



The State Legislature allocated \$115 million 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.

Low-income homeowners as defined in s.420.0004(11), F.S., must meet the following criteria to qualify for Hurricane Mitigation Inspections and grants. Based on 2020 census data, the **median household** income for Florida is between **\$46,162.40 to \$57,703**. To qualify for Low-Income grants, homeowners must meet the following eligibility:

1. Homeowner must have been granted a homestead exemption on the home under chapter 196.
 2. Home must be a dwelling with an insured value of \$500,000 or less.
 3. Home must have undergone an acceptable hurricane mitigation inspection after July 1, 2008.
 4. Home must be in the "wind-borne debris region" as that term is defined in the Florida Building Code.
 5. Building permit application for initial construction of the home must have been made before July 1, 2008.
 6. Homeowner must agree to make his or her home available for inspection once a mitigation project is completed.
 7. An application for an inspection must contain a signed or electronically verified statement made under penalty of perjury that the applicant has submitted only a single application for that home and must attach documents demonstrating the applicant meets the requirements specified.
 8. The required grant is \$5,000 and are not required to provide a matching amount.
 9. Funding may be used for repair of existing structures leading to the mitigation of improvements but is limited to a 20 percent or \$1,000.00 of the grant value.
- a. Hurricane Mitigation grants may be used for the following improvements:
1. Opening protection.
 2. Exterior doors, including garage doors.
 3. Brace gable ends.
 4. Reinforcing roof-to-wall connection
 5. Improving the strength of roof-deck attachments.
 6. Upgrading roof covering from code to code plus.
 7. Secondary water barrier for roof.
- b. The Department may require Improvements were made to all openings, including exterior doors and garage doors, as a condition of a homeowner approved grant.
- c. Low-income homeowners **may use paragraph #10 – #18 of the MSFH Homeowner Application Process** to request for grant.

