# My Safe Florida Home



**PROGRAM OVERVIEW** 

### Overview of the Program

The My Safe Florida Home Program offers financial assistance to homeowners who want to strengthen their homes against storms. The program consists of two main components, both of which you can access online at <a href="MySafeFLHome.com">MySafeFLHome.com</a>. To get started, you'll need to create an account and review the information provided on the website.

## **Program Component 1: Initial Home Inspection**

The first component of the program is the Initial Home Inspection. This inspection is free and helps document the strengths and weaknesses of your home from a wind damage perspective. To be eligible for the inspection:

- 1. Your home must be a site-built, single-family residence and owner-occupied.
- 2. You must have a homestead exemption.

The inspection report will outline specific areas that should be improved, including:

- **1.** Strengthening your roof decking.
- 2. Enhancing the connections between your roof and walls.
- **3.** Improving your roof's ability to keep water out.
- 4. Upgrading your windows, doors, and other openings.

This inspection serves as a roadmap for making your home stronger and potentially reducing your insurance premiums. After receiving your inspection, there's no obligation to continue, but you may consider applying for a My Safe Florida Home Grant.

#### **Program Component 2: My Safe Florida Home Grant Funding**

Once your inspection report is complete, you may apply for a grant using the same account you created for your inspection application. To be eligible for a grant:

- 1. Your home must have been inspected by the program.
- 2. It must have been constructed before January 1, 2008.
- 3. You need to provide proof of insurance coverage under \$700,000.

Within your My Safe Florida Home portal account, complete the open portions of the grant application and upload necessary documentation, such as your insurance declarations page. Once you submit your information, your application will be reviewed for completeness and eligibility.

Next, you'll choose the work to be done on your home and select a contractor. After submitting the contractor's information, wait for notification to proceed with the work. Once you're notified, the construction work can begin.

# **Completing the Process: Getting Paid**

After the construction is complete, log into your account and request a Final Inspection. Submit this inspection to your insurance company and request any additional insurance credits you may be entitled to.

Log back into your account and provide a copy of your insurance company's response along with the paid invoice from your contractor. You can then submit a request for reimbursement. Note that you don't need to receive insurance credits to get a grant reimbursement; you just need proof of response from your insurance company regarding the credits request.

After reviewing your reimbursement request, a check will be sent to you. Congratulations, you've completed the My Safe Florida Home Program!

# **Program Tips**

Here are some helpful tips to make the most out of the program:

- **1.** Talk to your insurance carrier before making upgrade decisions to understand potential premium savings.
- 2. Review our Tips on Contractors guide for selecting and working with a contractor.
- **3.** When using the online portal, we recommend using a computer rather than a phone for the best experience, and the Chrome browser, although other browsers should work as well.

For more details, visit MySafeFLHome.com.

Thank you for joining us in this journey to make your home safer.
And remember, **stronger homes, safer Florida**.

