

# PREPAREDNESS IS THE BEST INSURANCE

yes  
on HB 1263  
and SB 7028

## SUPPORT THE MY SAFE FLORIDA HOME PROGRAM

*In a state vulnerable to stronger storms, Florida lawmakers are prioritizing measures to help homeowners prevent windstorm damage by strengthening their homes.*

House Bill 1263, sponsored by Rep. Chip LaMarca, and Senate Bill 7028, sponsored by the Senate Banking & Insurance Committee, **bolster the My Safe Florida Home (MSFH) Program by:**

- Specifying eligibility requirements for hurricane mitigation inspections under the program;
- Ensuring that homeowners who need the program the most are able to utilize its benefits;
- Authorizing an applicant to receive a home inspection under the program without being eligible for a grant or applying for a grant;
- And appropriating \$107 million in non-recurring funds from the General Revenue Fund to the Department of Financial Services for the purpose of providing mitigation grants.

The MSFH Program provides licensed inspectors to perform inspections for owners of site-built, single-family, residential properties, for which a homestead exemption has been granted, to determine what mitigation measures are needed, what insurance premium discounts may be available, and what improvements to existing residential properties are needed to reduce the property's vulnerability to hurricane damage. On average, the program disburses grants of \$9,183 per homeowner, to fortify homes with storm-resistant doors, windows and other protective measures.

### **The demand for these home-hardening grants is substantial.**

To date, over 87,000 free home inspections have been completed, and over 21,000 grants have been approved.

**Of the 3,897 homeowners who have completed the process, 1,928 have reported an insurance premium discount.**

*Preparedness is the best insurance* when it comes to storms in Florida. These bills will help the grant program serve more applicants in the state's home hardening program.

**Vote yes on HB 1263 and SB 7028.**

