

[Guest Blog: Navigating My Safe Florida Home Program](#)



I noticed my neighbor had just replaced her windows and not only did they look nice, but also strong. To my surprise she told me she had been motivated to make the changes due to a State Program that reimbursed her for two thirds of her project cost for up to \$15,000 (Example: At that time \$10,000 out of \$15,000 project cost). Knowing that my neighbor had already completed the program made it more trustful, but I immediately began researching more about this successful program and accessed the link to [My Safe Florida Home Program](#). The program's purpose is to help you mitigate risks, prepare and protect your property while you could not only save money on insurance but also get part of your improvement reimbursed.

The website (mysafehome.com) is very easy to navigate and includes step by step instruction and demo videos. First, you must create an account and provide contact information, I would suggest it be made under property title holder name. Then, you must complete a series of questions in the inspection application. After completing the application, you will receive an email notifying if you have been approved for a free wind inspection by an assigned company hired by the program.

Within 2 weeks of completing the application, we received the email and scheduled our free full property inspection (including roof). This alone is a major benefit from the program because you may learn about weaknesses in the construction of your property that most homeowners are not aware of. The inspection report included recommendations of areas of the home to be considered for upgrades to reduce risk to damages during a hurricane. It is up to the homeowner to select which, if any, upgrades to make. As stated on their website, with this inspection report you can also verify with your insurance carrier if you're receiving all available discounts on the hurricane portion of your home insurance premium.

Along with the inspection report we received instructions to the next steps, which were to [apply](#) for the [My Florida Safe Home grant](#). Once we received approval for the grant program, they provided a list of licensed contractors registered with the State of Florida that could be hired to perform the upgrades. It is important to understand that you can only hire contractors within that list. Also, you must pay them first in full "out of pocket" for their work. After calling a few contractors on the list, we hired a local contractor within their list to replace our two front windows and front door for hurricane rated windows/doors.

After the installation of our new windows and doors were completed, we had to contact our insurance carrier to notify them about the changes made and then they would determine if it was sufficient to qualify for any available discounts. It is important to note that at the time we did not complete all improvements recommended and it wasn't considered by our insurance carrier to be sufficient to qualify for their available discounts because all openings had to be hurricane rated. Per Florida Law (FL Stat. sec. 627.0629) "insurers should provide savings to consumers who install or implement windstorm damage mitigation techniques, alterations, or solutions to their properties to prevent windstorm losses. This may include reasonable discounts, credits, or other rate differentials, or appropriate reductions in deductibles, for properties on which fixtures or construction techniques demonstrated to reduce the amount of loss in a windstorm have been installed or implemented. All fixtures and construction must meet the minimum requirements of the Florida Building Code for them to be included in rate filings".

You must also contact your county which will schedule their own inspection and provide a certification. Once you have completed these steps, you shall provide all reports, certifications and receipts/invoices to the program by uploading them to your account on the website and then a second inspection will be scheduled. You will then wait for My Safe Florida Home to determine if you have complied with all the requirements. During this period, you can verify the status of your application on their website, it will take a few weeks for them to complete the process and provide final determination. Last, we received by

mail our reimbursement check.

Not only do I feel I have a safer home and am informed of the condition and risks of my property, but I also feel very fortunate to have been benefited from this State program. Per the website, My Safe Florida Home Program has conducted over 106,000 home inspections and approved 38,500 grant applications and helped Floridians “harden their homes against storms and save up to \$1,000 on insurance premiums”.

However, in recent news updates, not everyone that applied was this fortunate, because the program quickly ran out of funds and even after completing their initial inspection many policyholders were transferred to a waiting list. The State legislation approved new funding effective July 1, 2024, and within two weeks fundings ran out again for new applicants and inspections, due to the fact that there was already a previous backlog of applicants from last year. This program became so popular and successful that in this second round of the funds approved they had to rearrange the application process into five grant groups giving priority to seniors over 60 years and lower income households. Initially, the program reimbursed up to \$15,000 but in this second round that was also adjusted to \$10,000. All interested policyholders should now wait again for updates on funding for next year.

This blog was written by Julitza Perez, UP’s Hurricane Ian Local Liaison in Florida.