Frequently Asked Questions

The Strengthen Alabama Homes program at the Alabama Department of Insurance is pleased to provide you responses to the frequently asked questions below. Please feel free to contact us if you have a question not addressed below.

Frequently Asked Questions (FAQs)

1. **What is the Strengthen Alabama Homes grant program?**
   a. The Strengthen Alabama Homes grant program is designed to provide wind mitigation grants to homeowners in various counties in Alabama. (Check the Grant Award Schedule on the website.) Grant recipients must use these grants to make their home resistant to wind damage by retrofitting their home to the FORTIFIED™ Roof standard.
   b. The Strengthen Alabama Homes grant program's mission is to lower insurance rates in Alabama and make homes safer by Fortifying as many roofs as possible across Alabama.
2. **Where can I learn more about FORTIFIED™ and the different standards?**
   Please visit IBHS.org to find more information regarding the Fortified standards. The SAH program only offers the FORTIFIED™ Roof standard.
3. **Do I have to pay the grant back if I qualify?**
   a. No. Grants are not loans and do not need to be repaid. The purpose of this grant is to lower insurance rates in Alabama and make homes resilient to storm damage.
4. **Is there a tax benefit for receiving this grant in the year I receive it?**
   a. The State of Alabama has an income tax credit of up to $3,000 for mitigation work. The Alabama Department of Insurance does not provide tax advice. Contact a tax professional.
      i. 2012 Code of Alabama, Title 40 – REVENUE AND TAXATION. Chapter 18 – INCOME TAXES. Section 40-18-15.5 – Deductions for certain retrofitting or upgrades to homes – Residence in Alabama.
5. **How is the grant program funded?**
   a. Funding for the grants come from the insurance industry in Alabama and other entities to this program. Although a state agency administers this program, funding does not come from Alabama's General Fund. Funds from this program <u>are not</u> tied to Federal programs such as FEMA. The Strengthen Alabama Homes program may add additional funding options and partnership funding as positive funding opportunities arise.
6. **Can I just get a new roof from the grant?**
   a. No. The grant program is designed to mitigate homes against wind damage. If a new roof is required, then it will be included in the scope of work for the grant to meet the Fortified Roof standard.
7. **What if I just want to replace my windows or doors, or maybe I want to get hurricane shutters for my home. Will the grant pay for those items?**
   a. No. The goal of the grant program is to mitigate homes to the FORTIFIED™ Roof level (roof system). We do not offer the Silver Standard.

8. **Who may apply for a grant?**
   a. Some residents of Alabama (check grant award schedule on website) of an owner-occupied, single-family home and claims it as their primary residence may apply when grants are currently being awarded. (No condominiums, townhouses or mobile homes).
   b. Homes cannot be listed for sale at any point during the process.
   c. Only one grant per address.
9. **When will I receive my grant award notice?**
   a. After the bids have been reviewed you will receive an email notifying you of your grant award for the Strengthen Alabama Homes program. You may also log into your Strengthen Alabama Homes portal and see the status of your award.
   b. It is the responsibility of the applicant to check the email address provided on the application for any action required by the applicant, you have 7 days to complete the action. We will NOT call you.
10. **I want to apply for a grant, are there other requirements I must meet to apply?**
   a. Yes
      i. Your home must be in good repair.
      ii. You must provide proof that you have an in-force homeowners insurance policy before the grant is paid.
      iii. You must have flood insurance if you are located in a special flood hazard area.
      iv. You must get and pay for out-of-pocket a home evaluation from a Certified FORTIFIED™ Evaluator that is approved by the Strengthen Alabama Homes program.
      v. You must be able to provide proof that you have an in-force wind insurance policy on your home at the completion of mitigation work.
      vi. Must provide prior year tax returns. If you do not file a 1040, you can provide either a 1040-SR or a Social Security Benefits letter that shows the address.
      vii. Must complete a Vendor Disclosure form and have it notarized.
11. **What happens if I do not get insurance coverage on my home after it has been mitigated?**
   a. Contractors are paid by the grant program only after IBHS issues a Fortified designation on your home and you provide proof of insurance to the Strengthen Alabama Homes program. If you are unable to get insurance, or refuse to, the cost of mitigation work is payable by the applicant. Again, applicants are liable for any unpaid costs.
12. **What happens if I cannot afford to pay the cost difference between my grant award and the bids I receive?**
   a. You may opt out of the grant program at any time BEFORE you contract with a contractor. The money you paid for the home review will not be reimbursed. To opt out of the grant program, you must notify the Strengthen Alabama Homes program in writing (email) within 7 days of receiving your grant award letter email.
13. **How long are the bids good for?**
   a. Bids are good for 90 days from the day they are received.
14. **How long is the evaluation good for?**
   a. The evaluation is good for 5 years from the date of the report unless there have been improvements or damage to the home. Then, it's likely a new or updated report will need to be completed. Please consult your certified FORTIFIED™ Evaluator for guidance on evaluations.

