



My Safe Florida Home

Florida Comprehensive Hurricane
Damage Mitigation Program
Section 215.5586, Florida Statutes

Goal

Protect Floridians and their homes against hurricanes and reduce future property losses from hurricanes.

Accomplishing the Goal:

With \$250 million set aside by the Legislature, we plan to serve as many as 50,000 Floridians over the next year and 12,000 before this hurricane season ends.

First Step in Fortifying Florida – Free Home Inspections

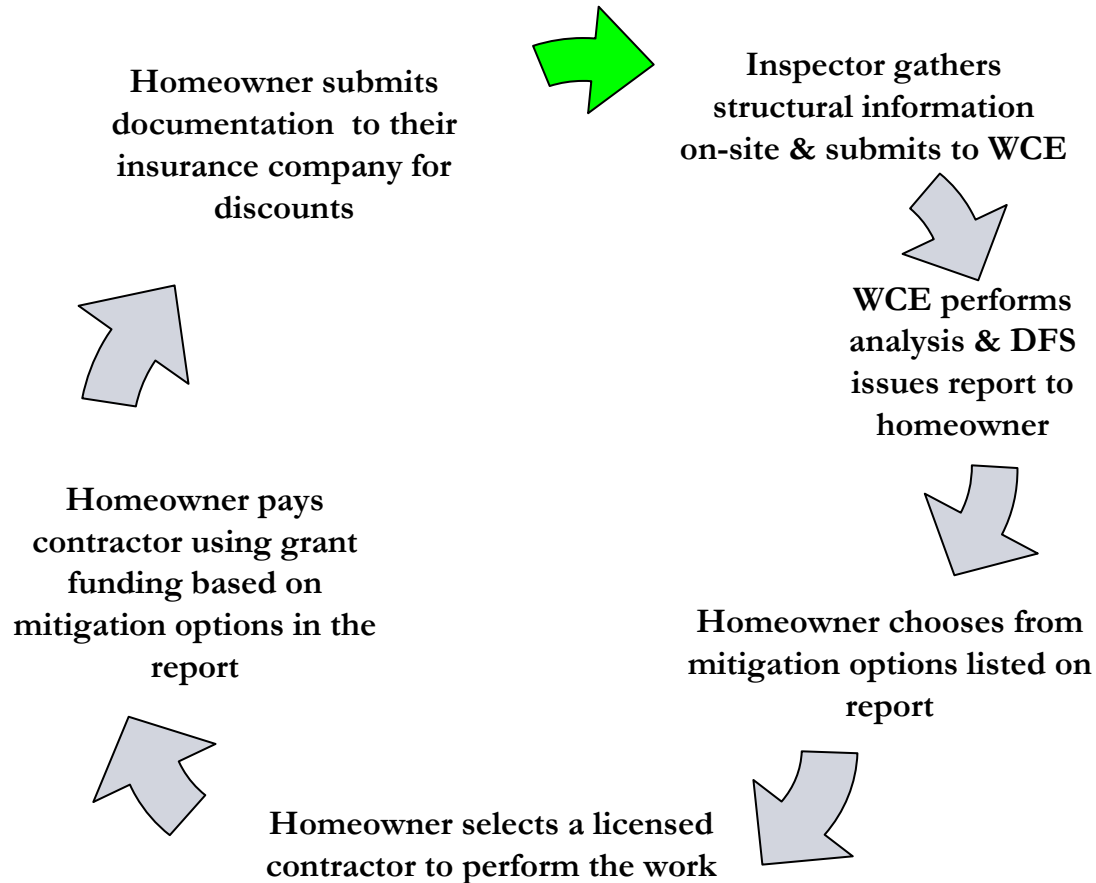
Eligible Floridians:

- Single-family, site-built homes or multi-family structures with up to four units
- Insured value of home is \$500,000 or less
- Valid homestead exemption

Free inspection report will:

- Explain and prioritize up to seven home retrofits that should be made
- Outline a range of costs for each retrofit
- Detail what insurance premium discounts are available
- Assign a rating based on the home's current ability to withstand hurricanes and its future ability with improvements

