

Not All Homes Are Created Equal



MySafeFLHome.com

My Safe FL Home
Stronger Homes. Safer Florida.

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

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The world changed for thousands on September 28 when Category Four Hurricane Ian made landfall in southwest Florida and began its north northwesterly trek. The storm surge, extreme winds, and flooding up to 17 feet in some inland counties made Ian a storm of the century. By the time the storm moved offshore from St. Augustine into the Atlantic, Ian's path marked a trail of historic deaths, injuries, and estimates of \$75 billion in insured, onshore property losses.



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Teams of responders fanned out immediately to help rescue, recover, and evaluate Ian's wreckage. Engineers conducting preliminary assessments followed Hurricane Ian's wind field and immediately recognized a trend, the stark difference between homes constructed before and after Florida's modern building codes. One University of Florida professor described it as a "bright red line" between old and new buildings.

Not all homes are created equal, especially when tested by disasters. Hurricane Charley in 2004, Michael in 2018, and many other storms since Hurricane Andrew made it clear that newer homes perform best, but what about older homes?

The best way to gauge their strength is to inspect them to verify that the right features are in place. Thanks to an infusion of \$150 million from the Florida Legislature, the renewed My Safe Florida Home program will soon help homeowners do just that.

The Florida Department of Financial Services will administer the program and provide free wind mitigation inspections for eligible homeowners statewide. The inspection reports will identify wind resistance features and potential strengthening upgrades. Additionally, qualifying homeowners in windborne debris regions along the coast can receive up to \$10,000 in grants to help pay for the upgrades or retrofits.

The types of retrofits focus on two areas. The first is protecting openings such as windows, doors, garage doors, skylights, and gable end vents against wind pressure and flying windborne debris. Protect-

ing openings keeps debris from breaking through and allowing wind to enter and build pressure inside your home like a balloon that eventually bursts. Retrofitting solutions include hurricane shutters or installing impact-resistant windows and garage doors.

The other focus is on reinforcing your roof. During reroofing, you can install additional metal connectors to hold down the deck to the walls, seal the deck joints to keep water out in case of shingle loss and ensure your nailing pattern is dense enough to keep your deck attached to the roof rafters or

trusses. If you're not ready to reroof and you can access your attic, you can strengthen your roof by applying spray foam to the underside of your deck, or you can install hurricane clips or straps.

Retrofitting and upgrading your home to modern standards will prevent damage and speed recovery after a hurricane, but these steps make sound financial sense too. Annual insurance discounts and credits help pay for the upgrades over time, and a strengthened home is a more attractive and insurable risk. These timely financial advantages can help homeowners deal with a disrupted insurance property market. That was the goal for the funding provided during the May special legislative session convened to help address the property insurance crisis.

The new round of My Safe Florida Home grant dollars will only go so far. However, the program will be well-positioned to apply for and qualify for other sources of pre-disaster mitigation funds from public and private sources to sustain and extend the retrofitting activities.

Fortifying older housing stock and rebuilding Ian-damaged homes using modern codes will put our state on a path to a climate- and disaster-resilient Florida. Our new stronger homes will make us safe, save us money, and bring peace of mind, giving us hope in the wake of Ian and getting us ready for the next storm to come.

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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