



## Loss Mitigation Grant Program Report

In Accordance with Hawaii Revised Statutes § 431:22-102(c)

Prepared by the

INSURANCE DIVISION  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
STATE OF HAWAII

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**Foreword**

Hawaii Revised Statutes (“HRS”) section 431:22-102(c) requires the Insurance Commissioner to submit to the legislature a report that provides statistical information on participation in the loss mitigation grant program.

The loss mitigation grant program began on September 19, 2006. For the first year of the program grants were available only to former policyholders of the Hawaii hurricane relief fund. In addition, awareness of the program by the public is growing over time. As a result, statistics for the first fiscal year may not reflect total potential demand.

J.P. SCHMIDT  
Insurance Commissioner

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## **Loss Mitigation Grant Program Report for Fiscal Year 2006-2007**

This annual report is filed pursuant to Hawaii Revised Statutes (“HRS”) section 431:22-102(c), which requires the Insurance Commissioner to submit an annual report concerning participation in the loss mitigation grant program.

The Insurance Division administers the loss mitigation grant program. Under this program, the public may apply for a grant to cover some of the costs of installing wind resistive devices in their dwellings. Wind resistive devices, otherwise known as hurricane retrofits, help to reduce property loss due to strong winds including tropical storms and hurricanes. Grants are available for up to thirty-five percent of the cost of a retrofit, up to a maximum of \$2,100. Grants are available for the following wind resistive devices:

- (1) Uplift restraint ties at roof ridges and roof framing members to wall or beam supports;
- (2) Addition fastening of roof sheathing and roof decking for high wind uplift;
- (3) Impact and pressure resistant exterior opening protection devices;
- (4) Wall to foundation uplift restraint connections strengthening for wood foundation posts on footings; and
- (5) Residential safe rooms.

The Insurance Division contracted with a licensed structural engineer to develop detailed technical specifications for the wind resistive devices.

For fiscal year 2006-2007, the Insurance Division awarded 144 individual grants and 1 condominium association grant. The total grant payout was \$202,130. The average individual grant amount was about \$1055. Hurricane clips were the most commonly installed device.