



Residential Hurricane Mitigation Program Overview

The Residential Hurricane Mitigation Program

Rebuild Northwest Florida's Residential Hurricane Mitigation Program is one of the largest and most successful programs in the United States. We strive to provide homeowners in the area with assistance to fortify their homes against hurricane force winds.

There is no longer income or home value criteria to participate in the program. FEMA will provide 75% of the cost and the homeowner must provide the 25% cash match.

Eligible Mitigation Activities

Mitigation construction assistance is restricted to REBUILD's approved, licensed inspector's recommendations and within the restrictions of the grant award.

The grant awards are restricted to the following approved mitigation categories as set forth in 215.5586(2)(e), Florida Statutes:

- **Roof deck attachment;**
- **Secondary roof water barrier**
- **Roof Covering**
- **Bracing gable ends**
- **Reinforcing roof to wall connections**
- **Opening Protection**
- **Exterior doors, including garage doors (on attached garages only)**

Roofing, re-roofing, and window replacement work is restricted to the cost attributable to upgrading job specifications to use impact and pressure-rated/approved materials and retrofit techniques.

Benefits of Mitigating Homes in Florida

- Mitigating a home against hurricane force winds will make it safer, providing increased levels of protection for homeowners and their families
- Wind Mitigation can reduce the likelihood of . . .
 - future property losses due to hurricane force winds.
 - damage to irreplaceable possessions.
 - homeowners being displaced from their homes immediately following a storm.
- It can possibly make homeowners eligible to receive discounts on windstorm insurance.
- It can possibly increase the home's resale value.

Initial Eligibility Requirements

- **Applicant/co-applicant must occupy a single family, site built home as his/her principal residence and be able to provide proof of homestead exemption.**
- **The property cannot be a mobile home or manufactured home, an apartment, duplex, or town home.**
- **Home must be built before the adoption of 2002 Florida Building Code Standards.**

Post-Inspection Eligibility Requirements

Not every home inspected meets the requirements for construction approval. To be approved for construction a project must meet the following requirements:

- **The project must be cost effective.**
- **Existing structural features or damage cannot prevent the completion of the construction projects.**
- **A Wind Certified Engineer (WCE) must be willing to certify that the recommended mitigation projects will increase the home's wind resistance rating.**
- **This program is a voluntary program. If participation is accepted, the homeowner agrees to the completion of all the recommended mitigation measures.**

Services Rebuild Provides

Our program is a standard program that uses standardized materials, with limited options. However, by participating in the program, REBUILD will provide the homeowner with an inspection, construction management, labor and materials, and a detailed report for their insurance company at the completion of the project.

Contact Us

Homeowners can find more information about the program at our website: www.rebuildnwf.org. Homeowners who are interested in applying for the program can call our office at **(850) 497-7024** to register for an appointment.