

Frequently Asked Questions (FAQ)

Loss Mitigation Grant Program

Question: Does my retrofit qualify for a grant?

Answer: At first glance, this seems like a perfectly reasonable question to ask, but if you think about it, it is also a difficult one for us to answer. We cannot tell over the telephone what retrofit you installed, how it was installed (this is particularly true if the installation has not occurred yet) or what type of house it was installed on. To answer this question, you must ask the licensed contractor who did (or is doing) the retrofit if he can sign the Contractor Certification. The Contractor Certification is the representation by the contractor that the retrofit as installed meets the Technical Specifications. If the contractor cannot make this representation, then you cannot get a grant because the retrofit does not fit within the Technical Specifications.

Question: Where do I find a licensed and reputable contractor?

Answer: We do not have a list of recommended contractors for you to use because the State of Hawaii cannot endorse any private business. Some contractors who specialize in hurricane retrofits are listed in the yellow pages under “Hurricane Protection Services” and “Hurricane Shutters”, but we take no position on whether you should use them. The yellow pages list is not complete because there are many licensed contractors that could do the work. To learn more about hiring a contractor locate the DCCA website at www.hawaii.gov/dcca/areas/rico/licensedcontractor. That website will tell you that you can verify licenses and check prior complaints history by calling 587-3222 or toll free at 1-800-394-1902 or locating the website at www.hawaii.gov/dcca/areas/rico/business_online. Note that some contractors may be unwilling to do the work because the dollar amount involved is relatively small. You may want to contact a trade association in the building industry to help locate contractors interested in this type of work. However, you should be aware that these associations would probably not recommend persons who are non-members. Also, we cannot vouch for the procedures the various trade associations use to investigate the background of their members.

To hone in on contractors with the appropriate licenses, we make the following suggestions. For hurricane clips you may want to use a general building contractor or a carpentry framing contractor. For roof sheathing or decking improvements, you may want to use a general building contractor or a roofing contractor. For opening protection, you may want to use a general building contractor, a carpentry framing contractor, or a carpentry remodeling contractor. For wall to foundation connections, you may want to use a general building contractor, a cement concrete contractor, or a carpentry framing contractor. For a residential safe room, you may want to use a general building contractor, a carpentry framing contractor, or, if the structural members of the building will not be affected, a carpentry remodeling contractor. However, the engineer that

designs the residential safe room specifications may be the best source of advice on who will be needed.

Question: The application requires photographs but I am installing laminated films on my windows. What do I do?

Answer: If you are unable to provide photographs, include a short letter with your application stating why.

Question: My new house came with hurricane clips. Can I get grant moneys for them?

Answer: If the hurricane clips were installed pursuant to requirement of a building code, you cannot get a grant for them. See the Technical Specifications for more detail.

Question: I am doing retrofits in stages. When can I apply for a grant?

Answer: Many people will not be able to do all types of retrofits at once. For example, you can do hurricane clips for your roof and get a grant, while waiting until later to do opening protection (subject to the maximum \$2100 grant per dwelling). However, you must do a complete retrofit of a given type. For example, we cannot provide a grant if you have only protected half of the windows on your house or have only put hurricane clips on half your roof. The Technical Specifications must be complied with.

Question: Hiring an inspector for a do it yourself retrofit is so costly that it wipes out the benefit of the grant. Can I go without an inspector?

Answer: If you are doing it yourself, you must get an inspector certification. Even with professional installation, some estimates are that a significant percentage of hurricane clips are improperly installed. In fact, even if you are using a licensed contractor to do your installation, you may want to hire an inspector to double check that the work has been done properly.

Question: Will a hurricane retrofit hold up well in all categories of hurricane?

Answer: No. Hurricane retrofits are designed to hold up well at certain wind speeds, but if the wind gets stronger than that they do less well. You should ask the person selling you the hurricane retrofit to estimate the wind speeds at which their product will perform well.

Question: Will installing a hurricane retrofit save me money?

Answer: It depends among other things on the type of retrofit, the wind forces acting on the house, and the type of construction. If no hurricane or strong wind hits your house, then doing a hurricane retrofit is obviously not cost effective. However, if a hurricane hits your house, the savings could be many times the cost of the retrofit, particularly for

the cheaper retrofits like hurricane clips. To find out more about the aggregate cost benefit of hurricane retrofits, see “History of the Program” on our website.