



KAY IVEY
GOVERNOR

MARK FOWLER
COMMISSIONER

STATE OF ALABAMA
DEPARTMENT OF INSURANCE
OFFICE OF RISK AND RESILIENCE
201 MONROE STREET, SUITE 502
POST OFFICE BOX 303351

MONTGOMERY, ALABAMA 36130-3351

TELEPHONE: (334) 269-3550

INTERNET: www.strengthenalabamahomes.com



STRENGTHEN
ALABAMA HOMES

GENERAL COUNSEL
REYN NORMAN

DIRECTOR
TRAVIS TAYLOR

Contractor Eligibility Requirements

In order to be considered for a program contractor on the Strengthen Alabama Homes Program (SAH), you must meet all of the following program eligibility requirements:

1. The Contractor must hold a valid "Unlimited" license, or its successor issued by the Alabama Home Builder Licensure Board and is free from all disciplinary action by the Board. If the Contractor is a general partnership, limited partnership, corporation, limited liability company, or not-for-profit, the qualifying representative representing the Contractor must always be the same person designated as the Contractor's qualifying representative on the face of the contractor's license.
2. The Contractor must hold any other valid state or jurisdictional business license, or work permit required by law in Alabama. We do not have to receive a copy of your construction permits but you must post them as required by law.
3. The Contractor and each subcontractor used must independently provide proof of insurance with the following minimum coverages:
 - a. Contractor must maintain an in-force General Liability policy with \$1,000,000 per occurrence; \$1,000,000 personal and advertising injury; \$2,000,000 aggregate; and \$2,000,000 products/completed operations aggregate.
 - b. Automobile Liability covering owned, non-owned, and hired automobiles with \$1,000,000 per occurrence.
 - c. Employer Liability with \$1,000,000 per accident; \$1,000,000 disease policy limit; and \$1,000,000 disease each employee.
 - d. Umbrella Liability with \$1,000,000 each occurrence and aggregate; and
 - e. Contractors Errors & Omission Liability with \$100,000 each occurrence and aggregate.
4. Contractor used must independently comply with all state and federal Workman's Compensation laws.
5. Contractor must provide us with a Certificate of Compliance from the State of Alabama Department of Revenue. It can be found at this link <https://revenue.alabama.gov/certificate-of-compliance> or https://www.alabamainteractive.org/ador_tax_compliance/welcome.action.
6. Contractors must register with IBHS to become a Fortified Contractor. Choose the option Fortified Roofing Contractor Handbook. <https://fortifiedhome.org/how-to-become-fortified-certified/?v=1763755883283>. Follow the steps to become a Roofer with IBHS.

7. Contractor must successfully complete both courses and exams: **Fortified Professional for High Wind/Hail and Hurricane and Fortified Roof Contractor** training provided by the Insurance Institute for Business and Home Safety (IBHS) or its successor and provide a certificate of successful completion of the training. The training may be offered as separate courses, and the contractor is responsible for paying all fees associated with the training. It can be found at this link <https://www.fortifiedwise.com/>.
8. Contractor must provide their IBHS **Company and Provider ID** you received upon completion of their agreement and qualifications.
9. Contractor must agree to the terms with the State of Alabama, Alabama Buys, Vendor Self Service (VSS) application and receive direct deposit of payment for Fortified work performed under this program.
10. Contractor must maintain internet access and a valid email address on file with SAH program and remain active in Alabama Buys/STAARS while working on the program.
11. Contractor must agree to follow SAH program procedures, rules as established by the Commissioner of Insurance.
12. Contractor must successfully complete the Strengthen Alabama Homes Program Training.

All interested Contractors must submit items 1 – 8 (**IBHS Fortified Contractor ID and Course Exam certificates, all state and local licenses and insurance coverages**) to alesha.womble@insurance.alabama.gov for review.

Once submitted paperwork is reviewed, the SAH program office will let you know when all the necessary qualifications are met and at that point the contractors can begin the process of becoming a vendor in Alabama Buys, along with the other training necessary to begin providing bids on jobs and being paid through the State of Alabama.

It is the responsibility of the Contractor for maintaining a copy of the current licenses, certificates, and insurance coverage with the Strengthen Alabama Homes Program.