NAVIGATING THE

My Safe FL Home Low-Income Reimbursement Process

SUMMARY OF THE LOW-INCOME GRANT PROCESS

Low-Income Homeowners who meet all other Hurricane Mitigation Grant Requirements are eligible for a Low-Income Grant of up to $10,000, subject to legislative appropriation, and are not required to provide a matching amount to receive grant funds.

Once approved, payment is issued to the homeowner to cover actual costs of recommended improvements completed by the contractor. It is the homeowner's responsibility to pay the contractor directly.

WHAT TO CONSIDER FOR GRANT REIMBURSEMENT

Below are some specifics to be considered throughout the grant process:

Selecting an Eligible Contractor
The contractor license must be certified or registered with Florida Department of Business & Professional Regulation (DBPR) as one of the following types: General Contractor, Building Contractor, Residential Contractor, Specialty Contractor, or Roofing Contractor. It is important to verify that the contractor license authorizes them to perform the recommended mitigation improvements.

The Program no longer provides a list of authorized program contractors. It will now be up to each individual homeowner to find and manage their own eligible contractor relationship. Please visit the MSFH website and Support Center for additional guidance.

Providing Proof of Payment in Full
When completing the draw request process, you will be asked to submit proof of payment; however, it is not a requirement for Low-Income applicants to pay the contractor in full to receive grant disbursement. Low-Income applicants can complete this step without uploading any information.

Homeowners Insurance Requirements
A requirement during the draw request process is to provide documentation of an email, letter, quote or updated declaration page that lists the amount of discounts received (if any) after review of the Final Inspection Report.

Low-Income applicants must submit a letter stating they have no homeowners insurance if they are not able to provide an insurance declarations page or quote.

Grant Funding and Tax Season
My Safe FL Home Grant Reimbursements are not included as taxable income for SSI purposes. Please contact your local Social Security Administration office or Florida Department of Financial Services directly for additional information.

My Safe FL Home
Stronger Homes. Safer Florida.

For more information visit the My Safe FL Home Website and My Safe FL Home Support Center