

STRENGTHEN MISSISSIPPI HOMES



Timeline Overview

You can track your application status through the Strengthen Mississippi Homes Program (SMH) online platform at (****insert new SMH site address***). SMH updates will be sent via email, so please also check your SPAM/junk folder regularly.

Important: Do not move ahead to the next Step until you receive direction from SMH staff.

1. SMH GRANT APPLICATION (**open to MWUA policyholders only at this time**)

- When a SMH Grant round is open, Homeowner completes and submits an online SMH Application.

What happens next? 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. (Be sure to also check your SPAM/junk email folders). 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:
 - a. Proof of insurance (Homeowner's declarations page as well as MWUA (MS wind pool) declarations page.
 - b. Proof of Homestead exemption
 - c. Flood insurance declaration's page, if you are located in a Special Flood Hazard Area (SFHA).
 - d. If you have an open or recent roof claim with your homeowners insurance carrier, provide Insurance claim details.

What happens next? SMH staff will review the submitted documentation. We will contact you if any questions regarding the documentation.



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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.

What happens next? 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.

What happens next? 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.

What happens next? 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.



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What happens next? 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.

What happens next? 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.

