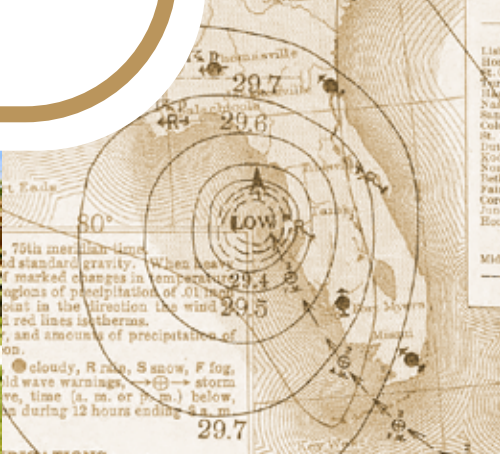
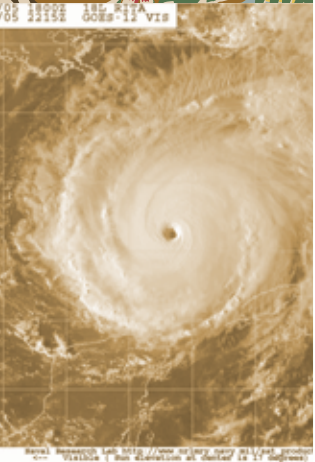




STRONGER HOMES. SAFER FLORIDA.





We Learned a lot from Hurricanes Like Andrew

Like the fact that too many Florida homes aren't strong enough to stand up to storms of that magnitude.

So, home builders and municipalities throughout Florida held an industry-wide discussion to explore the need for stricter building codes. Their conclusions became the Florida Building Code and took full effect in 2002.

The new standards and reforms phased out local regulations and replaced them with universal statewide building codes, which are continuously updated and modified.

Today, Florida homes are stronger, more secure, and better prepared for hurricanes, however, there are still millions of Florida homes built before 2002 that don't meet the standards of today's hurricane codes.

That is why we exist—the My Safe Florida Home Program is there to help Florida homeowners make their homes more resilient against hurricane damage and save money doing it.

HURRICANE
ANDREW 1992
Aug 16, 1992

HURRICANE
GORDON 2000
Sept 14, 2000



HURRICANE
CHARLEY 2004
Aug 13, 2004

HURRICANE
FRANCES 2004
Aug 25, 2004

Mission Statement: The purpose of the My Safe Florida Home Program is to assist homeowners with reducing their insurance premiums by providing Wind Mitigation Inspections and grant funds to protect their homes against future wind damage.

Reducing the Damage—and Cost of Hurricanes

In 2022, the Florida Legislature took a leadership approach and created the My Safe Florida Home Program as part of the insurance reforms designed to help homeowners manage property insurance challenges. MSFH provides free wind mitigation inspections and matching grants to qualified homeowners who wish to reduce their insurance premiums and strengthen their homes against future wind damage.

How the My Safe Florida Home Program Works:

1

INSPECT

Owners of any site-built, single-family, owner-occupied residential Florida property may apply for a FREE Home Wind Mitigation Inspection. \$150 value FREE!

2

PLAN

A free home wind mitigation inspection from MSFH is your roadmap for retrofitting your home. Qualified homeowners are eligible for up to \$10,000 in matching grant money to use towards recommended home-strengthening improvements.

3

INVEST

It's always a smart investment to put money into your home. And the My Safe Florida Home Program can help reduce some of the costs associated with making wind mitigation enhancements, so you can save money on insurance.



STEP 1 INSPECT



Get a FREE Home Wind Mitigation Inspection

Owners of any site-built, single-family, owner-occupied residential Florida property may apply for a free home wind mitigation inspection.



