MSFH PROGRAM UPDATE

Step-by-Step Homeowner Guide for Re-Imbursement

BEFORE YOU BEGIN (PREREQUISITES)

- **Final Inspection Completed:** Inspector finished the Final Inspection and uploaded the report to your Applicant Portal. The case status will reflect "submit draw request" or "submit reimbursement request".
- **Insurance Submission:** You have sent the Final Inspection Report to your insurance provider to request discounts and you have their response (new declarations page or a letter/email confirming discounts or stating none apply).

COMPLETE ALL STEPS BELOW IN THE APPLICANT PORTAL

1 Draw Request – Summary

- Confirm the Florida contractor that completed your mitigation project(s).
- Enter the start date of the mitigation work.
- Enter the total eligible invoice amount for the project(s).

What You'll Need: Florida contractor name, project start date, total eligible amount.

2 Draw Request – Original Contractor's Itemized Invoice

Upload documentation describing the work performed (dates and detailed scope of work). Any one of the following is acceptable:

- Final contractor invoice (dated and marked paid in full), or
- Cancelled checks (front and back), or
- Receipts, or
- Bank statements, or
- Financing statement(s).

Low Income Applicants: You do not have to pay in full to receive grant reimbursement. You may complete this step without proof of full payment.

3 Draw Request – Proof of Insurance Discounts:

Upload proof to your portal account that you requested and received a decision on potential discounts after your Final Inspection. Provide one of the following below:

- New Declarations Page showing premium changes due to completed mitigation; or
- Letter/email from your insurance provider stating the change(s) in premium; or
- Letter/email stating that no discounts will be applied.

Important: Documents dated before the Final Inspection Report will not be accepted.

4 Draw Request – Payment Verification

- Confirm the first and last name for the reimbursement check.
- Enter the mailing address for the check.
- Enter your Social Security Number (required by statute).

Mailing Rule: Checks cannot be delivered to a P.O. Box or an active USPS forwarding address; they will be returned to the Department of Financial Services. Double check your address.

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STEPS CONTINUED...

5 Program Review

- Your Reimbursement/Draw Request is reviewed by an MSFH Case Manager.
- If additional info is needed, you will receive a Request for Information (RFI) by email and in your portal account.

RFI Deadline Note: You must respond within 60 days. If you do not respond, your MSFH Grant Application will be withdrawn and administratively closed. Closed cases cannot be reopened.

6 Approval & Payment

- Once approved, your grant reimbursement check is issued to the name and address that you confirmed in your Payment Verification.
- Keep copies of all documents for your records and any insurance follow up.

COMMON MISTAKES TO AVOID

- Uploading insurance documents dated before the Final Inspection Report.
- Missing itemized scope/dates in the invoice or payment documents.
- Entering a P.O. Box or an active USPS forwarding address.
- Not responding to an “Request for Information” (RFI) within 60 days.

NEED HELP?

Check your Applicant Portal Account for notifications and messages.
Contact our MSFH Call Center: 561-640-6734

SCAN THE CODE for more
or visit **https://msflh.com/homeowners-guide**