

## PENSACOLA, Fla.

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Geraldine Schaeffer sat at her kitchen table, sipping her coffee and reading the paper, like every other morning. One particular article she read that Thursday morning prompted her to make a phone call. That simple phone call quickly led to a more sturdy home and a drop in her homeowner's insurance. The spunky 81-year-old from Escambia County secured both benefits after reading the story about Rebuild Northwest Florida and the group's bold plan to strengthen thousands of homes across the Panhandle. She called the nonprofit for more information. "I figured, why not make a call and see what happens?" said Schaeffer.

She soon found out. A few months after the call, construction crews showed up at Schaeffer's home. They strapped down the roof on the 13-year-old home; it can now handle 800 pounds of pressure from hurricane force winds. The crews also installed a new, stronger garage door and fit storm shutters on each window. It was approximately \$8,000 worth of work that made Schaeffer's home a fortress against hurricanes and it did not cost her a penny. Instead, it saved her money. When she documented the work for her insurance company, it dropped her premium by nearly \$100. "It hadn't occurred to me that there would be any sort of drop!" she said, pleasantly surprised.



Examples of roof strapping, storm shutters and a wind-resistant garage door. Geraldine Schaeffer had all three installed on her Escambia County home.

## "It hadn't occurred to me that there would be any sort of drop!"

Geraldine Schaeffer, HMGP recipient

The work is possible because of a unique partnership between Rebuild Northwest Florida, the State of Florida, U.S. Rep. Jeff Miller and the FEMA Florida Long-Term Recovery Office (FLTRO). In the wake of Hurricane Ivan in 2004, the four joined forces to fashion an innovative \$20 million dollar grant from FEMA's Hazard Mitigation Grant Program (HMGP).

Typically, local governments, the state or nonprofits apply for the HMGP in order to strengthen a specific, publicly owned structure. In this case, the leaders of Rebuild Northwest Florida had a bold idea: harden thousands of individually owned structures under one application. "We had to get creative because we'd never seen an application like this before," said Scott R. Morris, director of the FEMA Florida Long-Term Recovery Office. "But our team immediately saw the value even though there was no real precedent. Hardening these homes will not only protect lives but might also help protect these individuals from skyrocketing insurance rates."

Once the funds were approved, Rebuild Northwest Florida began to collect applications from homeowners. The nonprofit group, made up of community leaders, worked closely with engineers. Those experts determined what improvements were needed and if it was cost-effective to move forward with a project. "You have to harden the entire home," said Sandi Woodbery, Executive Director of Rebuild Northwest Florida. "If you strengthen the roof structure and the roof-to-wall connections, but don't protect all of the home's openings, the home could still be damaged. You need the holistic approach."

Hurricane clips help anchor the roof to the main structure to prevent detachment due to severe wind.



Dave Mentell of Pensacola also had his home hardened. In addition to the peace of mind of a safer home, he says he's been told by his insurer that his premiums may be reduced by as much as 50 percent. "That is what is so exciting about this program," said Mentell. "My insurance rates had just gone up a lot. To get a big reduction, that is just fantastic!" he added, grateful for the news.

In addition to the benefits to the community, the work will also significantly benefit FEMA and all taxpayers. Fewer storm-damaged homes will lessen the amount of taxpayer-funded assistance the agency would need to provide following the next disaster. An independent study by the National Institute of Building Science's Multihazard Mitigation Council found that each dollar spent on mitigation could save as much as four dollars in response and recovery costs.

Geraldine Schaeffer is certainly enjoying the smaller insurance premiums. But more than that, she likes having a stronger home as hurricane season approaches. "We are facing this season quite calmly," she said. And for Geraldine and her husband of 50 years, there is no greater benefit than that.

**"Hardening these homes will not only protect lives but might also help protect these individuals from skyrocketing insurance rates."**

Scott R. Morris, Director of Florida Long-Term Recovery Office

DON'T LET THIS HAPPEN TO YOUR HOME!



This story is one of many examples of Hazard Mitigation working with local communities. For more Best Practices in other communities please visit:

[www.fema.gov/plan/prevent/bestpractices/index.shtm](http://www.fema.gov/plan/prevent/bestpractices/index.shtm)

For more information on Mitigation and retrofitting in general please visit:

[www.fema.gov/government/mitigation.shtm](http://www.fema.gov/government/mitigation.shtm)



## HAZARD MITIGATION

### The Program

Hazard Mitigation is sustained action taken to reduce or eliminate long-term risk to people and their property from hazards and their effects.

### How It's Done

The Mitigation Directorate manages a range of programs designed to reduce future losses to homes, businesses, schools, public buildings and critical facilities from a variety of natural and man-made disasters.

Mitigation focuses on breaking the cycle of disaster damage, reconstruction and repeated damage. Mitigation efforts provide value to the American people by creating safer communities and reducing loss of life and property. Mitigation includes such activities as:

- Enforcing stringent building codes, flood-proofing requirements, seismic design standards and wind-bracing requirements for new construction or repairing existing buildings.
- Adopting zoning ordinances that steer development away from areas subject to flooding, storm surge or coastal erosion.
- Retrofitting public buildings to withstand hurricane-strength winds or ground shaking.
- Acquiring damaged homes or businesses in flood-prone areas, relocating the structures and returning the property to open space, wetlands or recreational uses.
- Building community shelters and tornado safe rooms to help protect people in their homes, public buildings and schools in hurricane- and tornado-prone areas.

The FEMA HMGP pays for 75 percent of the cost of the improvements to a structure. The remaining 25 percent may be covered by the state and, in some cases, nonprofit organizations. In the case of the Rebuild Northwest Florida grant, some individuals contributed to the remaining 25 percent.



# HAZARD MITIGATION

FEMA grants help strengthen homes and slash insurance bills for families in Florida panhandle

Grant program used in a new way in order to protect homes from future storms



FEMA

