



## Welcome to Sylvan Lake Reserve

12 February 2009

Dear Neighbor,

Nataya, one of our neighborhood real estate agents, shared some information with us about a home 'Hurricane Wind Mitigation Inspection' program based on info she received at a seminar. We are sharing this with you as a community service. The inspections are part of the state-sponsored [My Safe Florida Home](#) program. Click on the link for the program description, and a list of authorized inspection companies. Regrettably, it seems insurance companies have done little to promote the program to policy holders since it was enacted by the legislature in 2007.

Nataya had her inspection done last week. Based on the report, her hurricane premium reductions total \$1,875, \$375/yr for the five year period following the report filing. Look in your insurance policies for a section called something like "NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION". This was for a CENTEX home, so it would seem similar discounts would apply to others, depending on home size and insurance carrier.

Unfortunately, 'free' state-funded inspections must be completed by 6 March, and remaining allocations are committed. However, the 'retail' fee quoted by the inspection company Nataya used was \$150.00, still a great deal considering the premium savings.

FYI, the inspection companies do not try to up-sell or cross-sell based on the inspection report. They are in the inspection business, period. They do the inspection, send you the report, you file the report with your insurer, and the discount is applied. This is a true no-brainer.

**CAVEAT:** the discounts apply only to homes built prior to 2002. Homes built after 2001 already have the discounts applied because of building code changes.

Nataya would be happy to provide further information to anyone interested, including the name of the inspection company she used. Her contact info is:

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Sincerely,

Board of Directors  
Sylvan Lake Reserve HOA

[www.sylvanlakereserve.com](http://www.sylvanlakereserve.com)