

# Federal Hazard Mitigation Grant Funding For Residents of Baldwin and Mobile Counties for Wind Retrofit

## Frequently Asked Questions

### 1. Can you tell me about the grant program available?

The Alabama Department of Insurance offers a grant program to assist homeowners with the cost of mitigating their homes against wind damage. The grant program is called the **FEMA – AEMA Wind Retrofit Mitigation Grant** program. The grants will be provided by FEMA with Alabama Emergency Management Agency as the large grant applicant. The Alabama Department of Insurance is the sub-applicant to grants for Baldwin and Mobile Counties. The Alabama Department of Insurance is the administrator for the grant program. A total of \$635,920 will be available to the two counties -- \$432,184 for Baldwin County and \$203,736 for Mobile County. The program is expected to supplement retrofit costs for approximately 120 homes in the two counties.

The **FEMA –AEMA Wind Retrofit Mitigation Grant** program awards grants to eligible homeowners. The amount of the grant is 75% of the total cost of the retrofit, up to \$5,000. The retrofit improvements to your home may include any or all components of FORTIFIED Homes: Bronze™ or FORTIFIED Homes: Silver™. More information about Institute for Business and Home Safety (IBHS) Fortified Standards can be found at <http://www.disastersafety.org/fortified/>.

This grant program requires consumers to submit an application online at <http://www.aldoi.gov/SAH> and submit required documentation to the Alabama Department of Insurance. If a consumer does not have internet access for submitting an application online, the consumer may call the department at 1-800-433-3966 and submit application information over the phone. Grants are awarded on a first come, first served basis. There are documents that must be submitted to the Alabama Department of Insurance to support the grant application taken over the phone as well. All documents must be submitted within 45 days of the date of application to the Alabama Department of Insurance (or Jan. 15, 2014, whichever is earlier) or your application will be cancelled.

This grant program is a reimbursement grant program. This means that the applicant, once given notification of being awarded a grant, must pay the contractor for the mitigation work done on their home when work has been completed. FEMA will reimburse the homeowner for 75% of the total cost of the retrofit, up to \$5,000. However, the applicant may not receive the actual grant fund-until as much as 8 weeks after the contractor requires payment. You may be thus requiring you to pay the contractor for work completed out-of-pocket before receiving funding from the grant program.

**2. What are the eligibility requirements for the Federal Hazard Mitigation Grant Funding available for residents of Baldwin and Mobile Counties?**

In order to apply for the grant, you must meet **ALL** of the following eligibility requirements:

1. The home receiving the retrofit must be located in Mobile or Baldwin County, Alabama.
2. The home being retrofitted must be a single-family, owner-occupied, homesteaded, primary residence (this excludes mobile homes and condominiums).
3. You must provide proof of an in-force wind insurance policy.
4. You must provide proof of a current flood insurance policy if located in a designated Special Flood Hazard Area (SFHA).
5. The home must be free of visible structural damage and provide proof of a current termite treatment or annual renewing bond.
6. You must meet the most current edition of adopted building codes.
7. You must understand that FEMA-AEMA Wind retrofit mitigation projects awarded must include construction components of IBHS FORTIFIED Home: Bronze™ or FORTIFIED Home: Silver™, including roof sealing, roof deck attachment, and/or the installation of tested, approved impact-resistant opening protection, in compliance with the Institute for Business and Home Safety (IBHS) Fortified Standards. More information about IBHS Fortified Standards can be found at <http://www.disastersafety.org/fortified/>.
8. You must understand that eligible project costs may include inspection and permit fees and that eligible project costs will not include deferred maintenance projects.
9. You must agree to use an IBHS certified Evaluator to perform inspections and validate work performed if applying for insurance discounts or, if ineligible for discounts, you may use your jurisdiction's building inspector.

