUTTING POLICYHOLDERS FIRST