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Mitigation and Retrofit Incentives

The first and foremost incentive for strengthening your home to better resist hurricanes is the protection of people and property. Retrofitting your home will provide better protection for your property (both the home itself and your possessions), increases the chances that you will be able to bounce back quickly after an event, and provide a safer place for anyone who elects to take shelter in the home when a hurricane strikes. It is also worth noting that there are typically more deaths and injuries during the recovery from a hurricane than from winds and wind induced damage during the storm. Consequently, reducing the chances of damage and disruption can reduce the chances of injury and damage following a storm.

Wind Insurance Savings

In the state of Florida, there are a number of incentives available to homeowners that can significantly affect the relationship between benefits and costs and provide, on average, a positive economic benefit for retrofitting that goes beyond just the personal security and property security aspects. Insurance premium reductions provide a significant and continuing benefit for certain retrofitting measure. The following table provides a description of both the types of typical retrofits that result in reductions to the wind portion of your insurance premium along with the typical range of hurricane related premium reductions. The discount ranges listed are in addition to discounts you may already be receiving for other wind resistive features such as a hip-shaped roof or roof to wall straps.

Action ID	Mitigation Action Description	Discount Range
1	Re-roof	0% to 6%
2	Re-roof and Re-nail Roof Sheathing	0% to 19%
3	Re-roof, Re-nail Roof Sheathing, and Add Secondary Water Resistance	0% to 20%
4	Protect Windows	6% to 7%
5	Protect Windows and Doors	7% to 10%

6	Mitigation Actions 1 and 4	7% to 14%
7	Mitigation Actions 3 and 4	7% to 22%
8	Mitigation Actions 3 and 5	12% to 22%

It is important to note that the insurance discount ranges tabulated above represent a range of typical discounts available from all insurers in Florida. In most cases, individual insurers will offer a discount at either the high or low end of the range. In order to qualify for these discounts, most insurers require that the features be verified by a licensed engineer, architect or contractor. To learn more about discounts available from individual insurers, please visit the [Wind Insurance Savings Calculator](#).

My Safe Florida Home

The second program of incentives for Florida homeowners to retrofit is a \$250 million program of matching funds from the state for certain eligible expenditures. The mission of the program is:

"To help Floridians strengthen their homes against hurricanes and to reduce hurricane exposure in our state, the Florida Comprehensive Hurricane Damage Mitigation Program will offer matching grants up to \$5,000 for specific home improvements identified in the home inspection reports. A completed inspection does not automatically qualify you for or guarantee you will receive a grant."

Details on this program can be found on the Department of Financial Services website www.mysafefloridahome.com.

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