

# Condominium Pilot Program

## Condo Program Application Process & Requirements

INSPECTION • GRANT APPLICATION • FINAL INSPECTION • REIMBURSEMENT

### STAGE 1 – INSPECTION APPLICATION

The program is open to Condominium Associations only. Individual unit owners must contact their association to participate.

To qualify, your condominium must meet all of the following:

- Three stories or taller
- At least two residential units per building
- Located within 15 miles of the coast
- Not consisting of detached units on separate parcels

#### Required Documents:

1. Board Meeting Minutes
2. Insurance Declarations Page

If you are a board member, complete Stage 1 and email it with all required documents to [condopilot@myfloridacfo.com](mailto:condopilot@myfloridacfo.com).

**Note:** Do not begin any mitigation work until your Grant Application is approved. Starting early will result in denial of your reimbursement request.

### STAGE 2 – INITIAL INSPECTION

Once your Stage 1 application is approved, the condo association will receive an Approval Letter by email with instructions for scheduling your inspection. The inspection company will then contact you directly to arrange a date and time.

### STAGE 3 – GRANT APPLICATION

Once you receive your Initial Inspection report, you may proceed to Stage 3. To be eligible, your association must:

- Not have started construction on the mitigation project
- Have received an MSFCP Initial Inspection report with recommended improvements
- Provide the Disclosure Notice (Form DFS-01-012) to all unit owners and submit a copy signed by the Board President or Treasurer
- Have received approval from at least 75% of unit owners in the condominium association
- Have submitted a completed Intended Contractors List and Commitment to Complete (Form DFS-01-013)
- Have documentation that recommended improvements will result in a mitigation credit or discount (insurer letter, credit schedule, or underwriting guidelines)

### REQUIRED DOCUMENTS for eligibility:

1. Letter from your insurer confirming potential discount for mitigation improvements
2. Notarized Statement of Intended Contractor
3. Contractor cost estimate
4. Unit owner voting results
5. Disclosure Notice (Form DFS-01-012)
6. Condo declarations if improving opening protection recommendations. To withdraw, email: [condopilot@myfloridacfo.com](mailto:condopilot@myfloridacfo.com) with a written request.

**Note:** If additional information is needed after review, your application will be marked “Needs More Information.” You have 60 days to respond before the application is administratively closed as Withdrawn.

### STAGE 4 – FINAL INSPECTION

Once all mitigation work is complete, the condo association must submit a Stage 4 Final Inspection application with the following:

1. Contractor’s itemized invoice
2. Proof of full payment (canceled check, receipts, or paid invoice)
3. Closed permits from permit-issuing agency

**Note:** Do not request a Final Inspection until all work on the property is complete and all closed permits have been received. You have only one opportunity for a FREE Final Inspection.

### STAGE 5 – DISBURSEMENT

Once the condo association receives their Final Inspection report, send it to your insurance provider and request written confirmation of your mitigation discount or credit. Then share that documentation — along with the completed reimbursement application — with the program. Your association will then move to the reimbursement stage.

Documents below are required for disbursement:

1. Insurance Discount Document stating the amount
2. Complete address where check will be sent

All questions, communications and documents must be sent to:  
[condopilot@myfloridacfo.com](mailto:condopilot@myfloridacfo.com) or call 850 413-2971 for assistance

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