My Safe Florida Home

2025 Program Checklist

KEY DATES: Applications Open August 4, 2025 | 24-Hour Questionnaire Window Post-Inspection | 1-Year Work Completion Deadline

GRANT DETAILS

The state provides $2 for every $1 the homeowner spends, up to a maximum state contribution of $10,000. Low-income homeowners may be eligible for a $10,000 grant with no match required. Funds are first-come, first-served based on priority assignment.

STEP 1: Pre-Application Checklist

- [ ] Verify homestead exemption
  Source: County Property Appraiser
- [ ] Confirm home built before Jan 1, 2008
  Source: Property Records
- [ ] Obtain insurance declarations page
  Requirement: Must show ≤$700,000 value
- [ ] Have recent Form 1040 (tax return) ready
  Purpose: Income verification
- [ ] Take "before" photos of all sides of the home
  Purpose: Document current condition

STEP 2: Application & Initial Inspection

- [ ] Create your account at MySafeFLHome.com
  Deadline: Before applications open
- [ ] Submit your application on August 4, 2025
  Action: Apply immediately when it opens!
- [ ] Respond to inspector contact within 7 days
  Action: Check your email and spam folder daily
- [ ] Prepare for inspection (clear attic access, etc.)
  Action: Locate any existing storm panels

- [ ] Complete the free home inspection
  Info: Process takes approximately 1-3 hours

⚠ CRITICAL: 24-Hour Action Window

- [ ] **Set a calendar/phone alert for your inspection report**
  The 24-hour clock starts when the report is sent.
- [ ] **Complete the online questionnaire within 24 hours**
  This is NON-NEGOTIABLE for grant priority.
- [ ] **Receive your priority assignment number**
  Completing the questionnaire on time secures your spot.

$ STEP 3: Grant Application & Contractor Selection

- [ ] Wait for priority email to begin grant process
  Info: Program staff will email you when it's your turn.
- [ ] Research approved contractors
  Source: MyFloridaLicense.com or MSFH list
- [ ] Obtain at least 3 quotes matching the inspection scope
  Requirement: Quotes must align with approved upgrades.
- [ ] Complete "Eligibility" stage in the portal
  Info: This is the first stage of the grant application.
- [ ] Submit chosen contractor information in the portal
  Info: This is the second stage of the grant application.

STEP 4: Construction & Permitting

- [ ] WAIT for official grant approval before starting
  Warning: DO NOT authorize or begin work early!
- [ ] Sign the formal contractor agreement
  Action: Ensure the scope matches the grant award.
- [ ] Verify your contractor has pulled all necessary permits
  Source: Local building department website
- [ ] Document construction progress with photos
  Purpose: Keep a personal record of the work.
- [ ] Complete all home improvements
  Requirement: Work must match the approved inspection report.

STEP 5: Finalization & Reimbursement

- [ ] Ensure contractor has closed all permits
  Warning: Open permits are the #1 cause of payment delays.
- [ ] Schedule and complete the final inspection
  Requirement: Required for grant payment processing.
- [ ] Receive insurance discount letter (OIR-B1-1802)
  Action: Submit this form to your insurance agent.
- [ ] Pay your contractor in full via traceable means
  Requirement: Use check, credit card, or bank transfer only.
- [ ] Submit final Draw Request in the portal
  Deadline: Must be submitted within 30 days of payment.

Important Program Rules:

- Grant funding is limited and highly competitive; promptness is critical.
- Townhomes and duplexes are only eligible for opening protection grants (windows, doors, garage doors).
- You must use a licensed Florida contractor, preferably one experienced with the MSFH program.
- Never start work, sign contracts, or pay deposits before receiving official grant approval.

Your Trusted MSFH Partner: RIDGELINE CONSTRUCTION

200+ Successful MSFH Projects Completed • GAF Master Elite Contractor • BBB A+ Rating

Tampa: (813) 524-6898 Pensacola: (850) 226-5279

ridgelineconstructionhsv.com

Checklist v2.1 - Information current as of July 25, 2025. Always verify details on the official My Safe Florida Home website.