

State	Alabama	California	Florida	Louisiana	North Carolina	South Carolina
Mitigation Program	Strengthen Alabama Homes (SAH)	Brace and Bolt – California Earthquake Authority	MySafe Florida Home	Louisiana Fortify Homes Program	NCIUA Strengthen Your Roof	SC Safe Home
State Law Reference and Website	AL Code § 27-31E-2 (2012) https://strengthenalabahomes.com/	https://www.earthquakebracebolt.com/	https://myfloridacfo.com/my safeflhome	Bill text: https://trackbill.com/bill/louisiana-house-bill-612-insurance-department-provides-for-the-louisiana-fortify-homes-program-en-see-fisc-note-sd-ex/2242808/	https://strengthenyourroof.com/Home/Index	https://doi.sc.gov/605/SC-Safe-Home
Summary	Provides grants to Alabama residents for residential wind mitigation on existing, owner-occupied, single-family homes.	Earthquake Brace + Bolt (EBB) helps homeowners lessen the potential for damage during an earthquake. EBB offers a grant of up to \$3,000 toward a seismic retrofit for qualifying older houses.	The program has two primary components: 1. Provide, free of charge, a home inspection that identifies recommended improvements a homeowner may take to mitigate hurricane damage. 2. Eligible homeowners within defined areas of the state may apply for a matching grant to perform work on their home to retrofit their properties to make them less vulnerable to hurricane damage.	Authorizes the commissioner to make financial grants to retrofit roofs of insurable property with a homestead exemption to help the property resist loss and meet or exceed the "fortified roof" standard of the Insurance Institute for Business and Home Safety. It becomes effective January 1, 2023 and terminates June 30, 2025.	Offers grants to help eligible policyholders in beach communities better protect their homes against the threat of hurricanes through roof replacement with an IBHS FORTIFIED Roof™.	The South Carolina Safe Home program, administered by the South Carolina Department of Insurance, provides matching and non-matching grant funds to help coastal property owners retrofit their homes to make them more resistant to hurricane and high-wind damage.

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Qualified Recipients	Must own and occupy a single-family home in qualifying county as primary residence and provide proof of in-force homeowners policy, wind policy, and flood policy (if home is in special flood hazard area).	Must be a primary residence in a designated ZIP code, built before 1980 with a raised foundation and on level or a slightly sloping gradient.	The homeowner must have been granted a homestead exemption on the home. The home must be a dwelling with an insured value of \$500,000 or less or qualify as low-income. The home must have undergone an acceptable hurricane mitigation inspection after July 1, 2008. The building permit application for initial construction of the home must have been made by July 1, 2008. The home must be in the “wind-borne debris region” as defined in the Florida Building Code.	The commissioner shall promulgate rules governing eligibility requirements for grants and the administration of the program.	NCIUA Homeowners, Homeowners Windstorm or Hail, Dwelling, and Dwelling Windstorm or Hail policyholders with covered property along the Outer Banks and Barrier Islands. Policyholders must have a current, eligible policy that was effective on or before June 1, 2022. Residential properties must meet eligibility criteria described in the 2020 FORTIFIED Standard and associated technical documents as published by the Insurance Institute for Business & Home Safety (IBHS).	Must be a primary residence owner-occupied home, with an active insurance policy covering the property, site built or manufactured/modular, must not have existing previous damage, and the home and homeowner together must not have previously received and utilized a SC Safe Home grant.
Grant Limits	100% of project cost up to \$10,000	Up to \$3,000 toward a seismic retrofit for qualifying older houses. Plus, supplemental grants for low-income households (\$72,080 or less). Supplemental grants range from \$1,125 - \$7,000 depending on home location.	Grants will provide up to \$10,000 for the actual cost of the mitigation project. The program will provide \$2 in grant funds for every \$1 the homeowner provides. In order to receive the maximum grant amount, homeowners must be able to provide \$5,000 of their own funds toward the project.		Up to \$6,000.	Matching \$4,000 Non-matching \$5,000 Grant awards are based on the total annual adjusted gross household income of the applicant, adjusted for family size relative to the county area median income or the state median family income, whichever is higher.

