



Authorized Improvements: Opening Protection

My Safe Florida Home Program

Version 1.0

March 9, 2023

So, You've Been Recommended Opening Protection...

Here are the possible improvements authorized under Opening Protection in the Authorized Improvement Guide.

Improvements 5 – Opening Protection (Windows)

The only opening protection improvements eligible for reimbursement are the installation of impact windows or hurricane shutters.

NOTE: If a homeowner currently has compliant hurricane shutters, but requests grant funds for impact windows instead, the request will be denied. A home with compliant shutters has already been mitigated against wind damage. The grant cannot be used to exchange one type of protection for another.

Improvements 6 – Opening Protection Exterior Doors (including Garage Doors)

For example, installing hurricane-rated doors or replacing a standard garage door with a hurricane-rated garage door

- a) If a homeowner currently has unprotected pedestrian or garage doors that include glass, the grant may be approved to replace the door with impact doors (or shutter the doors with an impact tested product) regardless of where the home is located within the wind-zone.
- b) If a homeowner currently has pedestrian or garage doors that are solid, (no glass) and are not protected, the request to replace or shutter the doors with an impact-tested product will be denied unless a recommendation is included in their inspection report. *

*Exception: An exception to the prohibition on replacing a solid door can be made IF the homeowner can provide documentation from their insurance agent that replacing all solid doors and/or garage doors with upgraded impact tested products will result in a discount on their insurance premium.

Documentation required for the above exception can be one of the following: an email, letter or quote from insurance agent. This documentation must be uploaded to the grant portal when requesting reimbursement. The documentation must specifically mention that a rating of A.1 on the windstorm mitigation form OIR-B1-1802 is required to obtain the discount on the policy currently in force, and the amount of any potential savings if A.1 is achieved. Once this documentation is received, the replacement of a solid door can be approved

Improvements 5 and 6 are sometimes combined because it is recommended that they be undertaken together.

NOTE: There are three levels of opening protection under Improvement 6. They are:

- 1. Improvement Standard** – This improvement is the lowest-cost option for protecting window openings. On a one-story house, this improvement would provide temporary structural panels for each window that would need to be installed each time a serious storm threatened the home. On a two-story home, this improvement would be a combination of standard shutters (first floor) and permanently attached shutters (second floor).

2. Improvement Permanently Attached – Protective devices that are always attached to the house and only need to be deployed when a hurricane is approaching.

3. Improvement Permanently Deployed – These are protective devices such as impact-rated glass windows and doors or hurricane screens that require no installation when a hurricane is approaching.

You may or may not have recommendations to upgrade doors, windows, skylights, or other openings. Please continue reading to see what Opening Protection may have been recommended to you.

Opening Protection Recommendations

Understanding your inspection report

Caption: The Opening Protection Level Chart

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

Near the end of your inspection report, you will find a Uniform Mitigation Verification Inspection Form – this is form OIR-B1-1802 and is often referred to as an '1802'.

Above is an example of the section in your 1802 where you will see which opening protection items are recommended. The rest of the report is summarized on pages 5 and 6 of your inspection report, so the only section of your 1802 that you may need to review is the above chart.

Marks in the N or X row: this means that specific type of opening could be more protected. It **may** mean that you have been recommended to replace or upgrade that type of opening; please read the following paragraphs carefully.

Caption: Glazed Opening Example

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)		X				
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection	X		X	X		

Rows N and X: Glazed Openings

If you see an "X" in the N or X rows under the "Glazed Openings" columns, you do not currently have protection for that type of opening **and can use grant funds to upgrade those items with the opening protection upgrades** listed in the Authorized Improvement Guide.

In all areas of the Wind-Borne Debris Region, glazed openings (openings that contain glass) that receive an "X" in the N or X row will be recommended to be upgraded, and the homeowner will see a recommendation on page 6 of their report for opening protection. This includes doors that contain glass in all counties.

If you already have shutters or some other kind of protection for that type of opening, you will NOT see an "X" in the N or X row of the chart. You will instead see an "X" in a different row.

In the "Glazed Opening Example" chart above, you will see that there is a mark in the X row for every type of opening except the garage doors. If this chart was in your report, you would be eligible to upgrade the windows/entry doors, skylights, and glass block openings. You would not be eligible to upgrade the garage doors as they already have mitigation against wind damage.

Caption: Non-Glazed Opening Example

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C					X	
X	No Windborne Debris Protection				X		

Rows N and X: Non-Glazed Openings

If you see an “X” in the N or X rows under the *Non-Glazed Openings* columns, you do not currently have protection for your solid doors.

If you are in Miami-Dade or Broward County, this means that you have a recommendation in your inspection report for solid doors; you may see a recommendation for Opening Protection on page 6 of your report but only see “X” marks in the N and X rows of the Non-Glazed Openings columns.

If you are outside of Miami-Dade or Broward County, this is **NOT** a recommendation in your inspection report to replace your solid doors.

If you wish to replace a solid door (a door with no glass, listed under the Non-Glazed Openings heading) outside of Miami-Dade or Broward County, the following document must be provided for Reimbursement:

An email, letter, or quote from an insurance agency/company requesting upgrade to change rating to A.1 as required in Form 1802 to obtain discount.

***This requirement is applicable to all counties except Broward & Dade Counties which will be exempt due to the Citizens Rate Guidelines Schedule for Wind Mitigation Discounts. Contractors must request this information from LI applicants for payment disbursement.

In the “Non-Glazed Opening Example” chart, there is a mark in the N or X row for both types of openings.

- If the applicant with this chart is in Miami-Dade or Broward County, they have a recommendation to replace their solid doors.
- If the applicant with this chart is NOT in Miami-Dade or Broward County, they will need to seek out a document from their insurance agent.