

**PALM BEACH COUNTY
BOARD OF COUNTY COMMISSIONERS**

WORKSHOP SUMMARY

Meeting Date: November 27, 2007

Department: Administration

I. EXECUTIVE BRIEF

Title: A presentation of My Safe Florida Home (MSFS) program.

Summary: A presentation will be made at this workshop by Florida Department of Financial Services to provide the Commission with an update of the My Safe Florida Home (MSFH) program for Palm Beach County. Countywide (GB)

Background and Policy Issues: Any Floridian who lives in a single-family, site-built home is eligible for a free wind inspection through the State's Department of Financial Services My Safe Florida Home (MSFH) program. Homeowners who receive free wind inspections through the MSFH program will receive a detailed inspection report, with eligibility information on the matching grants program up to \$5,000, if the home is eligible. In Palm Beach County, the program has reimbursed 218 homeowners for a total cost of \$661,438.56. Currently, there are 1,986 homeowners hardening their homes through the MSFH program. These homeowners are being reimbursed for half the cost up to \$5,000 on a variety of home improvements, including new doors, windows, hurricane shutters, reinforced garage doors and bracing ends of gable roofs. Statewide, the program has so far issued a total of more than \$3.1 million in matching grants to homeowners.

Even if homeowners do not qualify for the free low income or matching grant, they may still qualify for insurance discounts. Many Floridians are eligible for premium reductions without making a single improvement. To assist homeowners, MSFH provides eligible program participants with free certified mitigation forms, which can be given to the homeowner's insurance company to inquire on premium discounts. To date, 8,428 Palm Beach County homes have received the free windstorm inspections; and realized an estimated average savings of \$390.46 annually, or a 20.1% decrease in their average annual wind storm premium of \$1,940. In some cases, the wind storm inspection credits were retroactive.

MSFH also partners with the Volunteer Florida Foundation (VFF) to provide mitigation, at no cost, to the homes of lower-income Floridians. To date, VFF has completed work on 892 homes in Florida, and 50 are located in Palm Beach County.

Attachments:


1. My Safe Florida Home Inspections and Grants summary
2. Florida Department of Financial Services Wind Inspection Projected Discount Data (Statewide)
3. My Safe Florida Home brochure

Recommended by:

Department Director

Date

Approved By:

 _____
Date

County Administrator

10/26/07
Date



ALEX SINK
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

MY SAFE FLORIDA HOME .com

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www.mysafefloridahome.com

The My Safe Florida Home program was created by the 2006 Legislature to help Floridians harden their homes against hurricanes through free wind inspections and matching grants up to \$5,000. The My Safe Florida Home program is charged with completing 400,000 inspections and providing grants to 35,000 homeowners. To date, the program has completed more than 110,000 inspections and is working with more than 13,000 homeowners who are pursuing grants.

Inspections:

- Free wind inspections are available to Floridians living in single-family, site-built homes.
- Free inspection report will:
 - Summarize and identify recommended improvements.
 - Provide cost estimates to make those improvements.
 - Provide potential premium discount information (if homeowner provided insurance information when they applied) based on current structure of home or if improvements are made.
 - A hurricane resistance rating specific to the home as is and a projected score if improvements are made.

Grants:

- Grants are matched on a dollar-for-dollar basis up to a maximum of \$5,000 unless the homeowner qualifies as a low-income homeowner. Non-matching grants are available for qualified low-income homeowners.
- Grants are available to homeowners living in single-family, site-built, owner-occupied homes that meet the following requirements:
 - Must be granted a homestead exemption under Chapter 196;
 - Must have an insured value of \$300,000 or less;
 - Must have undergone a hurricane mitigation inspection;
 - Must be located in the 'wind-borne debris region;'
 - Must have a building permit application for initial construction made before March 1, 2002.
- Grants may be used for the following improvements only: opening protections, including windows, exterior doors, and garage doors, as well as bracing of gable ends.

To learn more, visit www.mysafefloridahome.com

FLDFS Wind Inspection Projected Discount Data

County	#HO-ELIGIBLE CUR	AVG \$PREM CUR	AVG PER DISCOUNT /SAVINGS
Alachua	75	\$390.00	17.4%
Baker	6	\$437.00	19.7%
Bay	319	\$1,132.00	16.8%
Bradford	2	\$62.00	11.1%
Brevard	1824	\$1,317.00	18.9%
Broward	11745	\$1,900.00	19.2%
Calhoun	6	\$2,003.00	17.5%
Charlotte	1285	\$1,320.00	20.5%
Citrus	543	\$595.00	18.4%
Clay	112	\$477.00	20.6%
Collier	756	\$1,893.00	18.7%
Columbia	14	\$446.00	21.4%
Desoto	39	\$796.00	17.5%
Dixie	12	\$2,112.00	21.2%
Duval	590	\$438.00	18.8%
Escambia	1652	\$1,260.00	20.1%
Flagler	340	\$601.00	20.1%

