

# Authorized Improvements Guide

**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 six authorized improvements covered by the My Safe Florida Home Program, we have listed improvements below with detailed descriptions.

## **Improvement 1 – Reinforcing roof-to-wall connections.**

- For example, installing metal tie-down clips that attach roof rafters to walls to decrease chances that all or a portion of your roof will simply lift off your house during a hurricane.

## **Improvement 2– Improving the strength of your roof deck attachment.**

- For example, 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 that additional nails or longer nails need to be added to reduce the possibility of the plywood from being blown off in a hurricane.

## **Improvement 3– Improving the survivability of your roof covering**

- For example, 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.
- The homeowner may replace their roof with a different covering of their choice like tile, metal, or shingle with the understanding that program only covers up to \$10,000, no more.

## **Improvement 4 – Creating a secondary water barrier to prevent water intrusion.**

If your inspection report contains a recommendation to add a Secondary Water-Resistant Barrier (SWR), then you may use program funds to replace your roof if the final product result includes the SWR up to \$10,000.

There are three ways to accomplish a SWR:

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

## **Improvements 5 – Opening Protection (Windows)**

The only opening protection improvements covered for reimbursement are the installation of impact windows or hurricane shutters.

**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.

## Improvements 6 – *Opening Protection Exterior Doors (inc. Garage Doors)*

For example, installing hurricane-rated doors or replacing a standard garage door with a hurricane-rated garage door.

- 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) regardless of where the home is located within the wind-zone.
- 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 5 and 6 are sometimes combined because it is recommended that they be undertaken together.

**NOTE:** There are three levels of opening protection under Improvement 6. They are:

1. *Improvement Standard* – This improvement is 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 always attached to the house and only need to be 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.

**For LI Grant applicants there is a 7<sup>th</sup> improvement that is eligible which is:**

**Improvement 7 - Structural Repairs needed to implement Items 1-6\*\*\*** An example would be repairing rotted wood around a window to be able to replace the window. Maximum allowable amount for this item is \$1000 out of the \$5,000 LI Grant cap.

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PLEASE NOTE: Approval of your grant application does not guarantee a disbursement of funds up to \$10,000 for Matching Grants or of \$5,000 for LI Grants. Grantees must follow all the steps required for reimbursement. Those steps include:

- Homeowners **MUST** use an approved contractor from the authorized list in order to receive reimbursement.
- Final Disbursement Approval will be contingent upon receipt of uploaded required documentation.
- Final inspection **MUST BE COMPLETED** to verify that all the improvements were made.

After your final inspection is complete and, in the system, you can go back into the grant portal to submit a reimbursement draw request for the funding that would be covered in your approved grant.

## Documents Required for Draw Reimbursement Request

| Reimbursement Documentation  | Homeowner – Regular<br>\$10,000 | Contractor – Low Income<br>\$5000.00                                |
|--|---------------------------------|---|
| 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 LI applicants for payment disbursement.