



Construction Mitigation Impact on Property Insurance Rates ¹

“Construction mitigation” refers to actions taken to permanently reduce or eliminate long-term risk to people and property from the effects of hazards. Under Florida law, property insurers are required to offer Florida homeowners “discounts, credits, or other rate differentials, or appropriate reductions in deductibles” for construction techniques that reduce damage and loss in windstorms (section 627.0629, Florida Statutes). Fixtures and techniques include, but are not limited to, those that enhance roof strength, roof covering performance, roof-to-wall strength, wall-to-floor-to-foundation strength, opening protection, and window, door, or skylight strength.

Discounts may also be available for a building with an approved sprinkler system (section 627.0654, Florida Statutes).

For mobile home owners, insurance discounts may be available for construction that complies with American Society of Civil Engineers Standard ANSI/ASCE 7-98 and applicable Florida tie-down requirements.

Reductions in the cost of homeowner insurance are not automatic. Here are steps and requirements (may vary with each insurance company):

- Each home is evaluated on an individual basis and based on an inspection

- Inspection by an individual approved by the insurance company
- The insurer may require you to pay the costs associated with the inspection (if you request it)

Although a reduction in the cost of your property insurance is a good incentive to build (or re-build) stronger and better, the best reason will always be for the protection of you, your family, and your valuables.

Cautions:

- You should independently verify the qualifications of any person inspecting your property. Such inspection does not require specific licensure, but you can ask for references and information about previous work. You can also check to see if any complaints or lawsuits have been filed against any person or company performing an inspection (please see below for agency and other contacts).
- Before relying on information from one individual or company, you should take advantage of several government and private resources addressing the topic of mitigation (please see below for this information).

¹*DISCLAIMER – This piece is intended to give the reader only general factual information current at the time of publication. This piece is **not** a substitute for professional advice and should not be used for guidance or decisions related to a specific design or construction project. This piece is not intended to reflect the opinion of any of the entities, agencies or organizations identified in the materials and, if any opinions appear, are those of the individual author and should not be relied upon in any event. Applicable to 2004 Florida Building Code.*

Government Agencies/Offices:

Department of Community Affairs/Florida Building Commission: 850-487-1824 / www.floridabuilding.org

Florida Department of Community Affairs Mitigation Incentives Database: www.FloridaWindIncentives.org (this location allows you to enter specific information about your house and location for an evaluation—very useful)

Florida Department of Business and Professional Regulation: 850-487-1395 / www.myflorida.com/dbpr

Florida Department of Business and Professional Regulation, Office of Unlicensed Activity: 850-487-1395 / www.myflorida.com/dbpr

Florida Department of Financial Services, Division of Consumer Services: 800-342-2762 / www.fldfs.com/consumers

Your county or municipal building department (please see the government section of your telephone book—look under “building,” “plans,” “inspections,” or “zoning”)

Your local court records office (please see the government section of your telephone book—look under “courts” or “clerk of court”)

Other Resources:

Institute of Business and Home Safety: www.ibhs.org

Federal Alliance for Safe Homes: www.flash.org

Applied Research Associates, Inc.: www.intrarisk.com

Florida Insurance Council: www.flains.org

Property Casualty Insurers of America: www.pciaa.net

American Society of Civil Engineers, Florida Section: www.fla-asce.org

Florida Fire Sprinkler Association: www.ffsa.org

Florida Manufactured Housing Association: www.fmha.org

Don't know where to go for an answer to a specific question?

Contact: Building A Safer Florida, Inc. 1-850-222-2772 or www.buildingasafeflorida.org

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