

Rule 7.04. Grants.

1. Eligibility. To be eligible for an SMH grant, an applicant must meet the following requirements:
 - a. Homeowner must claim its primary residence in a county where grants are being made available.
 - b. The home that is the subject of the grant must be an owner occupied, single-family, primary residence, and cannot be a condominium or mobile home.
 - c. The home must be in good repair and insurable, unless damaged by a hurricane, non-hurricane wind, or hail. SMH grant funds cannot be used for regular maintenance or repairs but may be used in conjunction with repairs or reconstruction necessitated by damages from a hurricane, non-hurricane wind, or hail. SMH funds cannot be used for payment of deductible or co-insurance requirements on any covered claim by an insurer.
 - d. Homeowner must retrofit the home to the Insurance Institute for Business and Home Safety (IBHS) FORTIFIED Roof™ (Roof) or an IBHS successor designation.
 - e. Homeowner must provide proof of an in-force policy providing wind and hail insurance coverage on the home.
 - f. If the home is in a Special Flood Hazard area, homeowner must provide proof of an in-force flood insurance policy. The flood policy may be from the National Flood Insurance Program (NFIP) or a private carrier.
 - g. FORTIFIED projects must be completed within three (3) months of the date of the notification of grant approval. Failure to complete the project timely may result in the forfeiture of the grant. The commissioner may grant a homeowner an extension of time to complete the SMH project if an extension is timely requested in writing and the homeowner provides sufficient proof that extenuating circumstances cause or will likely cause delays in the completion of the SMH project. Whether to grant or deny a request for an extension of time shall be subject to the commissioner's sole discretion.
 - h. Any entity providing funds to the SMH program will be permitted to establish additional rules and guidelines under which those funds may be used, as long as they do not violate state or federal law.
 - i. Grant amounts are limited to \$10,000.00 per home.
2. Application Process.
 - a. Homeowner creates an online profile to be eligible for lottery participation.

- b. If a homeowner is selected for SMH Grant participation through the lottery, the homeowner will be notified by SMH to submit an application to SMH.
 - c. The SMH staff and/or its TPA will review all applications for completeness and will perform appropriate audits to verify the accuracy of the information on the application and that the applicant meets all eligibility rules. Verified applicants are placed in the order received. Grants are awarded through a lottery process, subject to the availability of funds.
 - d. Once notified that application is approved, Homeowner will then provide required documentation for eligibility: evidence of homestead exemption; a copy of the declaration page of homeowner insurance policy and copy of declaration page of flood insurance policy if the home is in a Special Flood Hazard Area.
 - e. Homeowner shall select a Certified IBHS Evaluator from a list of evaluators provided by SMH, www.mid.ms.gov or IBHS, www.fortifiedproviders.com.
 - f. Evaluator pre-qualifies the home to determine whether the home can be FORTIFIED and, if so, identifies all improvements required to achieve IBHS FORTIFIED Roof or an IBHS successor designation and reports findings to SMH or its TPA. The Evaluator's fee is paid by the homeowner.
3. Authorization to Begin Work
- a. Homeowner will select three (3) Contractors from the approved list of Contractors (Contractors found at SMH www.mid.ms.gov or IBHS, www.fortifiedproviders.com).
 - b. Homeowner provides Evaluator's report to Contractors and obtains Contractor bids necessary to perform work to achieve FORTIFIED roof designation as outlined in Evaluator's report.
 - c. Contractor bids are forwarded to SMH Staff and/or the TPA for review.
 - d. The applicant then selects a Contractor of its choice from bids received and enters into an agreement with the Contractor to perform the FORTIFIED work. Contractors are not authorized to begin work until SMH or its TPA has approved.
 - e. The Evaluator will conduct all required evaluations, including the required interim inspection during construction and the final inspection.
 - f. Once the FORTIFIED work is completed, the Contractor submits a copy of the signed contract to SMH, along with supporting documentation to Evaluator as evidence of work completed to achieve FORTIFIED designation, and an invoice seeking payment.
 - g. Evaluator sends supporting documentation to SMH or its TPA confirming that the work has been completed according to the FORTIFIED specifications.

4. Payment of Grant.
 - a. Release of Funds. Grant funds will be released on behalf of an approved applicant once an IBHS FORTIFIED certificate has been issued for the home. The funds will be paid by SMH or another designated entity, on behalf of the homeowner, directly to the Contractor that performed the FORTIFIED work.
 - b. SMH or its designated entity pays the Contractor costs covered by the grant; the homeowner pays the remaining cost, if any, to the Contractor after receiving an IBHS FORTIFIED Certificate.
 - c. SMH may conduct random re-inspections to detect any fraud and submit any irregularities to the MID Investigations and Consumer Protection Division.

Source: *Miss. Code Ann.* §83-1-191 (Rev. 2022)

Rule 7.06. Coordination with Other Funding Sources.

1. Applicants shall report any funds received or anticipated from insurance, disaster relief, or other sources to ensure that the grant only covers actual costs.
2. SMF Funds cannot be used for payment of deductible or co-insurance requirements on any covered claim by any insurer.
3. Insurers shall not reduce settlement payments based on the payment of an SMH grant.

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- d. ~~When an application is approved, an approval letter is sent to the applicant.~~
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- f. Once the FORTIFIED work is completed, the Contractor submits a copy of the signed contract to SMH, along with supporting documentation to Evaluator as evidence of work completed to achieve FORTIFIED designation, and an

invoice seeking payment, ~~and an affidavit stating the FORTIFIED standard was met by their work.~~

- g. Evaluator sends supporting documentation to SMH or its TPA confirming that the work has been completed according to the FORTIFIED specifications.

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