

A State Program to Help Make Florida Homes Hurricane Ready



MySafeFLHome.com



A program administered by the Florida Department of Financial Services • 200 East Gaines St. • Tallahassee, FL 32399-0317

When it comes to hurricane readiness any home built in 2002 or before is most likely not compliant of current hurricane codes. And this is a real concern considering in many counties in the state over 90 percent of the single family homes fall into this category.

And not surprisingly following hurricane Ian the difference between many of the blue tarp roofs and seemingly untouched homes was simply the date the home was built.

According to a University of West Florida study there are over 1.5 million homes in the 26 most vulnerable counties that most likely could use some structural upgrades to make them 'readier' for a hurricane.

And thanks to the My Safe Florida Home Program being launched by The Department of Financial Services (DFS) if your home was built prior to 2008 you may be eligible for a free home inspection and thousands of dollars of state matching funds.

The My Safe Florida Home Program consists of two primary components:

1. Home Inspections for eligible owners of single family, residential homes. This inspection will identify those elements of your home's construction which could be improved to mitigate your home against future wind damage.

2. Grant awards for homeowners who have received a wind mitigation inspection may be eligible to apply for grant funds to make improvements to their home.

The Legislature has authorized DFS to provide up to \$10,000 matching grants for eligible homeowners. And according to Tom Lisiewski, an independent insurance adjuster on Allstate's National Catastrophe team, there is a lot a homeowner can do to help reduce damage to their home during a hurricane strike.

"Your first priority should be sealing your house from wind and rain," Lisiewski said. "Caulking doors and windows for leaks is a good start. But you need to strengthening the exterior so hurricane strength winds don't create openings to your home."

Lisiewski said that the best way to strengthen your older home so it can withstand hurricane force winds is by reinforcing your home in these six critical areas: roof, windows, doors, garage doors, soffits and attic vents and gable ends.

Fortunately the My Safe Florida Home grants cover much of what Lisiewski pointed out as vulnerable areas. Starting with the roof. A compromised roof is your greatest wind born threat during a hurricane. Losing a few

shingles or tiles is minor, and livable, but a collapsed gable or blown out roof sheathing could be catastrophic.

Lisiewski said retrofitting your roof trusses with hurricane straps, if you have access to the attic, is a "no-brainer" and far worth the investment. Another investment which is also covered by My Safe Florida Home grants, especially if you're needing to re-roof anyway, is to upgrade your roofing shingles while using larger and additional nails to both the shingles and roof decking. But no matter how small the opening it can be a source for

wind and water intrusion. Roof, soffit and attic vents are all potential sites for leaks and need to be inspected.

But, the larger openings such as doors, windows and garage doors need to be a priority. And all are addressed within the program grants.

And it's not just a mitigation grant that may save you money with these retrofits. Insurance companies are also keen in getting home owners to make hurricane resistant upgrades and will reward you for doing so.

Kelly Johnson, with R.V. Johnson Insurance, Stuart, FL said anything you can do to harden your home should reduce your insurance costs.

Now is the time to prepare for the next storm. The Department of Financial Services anticipates completing about 140,000 home inspections while awarding approximately 12,000 grants with this new program. The maximum grant amount available is \$10,000.



This state program is designed to help home owners identify weak areas in the home structure with a FREE home inspection.

Does your home qualify? The following criteria will be used to approve grant applicants:

- Do you have homestead exemption?
- Is your home insured for less than \$500,000?
- Is your home in the wind-borne debris region of the state?
- Was your home permitted prior to March 1, 2002?

The My Safe Florida Home Program will have a list of approved contractors which the applicant will be required to use. No time is better than now to make your home hurricane readier.

For more information, visit www.MySafeFLHome.com or call Tim O'Neil at (850) 212-5454 or tim.oneil@myfloridacfo.com.

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