

Hurricane Safety and your Home

The State of Florida is on record 'encouraging' residents to strengthen their homes to withstand hurricane damage. Florida's legislative and regulatory powers are uniformly committed to mandating that homes be brought up to current windstorm safety standards.

The Issue: Homes that do not meet current Florida building codes, with regard to hurricane safety features, will need to be brought up to, or near, current standards.

This means:

- Older roofs need to be replaced
- Roof restraints may need to be improved
- Hurricane shutters or impact protection is needed.
- Openings, including garage doors, need to meet codes.

The Concern: What if a home owner does not want or can not afford these improvements?

Consider the following:

- Recent hurricanes have conclusively demonstrated the difference between “fortified” dwellings and older non compliant homes.
- In general, homes that are not brought up to current codes will eventually become prohibitively expensive to insure and/or may become uninsurable.
- The state encourages significant premium credits for safety features and permits higher premiums for non fortified homes. This trend will increase.
- Citizens may not continue to provide an affordable alternative for non fortified homes.
- Current State subsidies to reduce premiums can be reduced at any time.

Suggestions: Visit <http://mysafefloridahome.com/> and click on *Wind Inspections* and *Matching Grants* to learn more about your options.

Lest you believe that this article is overly dramatic; attached is a recent letter to policyholders from a major insurer of high value-homes. The highlighted sections are insightful.

We live on a 400 mile peninsula jutting into the middle of a hurricane flyover zone. Hurricanes are a fact of life for which the State must prepare. Florida has taken aggressive steps to support the cost and availability of insurance protection. These are combined with reasonable requirements that property owners safeguard their home. The state has entered into an unwritten partnership with its citizens. This partnership calls for each party to invest in the future.

Please be informed, and act as necessary to assure that we can continue to provide affordable insurance protection.

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