



Program Aimed at Combating the Storm

TALLAHASSEE, FL – A hurricane can leave a trail of devastation that includes loss of life and property. It can also have a major impact on the economy.

Florida’s Division of Emergency Management created the Hurricane Loss Mitigation Program in response to the damage Hurricane Andrew caused to Florida’s insurance market in 1992. Its aim is to minimize some of the risks associated with a storm.

The Florida Legislature initiated the Hurricane Catastrophe Trust Fund, which subsequently authorized the HLMP to encourage local partners to engage in best practices to reduce risk and losses.



Using the Florida Building Code as a standard for retrofitting, the Florida Division of Emergency Management’s Hurricane Loss Mitigation Program has funded hazard-mitigation upgrades and wind-mitigation projects for residents. **Photo courtesy of FDEM.**

With an annual budget of \$7 million provided by the Florida Hurricane Catastrophe Trust Fund, the HLMP supports activities that include:

- Retrofitting residential properties.
- Promoting public education and public information.
- Conducting hurricane research.
- Demonstrating, testing and raising awareness of new techniques to enhance manufactured homes’ wind resistance.

FDEM Objectives:

- Using the Florida Building Code as a standard for retrofitting and partnering with local housing authorities and nonprofit organizations in identifying properties, FDEM promotes wind mitigation and provides hazard-mitigation upgrades to residents.
- In promoting public education and outreach, FDEM provides training for individuals interested in wind-mitigation techniques, products and procedures, as well as codes and standards. FDEM provides an online information center on wind mitigation and continues to educate the public on the Florida Building Code cooperative programs with local and federal governments.
- FDEM partners with two educational institutes to create research programs to promote sound wind-mitigation research and activities:
 - Florida International University researches three issues:
 - Elimination of state and local barriers to upgrading existing mobile homes and communities.
 - Recycling of existing older mobile homes.
 - Hurricane loss-reduction devices and techniques for site-built residences.



Mitigation Activities Continued.

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A view of some of the windows and doors in the conference room. **Photo by Bonnie Hanchett/FEMA.**