



# INTACT

## Hurricane Mitigation Program

Volunteer Florida   
**FOUNDATION**



 Florida Hurricane  
**RELIEF FUND**

# Long Term Recovery

Perception of disaster →

Evacuation

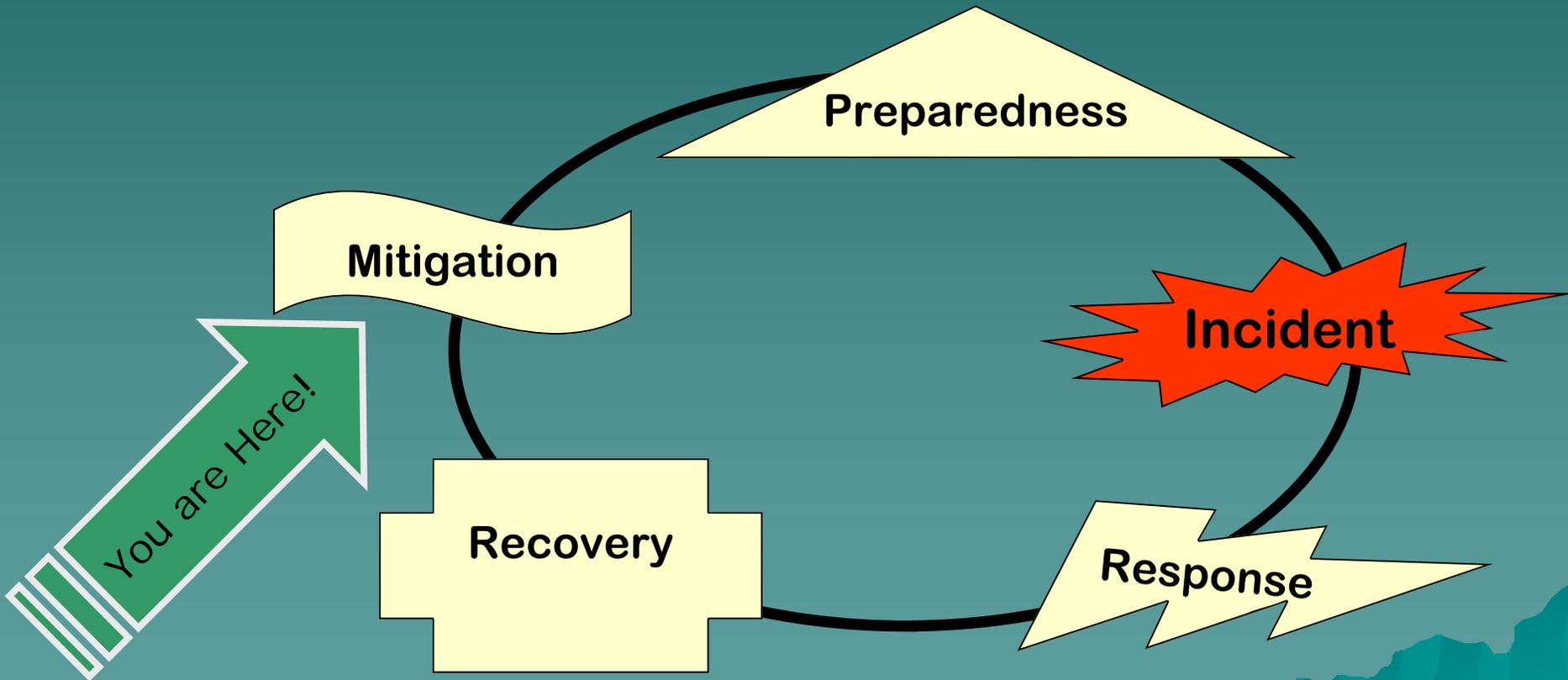
Shelters

Lines for food/water

Disasters actually occur in phases →

