My Safe FL Home
Stronger Homes. Safer Florida.

Program Terms 2025-26

Get READIER for Hurricanes!

Whether you're new to the terminology or just need a quick refresher, this section is designed to help you navigate the MSFH Program more effectively with clear explanations of key terms and concepts essential for understanding the application process.

A

Applicant – A Florida Homeowner who is submitting an application for a free Initial Inspection, a Mitigation Grant, or a Grant Disbursement for a completed Mitigation Project. The Applicant is also the Homeowner who holds a legal title to real property that is the subject of a MSFH Program Application.

Applicant Portal – The online system accessed at https://mysafeflhome.com where Applicants complete applications, view reports, and manage their cases.

Application – The required information and documentation submitted to the MSFH Program:

- **Inspection Application:** Submitted via the Applicant Portal to determine eligibility for a Hurricane Mitigation Inspection.
- **Grant Application:** Submitted via the Applicant Portal to determine eligibility for a Hurricane Mitigation Grant.

C

Contractor – A person or entity selected by a Homeowner to complete Mitigation Project(s). An eligible Contractor must meet the following requirements:

1. License is active;, and
2. License is certified or registered with the Florida Department of Business & Professional Regulation (DBPR).

Contiguous Roof – All portions of a flat roof OR all portions of a pitched roof that must be replaced entirely for Grant eligibility.

Coverage A (Dwelling) – The portion of Homeowner's insurance that covers the physical structure of the home; used to determine the $700,000 insured value limit.

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D

DBPR – Florida Department of Business and Professional Regulation; the agency that licenses and regulates Contractors.

DFS – Florida Department of Financial Services; the agency that administers the MSFH Program.

Disbursement – Once the recommended Mitigation Improvements are complete and the Draw Request is reviewed and approved; Grant funds are mailed to the eligible Homeowner in the form of a check.

Draw Request – Information and documentation uploaded by the Homeowner via the Applicant Portal after the MSFH Program Final Inspection to receive Disbursement of Grant funds.

F

Final Inspection – Once the Mitigation Project is completed, a MSFH Inspector performs an inspection to identify any observed Improvements successfully completed based on the recommendations in the Initial Inspection Report.

Final Inspection Report – Document identifying and detailing observed Improvements and includes an updated Form OIR-B1-1802 after completion of a Mitigation Project.

Form OIR-B1-1802 – Uniform Mitigation Verification Inspection Form used to document the hurricane resistant features of a home.

G

General Contractor – The primary licensed contractor responsible for a homeowner's Mitigation Project.

Grant – Financial assistance provided by the MSFH Program to help fund hurricane mitigation improvements. See "Hurricane Mitigation Grant."

Grant Application – The formal application submitted to request grant funding for recommended hurricane mitigation Improvements.

Grant Phase – Steps 6-10 of the MSFH Program process, from Grant Application through Grant Disbursement.

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H

Homeowner – A person who holds the legal title to the real property that is the subject of a MSFH Program Application.

Homestead Exemption – Tax exemption for primary residences, under chapter 196, F.S., and is required for MSFH Program eligibility.

Hurricane Mitigation Grant – There are two types of Hurricane Mitigation Grants. Matching Grants and Low-Income Grants offer eligible Florida Homeowners assistance to help fund Mitigation Projects consisting of recommended Improvements to strengthen homes against hurricanes. See "Low-Income Grant" and "Matching Grant" definitions.

Hurricane Mitigation Inspection – Home inspection performed by a Wind Certification Entity to identify hurricane resistant features and recommend Improvements.

Hurricane Resistant Features – A rating or description of a building or material that will increase the home's ability to withstand high windstorms. These items such as impact-rated windows and doors, including garage doors, are specifically designed to withstand positive and negative wind pressures caused by hurricanes, tornadoes, or straight-line winds.

I

Improvements – Features that make a home more resistant to hurricane damage that are eligible for Grant funding under the MSFH Program.

Initial Inspection – MSFH Inspector performs an inspection of the home to determine if there are any recommended Improvements.

Initial Inspection Report – Document containing recommended Improvements, cost estimates, and Form OIR-B1-1802 from the Initial Inspection.

Inspector – A Wind Certification Entity certified to perform Hurricane Mitigation Inspections for the MSFH Program.

Inspection Application – The formal application to request a free Hurricane Mitigation Inspection.

Inspection Company – See Wind Certification Entity.

Inspection Phase – Steps 2-5 of the MSFH Program process, from Inspection Application through Grant Interest Indication.

Insured Value – The amount of insurance coverage for the dwelling structure; must be $700,000 or less for grant eligibility.

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L

Low-Income Grant – This is one of the two Hurricane Mitigation Grant types under the MSFH Program. Low-Income Homeowners are not required to provide matching funds or a paid-in-full invoice to receive a Grant Disbursement, up to a maximum state contribution of $10,000, towards their successfully completed Mitigation Project. This is subject to legislative appropriations.

Low-Income Homeowners with Grants approved BEFORE August 4, 2025, AND without homeowners' insurance, can provide a statement indicating they do not have homeowners' insurance. Low-Income Homeowners with Grants approved AFTER August 4, 2025, must provide documentation of homeowners insurance and insurance discounts as requested by the MSFH Program.

Low-Income Homeowners (LI) – Defined in section 420.0004(11), F.S., as one or more natural persons or a family, the total annual adjusted gross household income of which does not exceed 80 percent of the median annual adjusted gross income for households within the state, or 80 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater.

