

**Please read this guide carefully. Only the improvements recommended in your inspection report will be authorized for reimbursement.** No other improvements are authorized under the program. To provide a better understanding of the five authorized improvements covered by the My Safe Florida Home Program, we have listed them below with detailed descriptions. **Please note that when recommended by a hurricane mitigation inspection, grants for townhouses, as defined in § 481.203, F.S., may only be used for opening protection.**

## **Improvement 1 – Improving the strength of your roof deck attachment.**

If your roof consists of shingles nailed to plywood sheets, the inspection may reveal that the plywood sheets are not adequately nailed to your roof trusses, and additional nails or longer nails need to be added to reduce the possibility of the plywood being blown off in a hurricane.

## **Improvement 2 – Reinforcing roof-to-wall connections.**

Completed by installing metal tie-down clips that attach roof rafters to walls to reduce the possibility that all or a portion of your roof will lift off your house during a hurricane.

## **Improvement 3 – Creating a secondary water barrier to prevent water intrusion.**

When adding a Secondary Water-Resistant Barrier (SWR), you may use program funds to replace your roof if the final product result includes the SWR. Please remember that the program will only provide up to \$10,000.

There are three ways to accomplish an SWR:

- At the time of reroofing your home, use a full-coverage self-adhered underlayment, commonly referred to as peel-and-stick, directly to the roof deck material;
- At time of reroofing your home, use a self-adhere product commonly referred to as seam tape on all joints and seams of the roof decking material. This still requires a nailed down underlayment such as felt paper; or
- If you are not replacing the roof, install a foam adhesive on all the seams and joints from the attic side of your roof.

Costs relating to re-covering your roof after adding the SWR are covered by the grant. Improving the survivability of your roof covering might include upgrading to stronger hurricane-resistant roof shingles, attached with properly sized and properly applied roofing nails, to reduce the susceptibility of your roof shingles blowing off in a hurricane. You may replace your roof with a different covering of your choice like tile, metal, or shingle. **DO NOT** upgrade your roof covering without also adding SWR. You must replace all portions of a contiguous roof with SWR. MSFH funds shall not be used for roof patching or other partial repairs of the roof.

## **Improvement 4 – Opening Protection (Windows)**

Completed by installing impact windows or hurricane shutters. *When recommended by a hurricane mitigation inspection, grants for townhouses, as defined in § 481.203, F.S., may only be used for opening protection.*

**PLEASE NOTE:** If a homeowner currently has compliant hurricane shutters, but requests grant funds for impact windows instead, the request will be denied. A home with compliant shutters has already been mitigated against wind damage. The grant cannot be used to exchange one type of protection for another.

## Improvement 5 – Opening Protection Exterior Doors (Including Garage Doors)

Completed by installing hurricane-rated doors or replacing a standard garage door with a hurricane-rated garage door. *When recommended by a hurricane mitigation inspection, grants for townhouses, as defined in § 481.203, F.S., may only be used for opening protection.*

- a) If a homeowner currently has unprotected pedestrian or garage doors that include glass, the grant may be approved to replace the door with an impact door (or shutter the door with an impact-tested product).
- b) If a homeowner currently has pedestrian or garage doors that are solid (no glass) and not protected, the request to replace or shutter the door with an impact-tested product will be denied unless a recommendation is included in their inspection report.\*

**\*Exception:** An exception to the prohibition on replacing a solid door can be made IF the homeowner can provide documentation from their insurance agent that replacing all solid doors and/or garage doors with upgraded impact-tested products will result in a discount on their insurance premium.

Documentation required for the above exception can be one of the following: an email, letter, or quote from insurance agent. This documentation must be uploaded to the grant portal when requesting reimbursement. The documentation must specifically mention that a rating of A.1 on the windstorm mitigation form OIR-B1-1802 is required to obtain the discount on the policy currently in force, and the amount of any potential savings if A.1 is achieved. Once this documentation is received, the replacement of a solid door can be approved.

Improvements 4 and 5 are often combined because it is recommended that they be undertaken together.

**NOTE:** There are three levels of opening protection under Improvement 5. They are:

1. *Improvement Standard* – The lowest-cost option for protecting window openings. On a one-story house, this improvement would provide temporary structural panels for each window that would need to be installed each time a serious storm threatened the home. On a two-story home, this improvement would be a combination of standard shutters (*first floor*) and permanently attached shutters (*second floor*).
2. *Improvement Permanently Attached* – Protective devices that are permanently attached to the house and are deployed when a hurricane is approaching.
3. *Improvement Permanently Deployed* – These are protective devices such as impact-rated glass windows and doors or hurricane screens that require no installation when a hurricane is approaching.

# Authorized Improvements Guide

**PLEASE NOTE:** Approval of your grant application does not guarantee a disbursement of funds. **Grantees must follow all the guidelines required for reimbursement or payment to the contractor.** Those guidelines include:

- Homeowners **MUST** use an approved contractor from the authorized list.
- Homeowners **MUST** comply with all Program requirements.
- Approval of a Draw Request will be contingent upon receipt of uploaded required documentation. If a draw request does not contain all necessary documents or information, it will be returned to the applicant so they can correct the missing information.
- Final Inspection **MUST BE COMPLETED** to verify that all the improvements were made.

After your final inspection is complete and entered into the system, you can return to the grant portal to submit all information required for the funding that would be covered in your approved grant. Please recall that for Matching Grants, the homeowner must contribute funds equal to 1/3 of the cost of the project toward the project to be reimbursed for the remaining 2/3's, up to a maximum state contribution of \$10,000.

## Documents Required for Draw Reimbursement Request

Reimbursement Documentation	Homeowner – Regular	Contractor – Low Income
Invoice Cover Sheet	Yes	Yes
Original Contractor Invoice(s)	Yes	Yes
Proof of Payment (Cancelled check, receipts, paid invoice)	Yes	N/A
Insurance proof of premium discounts (email, letter, new quote from insurance agent that outlines what, if any, discount is available)	Yes	Yes – homeowner will be responsible for uploading this information.

\*\*Initial and final inspection reports are also required but already stored in the grants portal and are not the applicant's responsibility to provide.

\*\*\*If the applicant chose to replace a solid door without a recommendation in an inspection report, this document must be provided for Reimbursement. An email, letter or quote from an insurance agency/company requesting upgrade to change rating to A.1 as required in Form 1802 to obtain discount. This requirement is applicable to all counties except Broward & Dade Counties which will be exempt due to the Citizens Rate Guidelines Schedule for Wind Mitigation Discounts. Contractors must request this information from Low Income applicants for payment disbursement.