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Inspectors	A FORTIFIED™ evaluation is required. A certified FORTIFIED Evaluator™ will perform an initial review of the current condition of the home and provide documentation of the steps needed to reach either the FORTIFIED™ Roof or Silver level. As mitigation continues, the Evaluator will work with the contractor to document all the work and submit the home for certification.	The house must successfully pass a final inspection by a local building inspector, confirming the retrofit was done in accordance with CEBC Chapter A3. If a homeowner chooses to hire a contractor to do the EBB retrofit, the contractor must be listed on the EBB Contractor Directory.	The Department of Financial Services will provide an approved list of inspectors. Homeowners must utilize an inspector from this list.	The grantee shall obtain all permits required by law or ordinance for construction, arrange and pay for inspections required by law or ordinance and the terms of the grant, which shall include inspection and certification by an Insurance Institute for Business and Home Safety certified inspector.		The program requires a homestead exemption and an acceptable wind certification and hurricane mitigation inspection.
Retrofits	The mitigation standard adopted by the Strengthen Alabama Homes program is known as the FORTIFIED Home™ program and it was developed by the Insurance Institute for Business and Home Safety (IBHS). To receive this grant, you must reach the IBHS FORTIFIED Roof or Silver standard.	In a brace + bolt retrofit, the foundation is bolted to the frame of the house, and if there is a crawl space (or cripple wall), it is braced with plywood or OSB sheathing. This helps prevent the house from sliding or toppling off its foundation during an earthquake.	When recommended by a hurricane mitigation inspection, grants may be used for the following improvements: Opening protection; Exterior doors, including garage doors; Brace gable ends; Reinforcing roof-to wall connections; Improving the strength of roof-deck attachments; Upgrading roof covering from code to code plus; and Secondary water barrier for roof.		Grants go toward the installation of a FORTIFIED Roof.	Bracing gable ends, roof-to-wall connectors, secondary water barrier, exterior doors (including garage doors), roof covering, Repair or replacement of manufactured home piers, anchors and tie-down straps, opening protection (window replacement, hurricane shutters), roof deck attachment, issues associated with weak trusses, studs and structural components.

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Funding	Funding for this program comes from the insurance industry (\$10M annually) in Alabama and is not funded from the state's general budget, nor is it tied to a federally funded program.	Funding for EBB retrofit grants comes from two different sources: the California Residential Mitigation Program (CRMP) or the Federal Emergency Management Agency (FEMA).	Initial funding provided by the state, up to \$10,000,000.	La. Fortify Homes Fund was created as a special fund within the state treasury.		Funded through premium taxes paid by the SC Wind and Hail Underwriting Association and 1% of the commissioner paid to producers annually.
Additional Incentives *	Through the mitigation program, dwellings constructed and certified as FORTIFIED for Safer Living receive a 50-60% credit of wind portion of premium. Dwellings certified as FORTIFIED for Existing Homes receive the following credits: Bronze – 20-35% Silver – 35-45% Gold – 40-50% AL has an income tax credit of up to \$3,000 for mitigation work.	California encourages insurers to offer discounts for wildfire preparedness action and provides consumers with the list of insurers, most are based on the National Fire Protection Agency Firewise Program: http://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/Insurers-Currently-Offering-Discounts.cfm	The Legislature has also provided tax exemptions for home hardening initiatives. Please click here for additional information on tax breaks . Beginning July 1, 2022, until June 30, 2024, sales tax is exempt on purchases of impact-resistant doors, impact-resistant garage doors, and impact-resistant windows.	Storm Mitigation Incentives Homeowners in LA may be eligible for a state tax deduction or insurance premium discount for voluntarily strengthening their homes against storms and hurricanes in compliance with the LA State Uniform Construction Code https://www.ldi.la.gov/consumers/insurance-type/homeowners/hurricane-resource-center/storm-mitigation-incentives	Wilmington area homeowners can get discounts for FORTIFIED Roof or Home program (6-19%). Eligible policies with NCUS can qualify for a free FORTIFIED roof endorsement.	Premium Discounts for Mitigation Measures. Tax Incentives Catastrophe Savings Accounts Tax Credit for Fortification Measures Tax Credit for Excess Premium

*Mississippi offers a catastrophe savings account and FORTIFIED and BCEGS discounts on property insurance as well as a special endorsement for roof replacement. See list here:

www.smarthomeamerica.org/fortified/discounts-and-incentives/list-of-fortified-discounts-and-incentives#Mississippi

Georgia offers an insurance discount on FORTIFIED roofs. <https://www.smarthomeamerica.org/fortified/discounts-and-incentives/list-of-fortified-discounts-and-incentives#Georgia>

See full list of FORTIFIED DISCOUNTS HERE: <https://www.smarthomeamerica.org/fortified/discounts-and-incentives/list-of-fortified-discounts-and-incentives>