Scan code to get your
FREE Home Inspection

- Complete home wind mitigation inspection of your single-family home at NO COST and NO OBLIGATION to you. **Scan the code to apply for a FREE Home Mitigation Inspection or visit [MySafeFLHome.com](https://www.MySafeFLHome.com).**
- Receive a detailed report rating the current strengths and weaknesses of your home against hurricanes and recommended improvements to increase that strength. This report provides the roadmap that outlines what you can do to make your home stronger—all on your schedule.

Certified Inspectors and Contractors that Homeowners Can Count On

From the people who perform the inspections to the contractors who do the work, MSFH only works with licensed professionals who will show up on time and provide fair and honest estimates. MSFH does not provide the upgrades to the homes, only the money that goes towards helping offset the cost that goes towards helping offset the cost.





STEP 2 PLAN



Make Wind Mitigation Enhancements to Your Home

The inspection is key and provides you with a roadmap to follow when planning your recommended home-strengthening upgrades and budget. Home improvements, like securing your roof or protecting windows and doors from flying debris, can qualify you for generous annual insurance cost breaks. Home upgrades may even pay for themselves over time, while the discounts will continue yearly.

How We Help Keep Your Roof On

When recommended by your free inspection, state grant money has been made available for the following home strengthening improvements. Our goal is to help you keep the roof on your home. Securing the roof and protecting all openings are the keys to a safe home and avoiding any potential collapse.

Improving the Survivability of Your Roof Covering

Upgrading to stronger hurricane-resistant roof shingles with properly sized and properly applied roofing nails.

Improving the Strength of Your Roof Deck Attachment

For roofs consisting of shingles nailed to plywood sheets, additional nails or longer nails may need to be added to adequately secure plywood to roof trusses.

Creating a Secondary Water Barrier to Prevent Water Intrusion

Adding a secondary water-resistant barrier to the home, like a peel-and-stick underlayment applied directly to the roof deck material or seam tape on all joints and seams of the roof decking material.

Reinforcing Roof-to-Wall Connections

Like installing metal tie-down clips that attach roof rafters firmly to walls, holding them in place.

Opening Protection—Exterior Doors

Installing hurricane impact-rated doors and/or replacing standard garage doors with hurricane impact-rated garage doors.

Opening Protection—Windows

Installing hurricane impact-rated windows or hurricane shutters.

Missing Hurricane Resistant Features of Your Home

These are some hurricane resistant features that your home doesn't currently have, or improvements that you can make to your home:

2. Roof Covering	X	3. Roof Deck Attachment		4. Roof to Wall Attachment	
5. Roof Geometry	X	6. Secondary Water Resistance (SWR)	X	7. Opening Protection	X

STEP ③ INVEST



Put Smart Money Back Into Your Home

Homes built prior to the 2002 building codes could experience trouble during the next storm. Take advantage of program incentives to help you protect your home and property against hurricanes and save money:

- Apply to receive \$2 in state grant money for every \$1 you spend on eligible home strength improvements (Up to \$10,000 for eligible homes.)



**Stronger Homes
Means Lower Premiums.**



Save on Insurance Premiums

Florida insurance policies and premiums are expensive compared to other areas of the country. The wind mitigation coverage alone can represent 20-50% of the total cost of your Florida homeowner's policy. The good news is the My Safe Florida Home Program can help alleviate some of the costs associated with home insurance premiums for those making recommended wind mitigation upgrades to their homes.






