Frequently Asked Questions (FAQs)

1. **What is the Strengthen Mississippi Homes (SMH) grant program?**
   a. The Strengthen Mississippi Homes grant program is designed to provide wind and hail mitigation grants to homeowners in Mississippi. Grant recipients must use these grants to make their home resistant to wind and hail damage by retrofitting their home to the FORTIFIED Home – Roof ™ standard.
   b. The Strengthen Mississippi Homes grant program's mission is to protect property and lower insurance rates in Mississippi.

2. **Where can I learn more about FORTIFIED™?**
   Please visit IBHS.org and FORTIFIED Home - Homepage - FORTIFIED - A Program of IBHS to find more information regarding the Fortified standard, for existing residential homes.

3. **When will the Grant Program open?**
   The grant program will open periodically throughout the year. The specific dates for each funding grant round will be announced in advance. We encourage you to check our website regularly to stay informed as to when the next application period will begin. Go to Mississippi Insurance Department - Official Website of the Mississippi Insurance Department and select the SMH Mitigation Program link.

4. **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 Mississippi and make homes resilient to storm damage.
   b. Only one grant per household.

5. **How is the grant program funded?**
   Funding for this grant program has been made available pursuant to the provisions of SB 2409, 2026 Regular Session. Funding for this program comes from the insurance industry in Mississippi and does not come from Mississippi's General Fund, nor is it tied to Federal programs. The Strengthen Mississippi Homes program may add additional funding options and partnership funding as positive funding opportunities arise.

6. **Who qualifies for a grant?**
   Residents of Mississippi of an owner-occupied, single-family home who claim it as their primary residence may apply when grants are being awarded. Townhomes, rental property, condominiums or mobile homes do not qualify for the SMH Grant Program.

<u>Note:</u> Subject dwellings located in the six Coastal counties [Hancock, Harrison, Jackson, Pearl River, Stone, and George} must reside in a jurisdiction that has adopted and actively enforced a building code in accordance with *Miss. Code Ann*. § 17-2-1, and the adopted building code must meet or exceed the FORTIFIED roof standard of the Insurance Institute for Business and Home Safety (IBHS) or an IBHS successor designation.

7. **What are the other requirements I must meet to apply?**
   i. Your home must be in good repair.
   ii. You must provide proof that you have an in-force homeowners insurance policy.
   iii. You must have flood insurance if you are located in a special flood hazard area.
   iv. You must obtain and pay for out-of-pocket a Home Evaluation from a Certified FORTIFIED™ Evaluator that is approved by the Strengthen Mississippi 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.

8. **When will I receive my grant award notice?**
   SMH Staff will notify you once we have received and approved all 3 contractor bids. At that time, we will advise you of your SMH grant award for up to $10,000 along with guidance on next steps.

9. **What happens if I cannot afford to pay the cost difference between my grant award and the bids I receive?**
   You may opt out of the grant program at any time BEFORE you contract with a contractor. **<u>The money you paid for the Evaluator's home review will not be reimbursed.</u>** To opt out of the grant program, you must notify the Strengthen Mississippi Homes program in writing (letter, email or fax) within 30 days of receiving your grant award letter.

10. How long is the certified designation good for?

FORTIFIED™ designations last five years. As the condition of a home changes over time, it is important to periodically confirm it still meets the requirements of a FORTIFIED™ designation. As such, a re-designation inspection via a FORTIFIED™ Evaluator verifying there have been no substantial changes to the structure and that the roof covering is within its life expectancy is typically all that is required to renew the designation for another five-year period.

11. What FORTIFIED™ levels does the Strengthen Mississippi Homes program grant cover?

The Strengthen Mississippi Homes program provides grants for homeowners to meet the FORTIFIED™ Roof level.

12. Who is the IBHS?

The **Insurance Institute for Business & Home Safety (IBHS)** is an independent, 501(c)(3) nonprofit scientific research and communications organization supported by property insurers, reinsurers, and affiliated companies. Their building safety research produces real-world solutions that improve the resilience of residential and commercial structures.

13. What is FORTIFIED™?

FORTIFIED is a voluntary construction and re-roofing Program designed to strengthen homes and commercial buildings against specific types of severe weather such as high winds, hail, hurricanes and even tornadoes.

14. What is a FORTIFIED™ Evaluator and why does the program require one?

a. FORTIFIED Evaluators are independent, third-party contractors who have been trained in the FORTIFIED program requirements. They will document and verify the entire construction process to ensure program requirements are met. They work with all parties involved—you, your roofer, builder or contractor, and IBHS—to ensure the process goes smoothly.

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.

15. Is there a charge for this evaluation?

Yes. FORTIFIED™ Evaluators are independent contractors and set their own prices for their services. If you are selected for a grant award, we will provide you with a listing of Evaluators to select from at that time. We recommend that you shop around to determine which Evaluator will work best for you. You are responsible for fees associated with the Evaluations.

16. I do not have internet access but meet the requirements for a grant. Can I still apply?

No. All applications are accepted electronically. It is the responsibility of the applicant to apply through the Strengthen Mississippi Homes program website.

17. How much will my grant award be?

The grant will cover up to $10,000 in costs for the roof upgrade and will be paid directly to the contractor upon completion of the project and submission of required paperwork, including receipt of the FORTIFIED™ certificate from IBHS. The Evaluator's fee is not included in grant funding.

18. **What qualifications or training are required for contractors approved to work with the Strengthen Mississippi Homes program?**
    Contractors that work on the Strengthen Mississippi Homes program receive professional training on the FORTIFIED™ standard and must complete training specifically designed for the grant program. They must also be licensed and insured. All contractors will hold a valid home building license issued by the State of Mississippi and possess general liability insurance and workers compensation insurance where applicable.

19. **Can I do the mitigation work to my home myself?**
    No. You must use a contractor authorized to work on the Strengthen Mississippi Homes Program. These contractors have been certified by IBHS to perform fortified work and are licensed and in good standing with the State of Mississippi. 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.

20. **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 Mississippi Homes grant.
    b. Grants are only paid if you follow, and complete, the Strengthen Mississippi Homes grant process. A list of contractors and their contact information will be made to you if you are selected for a grant award.

21. **Can the contractor I selected as part of the grant application do additional work on my home?**
    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 **<u>will not</u>** pay for additional work on your home and you will only receive the grant amount stated on your award letter.

22. **If my bid amounts are more than my grant award amount, who will pay the difference?**
    Homeowners are responsible for the difference. The Strengthen Mississippi Homes program will only pay up to the amount shown in the grant award letter.

23. **For questions regarding the Strengthen Mississippi Homes (SMH) Program?**
    Contact the Strengthen Mississippi Homes program by emailing at smh@mid.ms.gov.