

State of Hawaii
DCCA-Insurance Division
Loss Mitigation Grant Program

Directions for Applying for a
Wind Resistive Device Grant

1. Be aware that wind resistive device ("retrofit") grants are limited and are subject to the availability of funds for this purpose and will be awarded on a first come, first served basis. There is no guarantee that you will get a grant and you might have to pay the entire cost of the retrofit yourself. To obtain a grant you must comply with all program requirements, including the submission of the required documentations. You must complete the retrofit before applying for the grant. Because you cannot apply for the grant until after the retrofit is done, there is no guarantee that you will receive a grant. Also there is a risk that you might not qualify for the grant or that moneys will not be available for the grant. Consider this before undertaking a retrofit.
2. You may call the Insurance Division to determine whether grant moneys are still available. However, because the Division cannot account for grant applications that have yet to be submitted, it can only estimate what funds are still available.
3. Grants are not available for wind resistive devices installed prior to July 1, 2002.
4. Note that during the first year of the program, grants are available only to former policyholders of the Hawaii Hurricane Relief Fund. If you are not a former policyholder of the Hawaii Hurricane Relief Fund, do not apply until September 2007. Applications received prior to that will be returned.
5. Read the application form, the Loss Mitigation Grant Program Guidelines, the Wind Resistive Devices Technical Specifications, and the Overview.
6. Make sure the wind resistive device retrofit that you plan to undertake is being done in the proper sequence as required by the Wind Resistive Devices Technical Specifications.
7. Make sure the property is in good condition as required in the Wind Resistive Devices Technical Specifications.
8. You may wish to hire a licensed architect or structural engineer as a consultant to provide guidance for types of wind resistive devices that are suitable for your home. These costs are not reimbursable as part of the grant, however.
9. Contact a licensed contractor to install the hurricane retrofit. Make sure that the contractor has read the Wind Resistive Devices Technical Specifications and can install the wind resistive device in accordance with those specifications. Make sure the contractor is willing to sign the contractor certification that the retrofit and installation complies with the Wind Resistive Devices Technical Specifications. Check to make sure the contractor is using the current version of the Wind Resistive Devices Technical Specifications as shown on the website. (See item 13 also)
10. Check that the contractor has an appropriate license to do the work.

11. Do the retrofit. You must pay the entire cost of the retrofit yourself before applying for a grant.
12. Obtain a bill from the retrofit contractor for the cost of the retrofit. If the retrofit is being done along with other construction, request that the wind resistive device retrofit be billed separately. You will need to enclose this bill with the application. Grants will not be paid unless the bill clearly shows the cost of the wind resistive device retrofit separately from other construction.
13. Take the photographs of 30 percent of the wind resistive device installations as required by the application. You may need to take photographs before the contractor has closed up access to the wind resistive devices. You should also take photographs of the manufacturer's labels for the products and fasteners installed.
14. Complete all parts of the application form. Incomplete applications shall be rejected. You must submit your property tax map key (you can find it on your real property tax assessment notice).¹ Be sure to include a copy of the bill for the retrofit, the required photographs and the contractor certification. The grant amount requested shall be 35 percent of the cost of the retrofit or \$2,100 dollars, whichever is less. All property owners must sign and date the application. Send the completed application and supporting documents to the following address:

Hawaii Insurance Division
335 Merchant Street, #213
Honolulu, HI 96813
Attn: Loss Mitigation Grant Program

There are specialized application requirements for buildings with multiple dwellings set forth in the Loss Mitigation Grant Program Guidelines.

15. Subject to the availability of funds, grant applicants may self-install roof to wall wind resistive devices and plywood panels for opening protection without a professional contractor. If you do so, you must submit an inspector certification in lieu of the contractor certification. The inspector must have the qualifications set forth in the certification representations. The inspector must be able to make the representations set forth in the certification. Without proper planning, there is a risk that you will not be able to get a qualified inspector to sign the certification required to obtain a grant. Therefore, you should contact an inspector prior to doing the retrofit, and make sure you keep the inspector informed about your schedule and progress in doing the work. Self-installation is not allowed for other types of wind resistive devices.

¹ The tax map key shown on the real property assessment notice has twelve digits. Z-S-PPP-ppp-CCCC. Z=Zone number (one digit); S=Section number (one digit); PPP= Plat number (up to three digits); ppp=Parcel number (up to three digits); CCCC=CRP or Condominium number (up to four digits). The real property assessment bill lists at least 13 digits in the tax map key. In this case, the first number is the island code (I-Z-S-PPP-ppp-CCCC, where I=island code). We do not require that you fill in the island code on our application. If you have questions regarding your tax map key, contact your county property tax office.

16. Grant checks will be mailed to the named applicant at the retrofitted property address. Please allow a minimum of eight weeks for processing. Longer delays may occur depending upon program utilization and availability of funds.