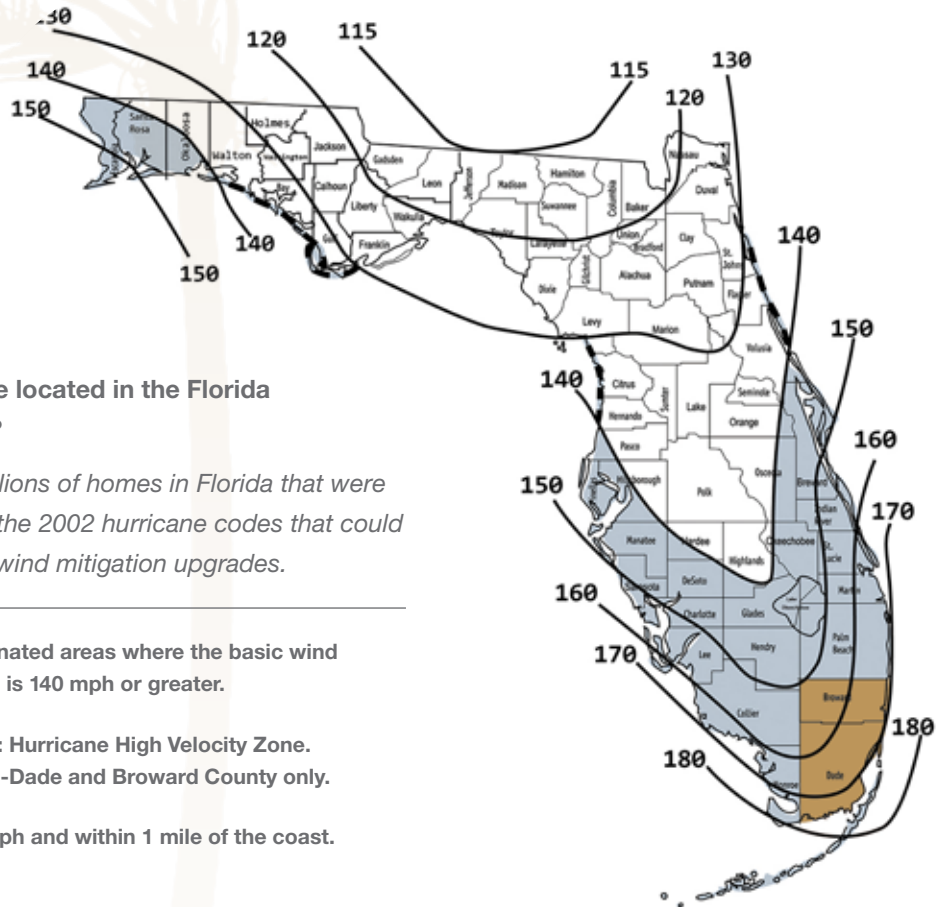
Is Your Home Safe?

Designated Wind-born Debris Regions

Is your home located in the Florida wind zones?

There are millions of homes in Florida that were built prior to the 2002 hurricane codes that could benefit from wind mitigation upgrades.

-  Designated areas where the basic wind speed is 140 mph or greater.
-  HVHZ: Hurricane High Velocity Zone. Miami-Dade and Broward County only.
-  130 mph and within 1 mile of the coast.





Together, We Can Make Florida a Safer Place to Live.

Forty percent of all hurricanes touch Florida, so the state's building codes are always evolving. Homes built today are much stronger and safer than those built prior to 2002. The My Safe Florida Home Program is taking the initiative in helping Florida homeowners better understand the value of wind mitigation upgrades and include them as part of their home improvement plans.

Turn Your Largest Investment Into Your Strongest.


Florida is an incredible place to live, work, and raise a family. When it comes to Florida real estate, people want to buy a home they know will stand up to the next hurricane and keep their families safe. MSFH has incentives in place to help Florida buyers and sellers create a wind mitigation plan to strengthen their homes for the next storm..

A Stronger, Safer Home Has Many Benefits:

- Has more value
- Easier to sell
- Costs less to insure
- Can require less repair work



Meet the Florida Hurricane Get Readier Coalition

The My Safe Florida Home Program is building a coalition of partners made up of homeowners, local, county, and state government officials, contractors, inspectors, insurance companies, home improvement centers, and more, ready to help homeowners retrofit their older homes to better control the cost of insurance in Florida 



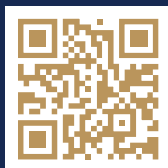


Stay Ahead of the Storms.

Together, we can make Florida a safer place to live.



Scan code
to get your
**FREE Home
Inspection**



www.MySafeFLHome.com