M

Matching Grant – One of two Hurricane Mitigation Grant under the MSFH Program. Under a Matching Grant, the Homeowner is required to show proof of payment in full for the completed Mitigation Project. The Homeowner under a Matching Grant will be reimbursed for 2/3 of the total costs of the Mitigation Project, up to a maximum state contribution of $10,000. This is subject to legislative appropriations.

Mitigation Project – The construction work performed by a Contractor based on recommendations in the Initial Inspection Report.

Moderate Income – Income threshold used for prioritization groups; above low-income but below the upper threshold.

MSFH Program – My Safe Florida Home Program.

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O

Opening Protection – Improvement 1.0; protection of exterior openings (doors, windows, garage doors, skylights) with impact-rated products.

P

Policy Premium Discounts or Premium Discounts – Reduction in an Applicant's insurance policy premium after completing a Mitigation Project. Grant Disbursement is not dependent on the discounts provided from insurance providers.

Prioritization – In 2024, the Florida Legislature implemented a process to prioritize groups of Applicants for Inspection and Grant Applications. Access to these Applications is based on the age and household income information submitted to the MSFH Program on a Prioritization Questionnaire. The Prioritization process will last for the first 60 days after Applications are opened.

Prioritization Questionnaire – The first step in the MSFH Program that determines an Applicant's group classification based on age and household income.

Prioritization Groups – Five groups (Groups 1-5) that determine Inspection Application and Grant Application access priority based on age and income criteria:

- Group 1: Low income, 60+ years
- Group 2: Low income, under 60 years
- Group 3: Moderate income, 60+ years
- Group 4: Moderate income, under 60 years
- Group 5: Above moderate income (Inspection Application access only*)

Q

Quality Control Inspection – Additional inspection completed on a case-by-case basis to verify Initial or Final Inspections.

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R

Recommended Improvements – Improvements recommended by an MSFH Program Inspector on an Initial Inspection Report to an Applicant.

Request for Information (RFI) – A request sent to an Applicant due to an apparent error or omission of information during the MSFH Inspection or Grant Application process. Must be responded to within 60 days or the Applicant's application is deemed withdrawn by the Applicant.

Roof Deck Attachment – Improvement 3.0; strengthening the connection between roof sheathing (plywood) and trusses/rafters with proper nails and spacing.

Roof to Wall Attachment – Improvement 2.0; connections that attach attic trusses or rafters to walls to prevent roof lift-off.

S

Secondary Water Barrier (SWB) – Double layer of felt or synthetic underlayment with no tape; alternative to SWR. Other possibilities for SWB installation methods such as hot mop, tar, single layer of felt, or peel-and-stick applied over any other kind of underlayment are not eligible for Grant funding.

Secondary Water Resistance (SWR) – Improvement 4.0; self-adhered underlayment material applied to roof deck to prevent water intrusion.

Site-built – Homes constructed on-site (as opposed to manufactured or mobile homes).

Single-Contractor – Contractor working under a General Contractor; must meet the same licensing requirements for a Contractor.

Support Center – A hub where Applicants, Customers, and Homeowners can view resources and contact the MSFH Program Support Team for assistance or submit a Help Desk ticket.

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T

Townhouse – A property defined by section 481.203, F.S., as a single-family home constructed in a series or group of attached units separated by property lines. Each townhouse should be considered a separate building and should not exceed three stories in height. Attached Single-family properties will be treated as Townhouses for the purposes of the MSFH Program. Townhouses are ONLY eligible for Opening Protection improvements.

Trusses/Rafters – Structural roof support members that connect to walls and support roof decking.

U

Use Code – Property classification code from county Property Appraiser; codes beginning with "1" or "01" are considered single-family.

W

Wind Certification Entity (WCE) – Licensed inspector or inspection company, contracted by the MSFH Program, to perform hurricane mitigation inspections.

Windstorm Mitigation Credit – Insurance premium discounts potentially available for completing hurricane resistant improvements.

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The My Safe FL Home Applicant Portal is the best source for current and latest information!. Below are the My Safe FL Home case statuses and what they mean for you

Numerical Terms

1802 – Common reference to Form OIR-B1-1802 (Uniform Mitigation Verification Inspection Form).

Key Thresholds and Limits

$700,000 – Maximum insured value for grant eligibility

$10,000 – Maximum state contribution for matching grants and low-income grants

24 months – Expiration period for Initial Inspection Reports

60 days – Response deadline for all RFIs; also the duration of the prioritization process

1 year – Timeline to complete mitigation projects after grant approval

January 1, 2008 – Latest building permit date for grant eligibility

80% - Income threshold for low-income classification (80% of median income)

2/3 - Reimbursement rate for matching grants (homeowner receives 2/3 of total project costs)

***The My Safe FL Home Program is currently closed to new Inspection and Grant Applications, as program funds have been fully allocated due to high demand. Homeowners are encouraged to regularly check the My Safe FL Home website for updates.**

The State Legislature allocated funds for hurricane mitigation and retrofit grants. Grants are capped at $10,000 per homeowner and only dispersed AFTER eligible improvement work has been completed by an approved contractor and payment has been made by the homeowner. There is a validation process for grants and not every homeowner will qualify. Receiving a free inspection does not guarantee a homeowner will receive a grant under the Program. We created this Quick Guide to assist homeowners with the grant process.