# Long Term Recovery

## Disaster Response Cycle



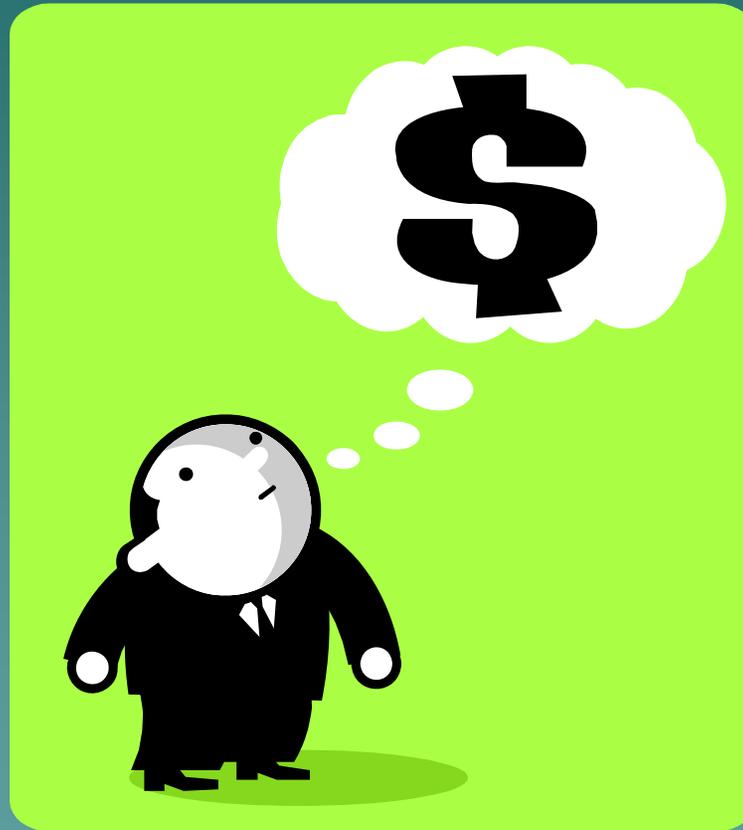
# What is Mitigation?

Mitigation is defined as home modifications that make a home more resistant to wind damage

- ◆ installation of hurricane shutters
- ◆ repair/replacement of doors/windows
- ◆ upgrades to roofing to minimize damage from wind and rain



