

## WHAT DOES IT COVER?

The intent of the program is to retrofit the entire envelope of the house: the roof and all doors, windows, soffits, and vents. Some common mitigation efforts include shutters, impact resistant doors and windows, gable end bracing, hurricane straps, and more.



Water Barriers



Garage Doors



Gable Ends



Anchoring



Reroofing



Windows

It does NOT cover things like HVAC, drywall, plumbing, electrical wiring, screen enclosures, tree trimming, wood rot, or termite damage.

## HURRICANE LOSS MITIGATION PROGRAM



For More Information:

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Flagler County

## HURRICANE LOSS MITIGATION PROGRAM



PROTECTING YOUR HOME  
FROM WIND DAMAGE

## WHAT IS THE HLMP?

The Hurricane Loss Mitigation Program (HLMP) is a grant funded program to increase the wind resistance of homes– at no cost to eligible homeowners!

## WHAT ARE THE CRITERIA?

- Single family home
- Built prior to 2002
- Site-built (not manufactured)
- No unpermitted work
- No outstanding liens or judgments (Current mortgage is allowed)
- Primary residence (homesteaded)
- Possess current Homeowner's Insurance policy (including wind)
- Located within Flagler Beach

## ARE THERE INCOME REQUIREMENTS?

While the program is open to any home that meets the criteria, preference is given to homeowners in the low-to-moderate income category, as defined below:

### 2017 Income Preference Guidelines

Family Size	Low	Moderate
1	\$31,000	\$46,560
2	\$35,400	\$53,160
3	\$39,850	\$59,760
4	\$44,250	\$66,360
5	\$47,800	\$71,760
6	\$51,350	\$77,040
7	\$54,900	\$82,320
8	\$58,450	\$87,600



## HOW DOES IT WORK?

1. If you meet the initial criteria, contact Flagler Beach HLMP Project Manager for an application.
2. A wind inspector will inspect your home to determine necessary mitigation measures.
3. The application and inspection together create a project file for the selection process.
4. If selected, contractors are selected and construction begins.
5. After construction, there is a post-inspection to ensure work is completed to specifications.
6. A 5-year vanishing lien is placed on the house to discourage fast resale/flipping.

## WHY MITIGATE?

- Your home is your largest asset
- Reduce damage
- Reduce debris
- Reduce recovery time
- Reduce insurance premiums– Average savings of \$710!