Wind Mitigation Report – Process Flow



Second Step in Fortifying Florida – Matching Grants for Retrofit Improvements

- Homeowner must undergo a free home inspection through My Safe Florida Home Program
- Homeowner must have proof of homestead exemption
- Homeowner must have proof that home's insured value is \$500,000 or less
- Homeowner provides matching funds up to \$5,000
- Low-income homeowners eligible for up to \$5,000 with no match required

Second Step in Fortifying Florida – Matching Grants for Retrofit Improvements

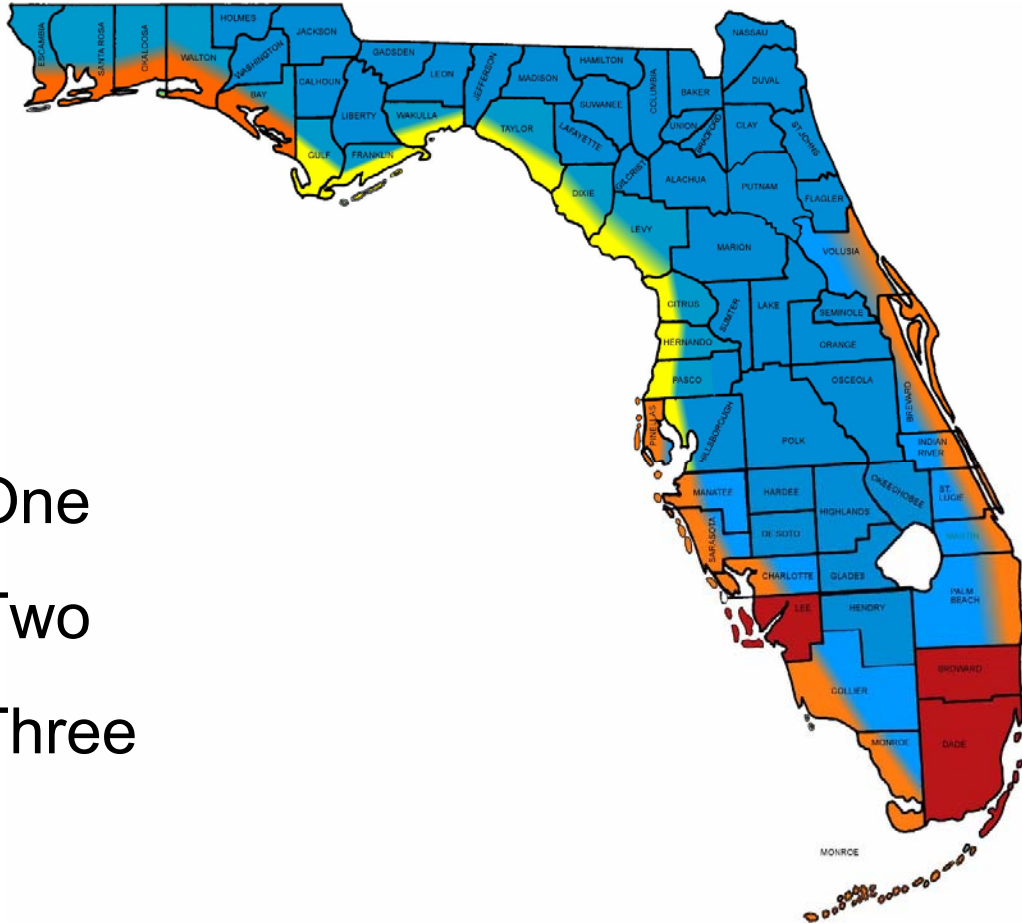
- Matching grant funds will be used to do one or more of the following retrofit improvements, including:
 - Improve the roof decking which sits below the roof shingle to strengthen it from blowing away
 - Secondary water barrier to seal the roof joints and prevent water intrusion
 - Improve the roof covering to prevent it from collapsing
 - Bracing the roof's gable ends to stop the wind from crashing through the sides of the roof
 - Reinforcing roof to wall connections
 - Upgrading exterior wall openings, i.e., strengthening windows or installing shutters
 - Upgrading exterior doors, i.e., replacing a garage door with a hurricane-rated door

Every Step We Take Must Include Education and Awareness

- Retrofitting homes must be a part of Florida's culture of preparedness
- Effective and consistent communication with Floridians is essential
 - **Personal Safety** – Floridians can make their homes and families safer from hurricanes.
 - **Knowledge is Power** – Florida has a free program to show you how to do it.
 - **Save Money** – Protecting home can lead to premium discounts.