# Sounds Expensive!?

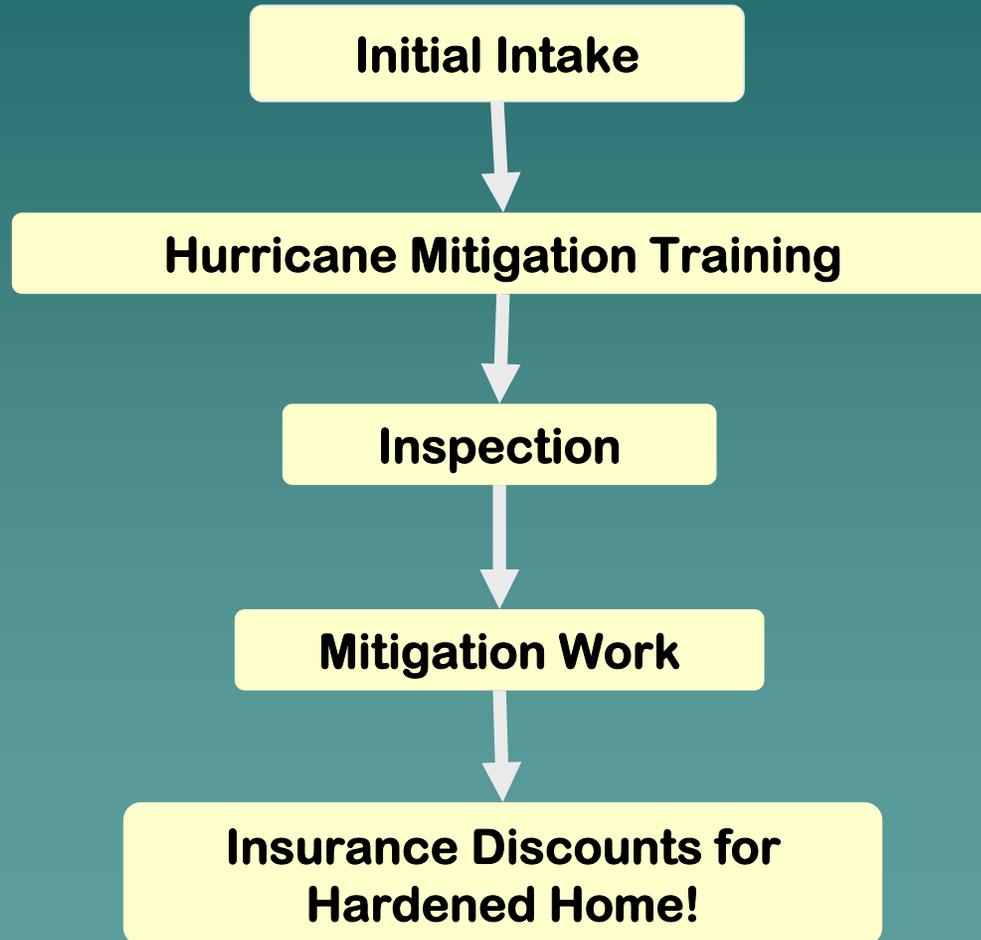


# Can I get help?

You may be eligible for the program if you can answer YES to these questions:

- Do you own your own site built home?
- Do you qualify for the Homestead Exemption?
- Is your home insured for less than \$500,000?

# Program Steps





# Initial Intake



- 1) Go to [www.stlucieco.gov/community/intact.htm](http://www.stlucieco.gov/community/intact.htm) to download an application OR call 462-2093 to request one.
- 2) Complete the application
- 3) Gather needed paperwork
- 4) Call 462-2093 to schedule an appointment to turn in your information.

# Hurricane Mitigation Training



- Where?:** University of Florida/St. Lucie County Cooperative Extension Hurricane House
- When?:** Dates vary – please see website
- Why?:** To learn skills to develop a mitigation & preparation plan for future storms

# 3 hour mitigation class

- ◆ Understand what it means to mitigate your home.
- ◆ Know how to be better prepared for the next storm.
- ◆ Receive a hurricane shutter toolkit from the University of Florida/IFAS St. Lucie County Cooperative Extension Program (while available).



# The inspection process?

The inspection is conducted by a qualified home inspector trained in wind-resistant building techniques.

Once the inspection is completed, you will receive a detailed report in 30-45 days.

# Inspection Report

The report will:

- ✓ Rate how hurricane resistant your home is
- ✓ Explain the improvements that could be made to strengthen your home against hurricane damage.
- ✓ Estimate how much the improvements would cost.
- ✓ Explain the insurance discounts that are available if improvements are made
- ✓ Rate how resistant your home would be after the improvements.

# What happens next?

When you receive your report you should immediately provide a copy to St. Lucie INTACT at 437 N. 7<sup>th</sup> Street, Ft. Pierce 34950.

The mitigation team will review the report and determine which recommended improvements can be provided.

# What are improvements?

The grant may cover improvements such as:

- ◆ Improving the strength of your roof deck attachment.
- ◆ Creating a secondary water barrier to prevent water intrusion.
- ◆ Improving the survivability of your roof covering.

- ◆ Bracing gable-ends in your roof framing.
- ◆ Reinforcing roof-to-wall connections.
- ◆ Upgrading exterior wall opening protections.
- ◆ Upgrading exterior doors.

# When will they start work?

Once the inspection report has been received and reviewed, permits will be submitted and building materials gathered to begin the work.





# Insurance Discounts

Once work on the home is completed a premium discount from the insurance carrier will be requested.

*Bringing Insurance Premiums Down!  
One Home At A Time!*

