STRENGTHEN MISSISSIPPI HOMES
HOMEOWNER CHECKLIST

SMH
STRENGTHEN MISSISSIPPI HOMES

MISSISSIPPI INSURANCE DEPARTMENT — FORTIFIED HOME

Follow each step in order and wait for SMH direction before moving ahead.
SMH updates will be sent via email, so please check your SPAM/junk folder regularly.

1 SMH GRANT APPLICATION

When a SMH Grant round is open, homeowner completes and submits an online SMH Application. If selected via a lottery process, SMH will review your application for eligibility.
If approved, you will receive an email with grant confirmation and instructions for the next steps.
Once an application is approved, homeowners have 3 months to have their FORTIFIED roof installed in compliance with FORTIFIED Roof™ – High Wind designation standards.

2 DOCUMENTATION REQUIRED

If you are selected for a SMH Grant, you will need to provide personal and property details as well as upload the following required documents:

- PROOF OF INSURANCE
- HOMESTEAD EXEMPTION
- FLOOD INSURANCE
- INSURANCE CLAIM DETAILS

3 FORTIFIED EVALUATOR

Upon receiving authorization from SMH, homeowner selects a Certified FORTIFIED Evaluator from a list of approved evaluators that will be provided to you. After assessing the property and generating a Home Review Report, the Evaluator will submit the report to SMH for approval.

4 CONTRACTOR BIDS

Upon receiving authorization from SMH, homeowner selects three (3) SMH-approved contractors to submit bids. Contractors will reach out to Homeowner to schedule an inspection. Bids must reflect work aligned with the Evaluator's FORTIFIED Roof™ – High Wind designation plan. Contractors submit the three (3) bids to SMH through their SMH portal. SMH staff reviews each of the bids received and confirms the bid aligns with the Home Review Report for compliance.

5 FINAL CONTRACTOR SELECTION

Homeowner selects one (1) SMH-approved contractor to perform the necessary roof fortification work. Upon receiving notice of contractor selection from the homeowner, as well as authorization from SMH, the contractor will arrange to begin work installing your roof according to FORTIFIED Roof™ – High Wind designation standards.

6 POST ROOF COMPLETION SUBMISSION

A post-installation inspection will be conducted by the Evaluator to ensure the installation meets FORTIFIED Roof™ – High Wind designation standards. The Evaluator will submit the documentation collected during the installation process to the IBHS team for review. IBHS will assess the eligibility for a FORTIFIED Roof™ – High Wind designation. Once approved, the Evaluator will notify SMH that the FORTIFIED certificate has been issued.

7 UPDATE YOUR INSURANCE

Once the homeowner has received the FORTIFIED Certificate, the homeowner can share it with their insurer for a discount on their policy premium. Insurance discounts for Fortified roofs vary, so homeowners are encouraged to shop around. Once you receive a new insurance premium, upload the new declarations page to the Strengthen Mississippi Homes (SMH) platform.

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