

SEM-PP-01 – My Safe Florida Program

STAFF RECOMMENDATION: Adopt

PROPOSED POLICY: FAC supports the continued investment in the My Safe Florida Program, and therefore:

- The Legislature should create a dedicated funding source to support the program on an annual basis.
- The Legislature should expand program eligibility to properties located outside the Windborne Debris Region.
- The Legislature should consider a match waiver for property owners who have received wind damage in the past and/or meet certain income thresholds.

BACKGROUND/FISCAL IMPACT:

My Safe Florida was re-enacted during the most recent Special Session of the Florida Legislature. The program has two primary components: (1) Provide free home inspections that identifies recommended improvements a homeowner may take to mitigate hurricane damage; (2) Eligible homeowners within defined areas of the state may apply for a matching grant to perform work on their home to retrofit their properties to make them less vulnerable to hurricane damage. The program is administered by the Florida Department of Financial Services and provides matching funds up to \$10,000 per dwelling. The state provides a \$2 match for each \$1 paid by the applicant. Eligible applicants must be located within the Florida Windborne Debris Region. For FY 22/23, the Legislature appropriated \$150 million in non-recurring general revenue to the program.

My Safe Florida originated at the Department of Community Affairs in the 1990s and used CAT funds as its funding source. Around 2010, the program was moved to the Florida Department of Financial Services for approximately three years but was later moved back to the Florida Division of Emergency Management under the title “Hurricane Loss Mitigation Program.”