15. **Can I delay the process to secure additional funding?**
    a. No. You cannot delay choosing your bid/contractor, delay signing the contractor between you and the contractor or delay at any point in the process to secure funding. From the date your grant is awarded, you have **90 days to complete** the mitigation work on your home. Money you pay out-of-pocket to the contractor is between you and the contractor. Please remember that the contractor will not be paid your award amount until a FORTIFIED™ designation is met.
    b. **90 Days to Complete** means from grant award date (all 3 bids are in) to the certificate being uploaded by the evaluator.
    c. The application cannot sit at any step for longer than 7 days waiting on action by the applicant, or the application will be terminated.
16. **What FORTIFIED™ levels does the Strengthen Alabama Homes program grant cover?**
    a. The Strengthen Alabama Homes program gives grants for homeowners to meet the FORTIFIED™ Roof level only.
17. **What is IBHS?**
    a. IBHS is the Institute for Business and Home Safety, a non-profit research and communications organization funded by the insurance industry. IBHS developed the FORTIFIED™ Standard adopted by the Strengthen Alabama Homes program. IBHS issues the certificates.
    b. IBHS is solely dedicated to reducing property losses resulting from natural and man-made hazards. It identifies the vulnerabilities of homes and businesses and makes recommendations for improvements to the design, construction, retrofitting, repair, and rebuilding of residential and commercial structures across the U.S.
18. **What is a FORTIFIED™ Evaluator and why does the program require one?**
    a. A FORTIFIED™ Evaluator is the only individual trained and certified by IBHS to gather important information on the construction details of your home that will determine whether it is able to be mitigated.
    b. FORTIFIED™ Evaluators inspect and gather details before, during and after the project is completed to verify that the contractor has done the work correctly and to help IBHS determine if the home meets FORTIFIED™ standards.
    c. Once IBHS verifies that the work performed meets the program requirements, only then will a FORTIFIED™ Designation certificate be issued.
19. **Is there a charge for this evaluation?**
    a. Yes. FORTIFIED™ Evaluators are independent contractors and set their own prices for their services. We recommend that you shop around to determine which evaluator will work best for you. The grant applicant is responsible for fees associated with the evaluations. There are no refunds if you decide not to continue in the program.

       A list of evaluators and their contact information is available on our website here: https://strengthenalabamahomes.com/Home/Evaluators
20. **Will all homes evaluated pass the evaluation?**
    a. No. Some homes, due to the way they are constructed, will not pass the evaluation.
21. **If my house is already at the Roof level, can I get a grant to reach the Silver level?**
    a. No. The grant program is designed to get homes to the FORTIFIED™ Roof level only.
22. **I do not have internet access but meet the requirements for a grant. Can I still apply?**
    a. All applications are accepted electronically only. It is the responsibility of the applicant to apply through the Strengthen Alabama Homes program website.