FLDFS Wind Inspection Projected Discount Data

Leon	187	\$401.00	18.2%
Levy	19	\$816.00	20.4%
Liberty	3	\$460.00	27.2%
Madison	3	\$1,113.00	19.7%
Manatee	1616	\$1,147.00	17.9%
Marion	158	\$411.00	17.9%
Martin	916	\$1,825.00	18.7%
Miami-Dade	7430	\$2,142.00	18.4%
Monroe	284	\$2,970.00	22.1%
Nassau	53	\$869.00	20.1%
Okaloosa	715	\$1,257.00	19.9%
Okeechobee	45	\$717.00	15.5%
Orange	576	\$492.00	17.1%
Osceola	135	\$508.00	21.6%
Palm Beach	8428	\$1,940.00	20.1%
Pasco	2120	\$943.00	19.1%
Pinellas	6666	\$1,055.00	14.8%
Polk	839	\$387.00	18.6%

FLDFS Wind Inspection Projected Discount Data

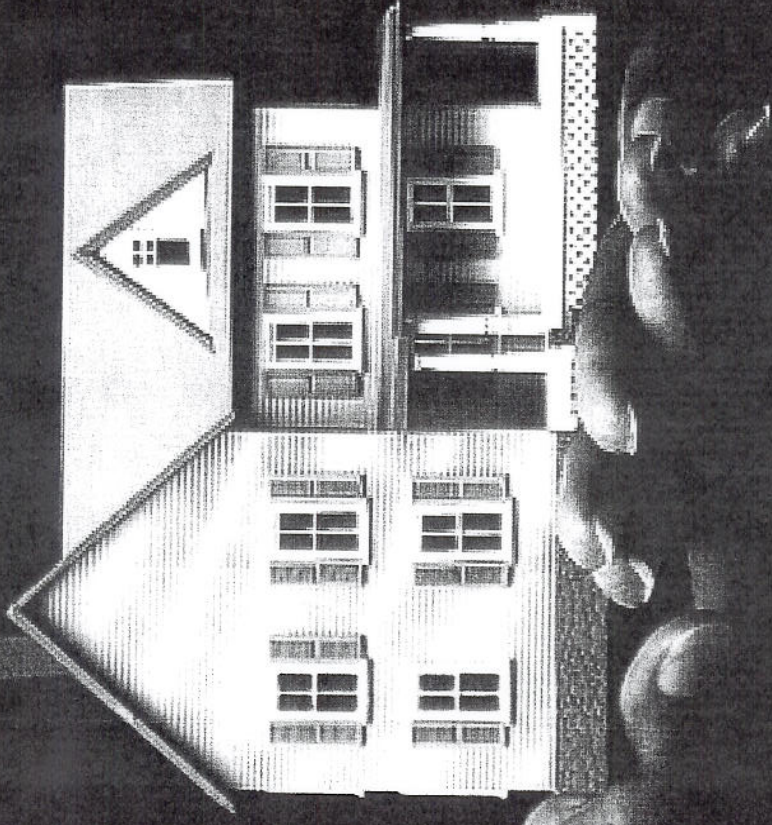
Franklin	13	\$1,612.00	17.5%
Gadsden	8	\$325.00	16.6%
Gilchrist	1	\$142.00	5.3%
Glades	8	\$579.00	19.8%
Gulf	17	\$1,486.00	14.1%
Hamilton			\$0.00
Hardee	55	\$552.00	16.7%
Hendry	26	\$737.00	16.1%
Hernando	969	\$693.00	20.0%
Highlands	419	\$470.00	21.1%
Hillsborough	5254	\$715.00	16.0%
Holmes	5	\$455.00	9.3%
Indian River	1004	\$1,513.00	20.4%
Jackson	13	\$560.00	15.9%
Jefferson	5	\$1,716.00	12.0%
Lafayette			\$0.00
Lake	157	\$360.00	21.6%
Lee	2241	\$1,339.00	19.7%

FLDFS Wind Inspection Projected Discount Data

Putnam	14	\$325.00	16.4%
Saint Johns	245	\$713.00	17.5%
Saint Lucie	1667	\$1,366.00	19.6%
Santa Rosa	995	\$1,281.00	22.1%
Sarasota	1975	\$1,224.00	17.6%
Seminole	296	\$622.00	19.2%
Sumter	42	\$473.00	18.7%
Suwannee	4	\$594.00	7.6%
Taylor	3	\$219.00	22.7%
Union			\$0.00
Volusia	1371	\$673.00	17.7%
Wakulla	39	\$807.00	16.0%
Walton	92	\$1,889.00	19.7%
Washington	10	\$500.00	10.2%
TOTALS:	66461	\$946.44	16.3%

as of 10/24/07

My Safe Florida Home



**DESIGNED TO
PROTECT
FLORIDIANS
AND
THEIR HOMES**



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.

Alex Sink
Chief Financial Officer, State of Florida

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 provide 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

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

Reason 1: A free wind 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 wind 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

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 or 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 wind 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 you could receive if improvements are made, if you provided your insurance information.

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.**