**What Does It Cover?**

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

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

**Residential Mitigation Retrofit Program**

For More Information:

Contact: Devrie Paradowski, Housing Program Coordinator
Phone: 386-586-2324 option 5
E-mail: dparadowski@flaglercounty.org

Flagler County Housing Services
1000 Belle Terre Blvd.
Palm Coast, FL 32164
What is the RMRP?
The Residential Mitigation Retrofit Program (RMRP) is a grant funded program through Florida’s Hurricane Loss Mitigation Program intended to increase the wind resistance of homes.

What are the Criteria?
- Single family home
- Built prior to 2002
- Site-built, on a slab foundation (not a manufactured home)
- 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 County
*Final approval is based on a benefit-cost analysis by FDEM

Are There Income Guidelines?
While the program is open to any home that meets the criteria, priority is given to homeowners in the lower income categories, as defined below:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Very Low</th>
<th>Low</th>
<th>Moderate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$22,700</td>
<td>$36,300</td>
<td>$54,480</td>
</tr>
<tr>
<td>2</td>
<td>$25,950</td>
<td>$41,450</td>
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<tr>
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<td>$46,650</td>
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<tr>
<td>5</td>
<td>$35,000</td>
<td>$55,950</td>
<td>$84,000</td>
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<tr>
<td>6</td>
<td>$37,600</td>
<td>$60,100</td>
<td>$90,240</td>
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<tr>
<td>7</td>
<td>$40,200</td>
<td>$64,250</td>
<td>$96,480</td>
</tr>
<tr>
<td>8</td>
<td>$42,800</td>
<td>$68,400</td>
<td>$102,720</td>
</tr>
</tbody>
</table>

How Does it Work?
1. If you meet the initial criteria, contact the Flagler County Housing Program Coordinator.
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!