

ISSUES

SHIMBERG CENTER FOR AFFORDABLE HOUSING

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Hurricane Resistant Homes

The 2006 hurricane season is upon us! High winds, lots of rain, falling trees, and flying debris are among the hazards we have to think about and take action in order to protect our homes and families from harm. In order to help Floridians take such action, the 2006 Legislature passed and Governor Bush signed into law a bill that established the Florida Comprehensive Hurricane Damage Mitigation Program. The key elements of the program are obtaining a free inspection of your home by a trained inspector; applying for grant money to improve the wind resistance of your home; and taking action to hire a licensed contractor to perform the work.

Presented below is a description of the Florida Comprehensive Hurricane Damage Mitigation Program.

Comprehensive Hurricane Damage Mitigation Program



against hurricanes and to reduce hurricane damage

The Florida Comprehensive Hurricane Damage Mitigation Program is designed to help Floridians identify how they can strengthen their homes

exposure in our state. The program offers free home inspections by specially qualified wind-resistance inspectors to eligible homeowners. You must apply to the Department of Financial Services and be approved in order to receive the free inspection. After the inspection has been completed, you may apply for a grant to assist in paying for the home improvements that will make your home more hurricane resistant. However, requesting or obtaining an inspection does not guarantee nor automatically qualify you for a grant. Also, you are not obligated to make any of the home improvements indicated in the inspection report.

Who is eligible?

A Floridian is eligible if their primary residence is a single-family, “site-built” home and

- it has a valid homestead exemption, and
- the home has an insured value of less than \$500,000.

All owners of units in a multi-family residential building must agree to participate in the program for the building to be eligible for free inspections, and each unit.

- must have a valid homestead exemption, and
- each unit must have an insured value of less than \$500,000.

Properties not eligible for free home inspections are: Mobile homes or manufactured homes, Second homes, Rental properties, Apartments, and Businesses.

Information will be available in August 2006 to inform Floridians when and how they can begin to apply for free inspections. Qualified homeowners will be given the option to apply for a free inspection, including an on-line application that homeowners may fill out and submit electronically or by mail. Floridians who do not have internet access will be able to call the Florida Department of Financial Services’ toll-free consumer helpline at 1-800-342-2762 - to request that an application be mailed to them.

When your application is approved, the Department of Financial Services will notify you who will be available to perform the inspection. The new law requires the Department to assemble a group of qualified inspectors who have undergone background checks, have verified inspection experience, and have received specialized training in strengthening homes against hurricanes.

The Inspection

The new law specifies that the inspection report must:

1. Outline what eligible improvements may be made to your home to increase resistance to hurricane wind damage.
2. Provide a range of how much each improvement would cost to do.
3. Explain what insurance discounts may be available for each improvement.
4. Offer a hurricane resistance rating scale that shows the home’s current ability, and future ability with improvements, to withstand hurricanes.

Obtaining a free inspection does not obligate you to make any repairs or upgrades to your residence.

Non-Profit Organizations

Under the new law, the Florida Comprehensive Hurricane Damage Mitigation Program may award grant monies to non-profit organizations that have programs in place to help homeowners strengthen their homes against natural disasters. Homeowners assisted through non-profit organizations will be subject to the same eligibility requirements as described above.

Financial Assistance

A grant of up to \$5,000 is available to qualified homeowners but a dollar-for-dollar match would be required by either the non-profit organization or the homeowner participating through the non-profit organization's program. However, a grant of up to \$5,000 is available to a low-income homeowner with no match required.

For example:

- If the recommended improvements you have done cost \$3,000, the state would pay \$1,500 and you would pay \$1,500.
- If the recommended improvements you have done cost \$20,000, the state would pay \$5,000 and you would pay the other \$15,000.
- Low-income homeowners will be eligible for \$5,000 grants with no match required. Matching grants will also be available to local governments and non-profit entities for projects that will reduce hurricane damage to single-family homes.



Home Improvements Considered

The home improvements that will be considered by the inspectors and for which grant money may be awarded must be used for wind-resistance improvements in seven specific categories, as follows:

1. Improving the strength of your roof deck attachment. For example, if your roof covering consists of shingles nailed to plywood sheets, the inspection may reveal that the plywood sheets are not adequately nailed to your roof trusses and that additional nails and/or longer nails need to be added to prevent the plywood from being blown off in a hurricane.
2. Creating a secondary water barrier to prevent water intrusion. For example, using strips of "peel and stick-on" material that will cover the joints between the plywood sheets on your roof to reduce leakage until repairs can be made if a hurricane blows your roof shingles off.
3. Improving the survivability of your roof covering. For example, upgrading to thicker and stronger hurricane-resistant roof shingles, attached with properly sized and properly applied roofing nails, to reduce the susceptibility of your roof shingles to blowing off in a hurricane.
4. Bracing gable-ends in your roof framing. This is usually done inside your attic to decrease chances that your roof will collapse under hurricane-force wind loads.
5. Reinforcing roof-to-wall connections. For example, installing metal tie-down straps that attach roof rafters to wall studs to decrease chances that all or a portion of your roof will simply lift off your house during a hurricane.
6. Upgrading exterior wall opening protections. For example, installing hurricane-rated window shutters.
7. Upgrading exterior doors. For example, replacing a standard garage door with a hurricane-rated garage door.

Additional Information

For additional information about the Comprehensive Hurricane Damage Mitigation Program please visit the following Internet web site:

<http://www.mysafefloridahome.com/About-theProgram.htm>

Affordable Housing ISSUES is prepared bi-monthly by the Shimberg Center for Affordable Housing for the purpose of discussing contemporary issues facing affordable housing providers. Reproduction of this newsletter is both permitted and encouraged. Comments or questions regarding the content are welcome and should be addressed to Robert C. Stroh, Director.

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