

My Safe Florida Home



**DESIGNED TO
PROTECT
FLORIDIANS
AND
THEIR HOMES**



Alex Sink, Chief Financial Officer, State of Florida

Welcome to My Safe Florida Home



For many of us, buying and owning a home is one of the most important investments we make in our lives. When we make this investment, we expect our homes will protect us and serve as a safe haven from hurricanes.

To better protect ourselves and our homes when a hurricane hits, we must also invest in building standards and techniques that will strengthen our homes and communities against the catastrophic damage that hurricanes inflict.

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How do you know if your home is hurricane resistant?

The Department of Financial Services is providing guidance on what you can do to strengthen your home against catastrophic storms and better protect you and your family.

You can start by taking advantage of a new program, **My Safe Florida Home**, which offers free wind inspections to measure how safe your home is against hurricanes. Following the inspection, you will receive a detailed report that will explain key steps you can take to make your home more hurricane resistant. The report will also outline insurance discounts that may be available to you if you take the recommended steps to strengthen your home, if you provided your insurance information at the time you apply (wind, premium, dwelling coverage and hurricane deductible.)

But that's not all. You may be eligible for a matching investment of up to \$5,000 to help make recommended improvements to strengthen your home against hurricanes.

Why should you make an investment to strengthen your home against hurricanes? We've got three good reasons:

Reason 1: A free home inspection. Before you can improve your home's ability to withstand a hurricane, you need to know how hurricane resistant it is today. The inspection will be conducted by a qualified home inspector trained in wind-resistant building techniques. Following the inspection, a detailed report will be provided to you that will:

1. explain and prioritize what improvements can be made to strengthen your home against hurricanes,
2. provide cost estimates for making each of the recommended improvements,
3. rate how hurricane resistant your home is today, and how resistant it will be after improvements are made,
4. explain what insurance discounts are available to you if improvements are made and how to get them, if you provided your insurance information.

Reason 2: A financial incentive. For qualified homeowners, the state will offer a matching grant of up to \$5,000 to help pay for the cost of the hurricane-resistance improvements recommended in your inspection report.

Reason 3: A discount on insurance premiums. Homes that are strengthened with hurricane-resistant improvements are less likely to suffer serious damage in a hurricane. Homeowners who invest in strengthening their homes will be entitled to a range of discounts on their homeowners insurance premium, depending on what and how many of the recommended improvements are made. The discounts you may be eligible to receive will be outlined in your free wind inspection report.

What kind of improvements can be made to strengthen my home against hurricane damage?

Free wind inspections provided through My Safe Florida Home will recommend improvements in one or more of seven specific categories:

1. Improving the strength of your roof deck attachment.

For instance, if your roof is made of shingles nailed to plywood sheets, the wind inspection may reveal that the plywood sheets are not adequately nailed to your roof trusses, and that more nails and/or longer nails need to be added to prevent the plywood from being blown off during a hurricane.

2. Creating a secondary water barrier to prevent water intrusion.

There are products that cover and seal the joints between the plywood sheets on your roof. This will reduce leakage if your shingles are blown off.

3. Improving the survivability of your roof covering.

Upgrading to stronger and thicker hurricane-resistant roof shingles, attached with properly sized and applied roofing nails, will reduce the chance of your roof shingles blowing off during a hurricane.

4. Bracing gable-ends in your roof framing.

This is usually done in your attic to lessen the chances that your roof will collapse under hurricane wind loads.

5. Reinforcing roof-to-wall connections.

For example, installing metal tie-down straps that attach roof rafters to wall studs to decrease the chances that all or part of your roof will lift up from your house during a hurricane.

6. Upgrading exterior wall-opening protections.

For instance, installing hurricane-rated window shutters.

7. Upgrading exterior doors.

For example, replacing a standard garage door with a hurricane-rated garage door.

For more information on the seven categories of improvements, visit www.mysafefloridahome.com by call the My Safe Florida Home helpline 1-866-513-MSFH (6734)

Where do I sign up for a free wind inspection?

Step 1: To help you get started on making your home more hurricane resistant, you will need to apply for the free inspection. You can apply through the My Safe Florida Home Web site...

www.mysafefloridahome.com

...or by calling the My Safe Florida Home helpline at **1-866-513-6734**.

Step 2: Once your application has been approved, you will be contacted by a qualified home inspector who is trained in residential wind inspections and wind-resistant building techniques. You and the inspector will set up a time for the inspection of your home.

Step 3: Once your home has been inspected, you will be provided an inspection report that will rate the hurricane resistance of your home before and after improvements, prioritize which improvements will give you the greatest defense against hurricanes and the cost of these improvements. It will also outline the potential insurance premium savings, if you provided your insurance information you could receive if improvements are made.

You may qualify for a free wind inspection if you have a single-family, site-built home

NOTE: Mobile, modular and manufactured homes, apartments and condominiums are not eligible.

For some Floridians, this report may be the only My Safe Florida Home tool they need!

Where do I sign up for a matching grant to help pay for the improvements recommended in my free wind inspection report?

Qualified Florida homeowners can apply for up to \$5,000 in matching funds to invest in the hurricane-resistant improvements recommended in their free inspection report.

Local governments and not-for-profit agencies are also offering grants to low-income homeowners in certain areas of the state. These programs will offer hurricane protection upgrades at reduced or no cost to the qualifying homeowner.

To obtain an application or just learn more, visit www.mysafefloridahome.com.

What else do I qualify for?

Strengthening your home by participating in My Safe Florida Home may also qualify you for discounts on your insurance premium. The threat of property loss and the need for family security are enough for most Floridians to invest in hurricane-resistant products. A reduction in your homeowners insurance premium is an added bonus.

By law, all companies offering homeowners insurance must provide discounts to policyholders who invest in products and improvements proven to defend a home against hurricane damage. Contact your insurance company or your agent to find out what discounts are available to you after strengthening your home.



FLORIDA DEPARTMENT
OF
FINANCIAL SERVICES

MISSION STATEMENT
The My Safe Florida Home Program is designed to protect Floridians and assist them in making their homes safe against the threat of hurricanes.