

# 2021 WLM Changes for New Business

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**June 30, 2021**

As noted in the [Personal Lines Bulletin](#) dated June 11, 2021, Citizens has enhanced the wind mitigation credit structure for homes built in or after 2002 to better address variations in the requirements for wind loss mitigation (WLM) in the Florida Building Code. This enhancement is effective August 1, 2021, and affects the following policy types:

- *Citizens Homeowners 3 – Special Form (CIT HO-3)*
- *Citizens Homeowners 8 – Modified Coverage Form (CIT HO-8)*
- *Homeowners 2 – Wind-Only Form (HW-2)*

Based on the Florida Building Code, PolicyCenter® now has new higher wind-speed values for homes built in 2012 and later.

For homes built in 2002 and later, agents can use the Applied Technology Council's *Hazard by Location website* to determine wind speeds for PolicyCenter and the Property Insurance Clearinghouse. Log in to the *Agents* site and select [FAQ 4294](#) for step-by-step directions.

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## Resources

Log in to the *Agents* site and select **Training > Personal Job Aids > Clearinghouse > [Wind Mitigation Feature Help Chart](#)**.

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