

Feedback from Committee Member Bill Coffey

Target:

Goal should be to educate all home, commercial and business owners on “How to Harden their Investment” to minimize damage caused by a hurricane, A hurricane does not discriminate. All of these owners regardless of income or home value should learn from this law. Whatever measures we put in place should not expire with the grant. We should try to educate everyone. The financial grants will only take care of roughly 50,000 homes. How many homes need one or more of these improvements? Are there enough contractors for these retrofit improvements? The speed to accomplish these improvements should be a priority. We want to create a safer place for the people to live in and for the insurance companies to insure our investments.

Educate all home owners and business owners with no time limit

- 1) Insurance agents
- 2) Press releases or articles in the local newspaper in the home improvement section
- 3) Retailer such as big box retailer who could do customer clinics to educate the public possible through tax free event to get ready for hurricane season.

Communicate the possible saving to the home owner (give examples)

- 1) How to apply for the grant and inspections
- 2) How to go about getting credit for these improvements if owner does it themselves, or has someone else do it for them
 - a. Mitigation inspectors
 - b. Insurance company and agents
 - c. Contractors
 - d. Inspection services

Create a list to prioritize the improvements to “Harden the home”

- 1) Are window and door openings more vulnerable, which would result in the loss of the roof?
- 2) Gable end bracing on end walls
- 3) Roof to wall connections
- 4) Roof deck
- 5) Roofing covering
- 6) Secondary water barrier

Retrofit Improvement Contractors

- 1) Large contractors create a bid process for these grants
- 2) Home owners that do it themselves
 - a. Rebate from supplier of product
 - b. Inspection to certify improvement
 - c. Insurance credit for these improvement

Standardize all forms used information needed, level of expertise accepted (General Contractors, Engineers, Architect):

- 1) Mitigation inspection.
- 2) Insurance company and agents
- 3) Contractors
- 4) Inspection services

Building Codes

- 1) New construction
- 2) Replacement or remodel (Grandfather clause)
- 3) Allowing for example a Roofing contractor to brace the gable end or install roof to wall connections