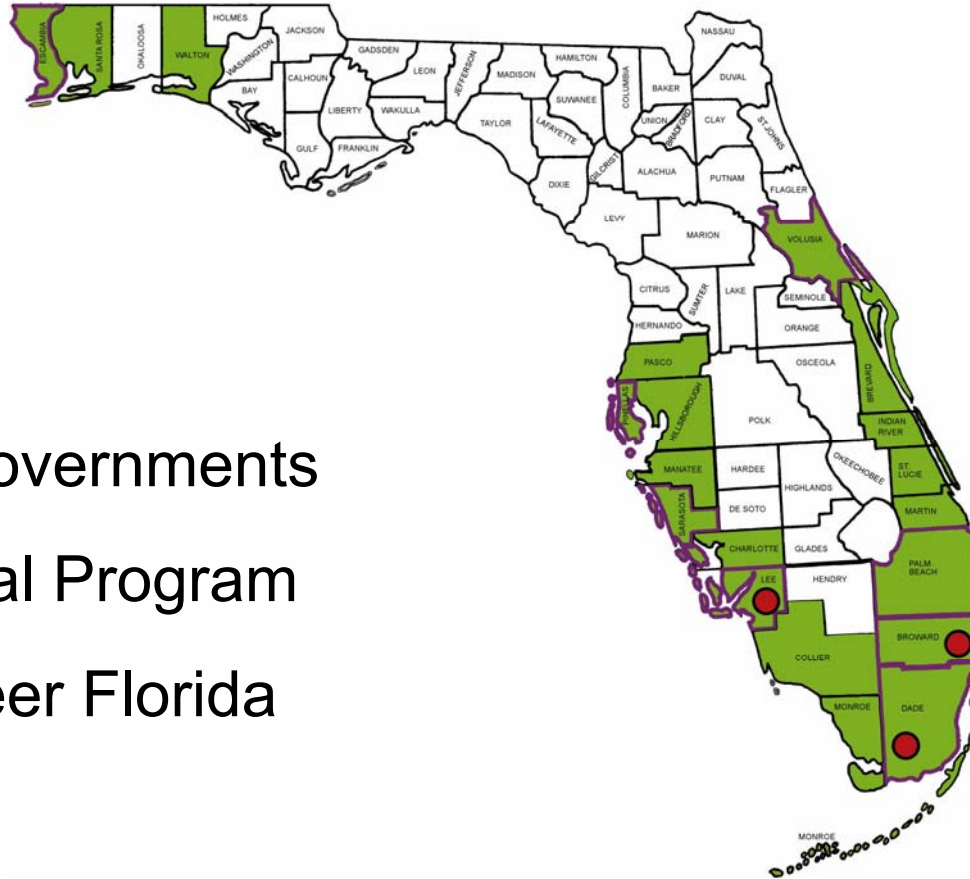
Projected Individual Homeowners Program

- Pilot
- Tier One
- Tier Two
- Tier Three



Programs Initial Participation Statewide

- Local Governments
- Individual Program
- Volunteer Florida



Case Study – A Tale of Two Houses

House #1 -

- 1961 home in Punta Gorda built without wind-resistant features
- Destroyed in Hurricane Charley when windows breached and roof exploded
- All personal belongings, contents and structure lost
- Displaced for 14 months during rebuilding
- New house constructed with hurricane-resistant features
- Insurance premium quote on their new house \$5,000 from State Farm, reduced by \$2,300 to \$2,700 due to new features
- House has already survived a water spout and Hurricane Wilma

House #2

- 2003 code-plus home across the street from house #1 Minor pool cage damage and several loose barrel tiles
- Homeowners safely weathered the storm
- Minimal insurance claim, no loss of use or economic disruption
- Hurricane recovery took one month