23. **I tried to apply or upload documents for a grant and I received an error message. What do I do?**
    a. If you received a message stating grants are full, this means all grant funds are gone for the quarter. You may keep trying throughout the quarter since applications are terminated for various reasons throughout the process. If the SUBMIT button does not work, all funds have been exhausted. Any other issues, please contact the Strengthen Alabama Homes program by calling 1-800-433-3966, or by emailing the program at SAH@insurance.alabama.gov.
24. **How much will my grant award be?**
    a. The grant awards will cover the cost of mitigation up to $10,000.00.
25. **What qualifications or training are required for contractors approved to work with the Strengthen Alabama Homes program?**
    a. Contractors that work on the Strengthen Alabama Homes program receive professional training on the FORTIFIED™ standard, must complete training specifically designed for the grant program and must be licensed and insured. All contractors will hold a valid "Unlimited" Alabama Home Builder's license which is issued by the State of Alabama Home Builder's Licensure Board.
26. **Can I do the mitigation work to my home myself?**
    a. No. You must use a contractor authorized to work on the Strengthen Alabama Homes Program. Our contractors have been certified by IBHS to perform fortified work and are licensed and in good standing with the State of Alabama. Contractor selection is done as part of the application process and the contractor you select is responsible for all aspects of the mitigation work on your home.
27. **Can I hire one of the contractors on your list to do the mitigation work before the grant is awarded?**
    a. No. Once the grant is awarded, and you select your contractor, our system will notify the contractor they have been awarded the job. Any work done outside of the scope of work designated by our program is not covered by a Strengthen Alabama Homes grant.
    b. Grants are only paid if you follow, and complete, the Strengthen Alabama Homes grant process. A list of contractors and their contact information is available on our website here: https://strengthenalabamahomes.com/Home/Contractors
28. **Can the contractor I selected as part of the grant application do additional work on my home?**
    a. Yes. However, a separate contract for any additional work outside of the scope of the FORTIFIED™ Roof level certification will be required. This grant program will not pay for additional work on your home, and you will only receive the grant amount stated on your award notification.
29. **If my bid amounts are more than my grant award amount, who will pay the difference?**
    a. Homeowners are responsible for the difference. The Strengthen Alabama Homes program will only pay the amount shown on the grant award notification.
    b. There cannot be delays in the process to gather additional funding. An application cannot sit at any step for more than 7 days waiting on action by the applicant.
    c. Check with the contactors before choosing about how they collect the overages, some may collect all upfront, some may collect partial payments, but this is strictly between you and the contractor.

30. **If I have received a claim for damage to my roof, am I still eligible for the grant?**
    a. No. The insurance industry funds the Strengthen Alabama Homes program. Therefore, an applicant cannot have both the grant and insurance claim money to Fortify their home if you have had a claim **within the past 6 months**.
31. **If I have issues with the evaluator or contractor will the Strengthen Alabama Homes program or the State of Alabama offer mediation?**
    a. No. The State of Alabama Department of Insurance nor the Strengthen Alabama Homes program can not get involved. You may contact the State of Alabama Home Builder's Licensure Board and file a complaint against the contractor. You may contact either Alabama Department of Construction Management or IBHS.org if you have an issue with the Evaluator.
32. **Can I get more than one grant?**
    a. Yes, only at a different address. This address must be owner-occupied, single-family home and claims it as their primary residence.
33. **Can I call the contractors after I get the bids and try to get them to change the bid amounts?**
    a. No, if you are caught doing this your application will be terminated, and you will not be able to reapply.
34. **Can my overage cost end up more than the bid price?**
    a. Yes, for various reasons. You may opt for an upgraded shingle or purchase a warranty. Also, when the roof is torn off there may be issues such as rotten wood that was undetected during the initial inspections by the evaluator and the contractor. It is your responsibility to cover these costs.
35. **What does my insurance company need to apply the wind mitigation or Fortified Roof discount to my policy?**
    a. The Certificate issued by IBHS and supplied to you by the evaluator is all they should need. If there are questions or concerns about the discount or the insurance company, please contact the Department of Insurance Consumers Services division.

       https://aldoi.gov/Consumers/FileComplaint.aspx