**3. Are there any required documents that must be submitted to the Alabama Department of Insurance to support my application?**

Yes. The Alabama Department of Insurance requires **ALL** applicants to submit the following documents:

1. You must provide a copy of an in-force homeowner's policy declarations page.
2. You must provide a copy of an in-force wind insurance policy declarations page if your homeowner's policy does not include wind coverage.
3. You must provide a copy of a current flood insurance policy declarations page if located in a designated Special Flood Hazard Area (SFHA).
4. You must provide proof of a current termite treatment or annual renewing bond, and the home must be free of visible structural damage.
5. You must provide an IBHS certified Evaluator report that has been approved by IBHS. Applicants must use an IBHS certified Evaluator to perform inspections and validate work performed if applying for insurance discounts or, if ineligible for discounts, the

applicant may use their jurisdiction's building inspector. A list of IBHS certified Evaluators in Alabama can be found on the Strengthen Alabama Homes website.

6. You must provide a total of three (3) quotes from mitigation contractors detailing the retrofit work to be performed on your home.

#### **4. What information will I need to have in-hand when I fill out the application for the grant?**

The application for the grant will only collect basic information about the applicant. There are a few specific questions that pertain to eligibility and will require you to submit supporting documents based on your answer. The information collected on the application includes:

1. Applicants name
2. Address where work will be performed
3. Applicants street address
4. City
5. State
6. Zip code
7. Applicant's daytime phone number
8. Applicants alternate phone number
9. County
10. Applicant's email address
11. Residence type (Site built, Modular, Manufactured)
12. Can you provide written proof of current termite bond?
13. Is the residence located in a designated Special Flood Hazard Flood Area (SFHA)? If so, do you have an in-force flood policy and can provide a copy of the declaration page?
14. Is a wind policy currently in-force? If so, can you provide a copy of the declaration page?

#### **5. When will the applications be available?**

The applications will be available online at <http://www.aldoi.gov/SAH>, beginning October 28, 2013 at 8:00 A.M. Central Time. If a consumer wishes to apply over the phone, they may call us at 1-800-433-3966, and someone at the Alabama Department of Insurance will be available to assist them with their application. Phone lines will be open during the Alabama Department of Insurance's regular business hours which are from 8:00am until 5:00pm (CT), Monday – Friday.

#### **6. If I apply online, will I need to print anything after submitting my application?**

Yes. You will need to print your confirmation page for your records. The confirmation page will show on your screen after you electronically sign your application and officially submit the application to the department. You must print this confirmation page off for your records. You will need the instructions from the confirmation page to submit the required documents for the application to the Alabama Department of Insurance. Also on the confirmation page, there will

be a list of documents that you are required to submit to the Alabama Department of Insurance to support your application.

**7. What happens after I apply for the grant?**

Once your application has been accepted, you will receive a confirmation page stating the date and time you applied. If you apply online, the confirmation page will show on your screen after you electronically sign your application and officially submit the application to the department. You must print this confirmation page off for your records. You will need the instructions from the confirmation page to submit the required documents for the application to the Alabama Department of Insurance. Also on the confirmation page, there will be a list of documents that you are required to submit to the Alabama Department of Insurance to support your application.

If you apply for the grant over the phone, the confirmation page will be mailed to you. Please follow the instructions from the confirmation page to submit the required documents for the application to the Alabama Department of Insurance. Also on the confirmation page, there will be a list of documents that you are required to submit to the Alabama Department of Insurance to support your application. You will have 45 days from the date of application to the Alabama Department of Insurance (or Jan. 15, 2014, whichever is earlier) to submit all required documents to us or your application will be cancelled.

Once the Alabama Department of Insurance submits your application for the grant and receives confirmation of approval from FEMA, you will receive an award letter from the Alabama Department of Insurance authorizing you to begin retrofitting, covered by the grant, on your home.

**DO NOT HIRE A CONTRACTOR AND BEGIN MITIGATION WORK UNDER THIS GRANT UNTIL YOU HAVE RECEIVED A GRANT AWARD LETTER FROM THE ALABAMA DEPARTMENT OF INSURANCE AUTHORIZING YOU TO DO SO.**

**8. Why do I only have 45 days from the date of applying for grant to submit my required documents?**

As the sub-grantee and administrator of this grant block, the Alabama Department of Insurance has a deadline to submit all grant applications to the Alabama Emergency Management Agency for processing the applications through FEMA. We must set a time limit on accepting applications in order to meet the deadline imposed on the department.

**9. How long will applications be accepted for this grant program?**

Applications will be available online on October 28, 2013, at 8:00 am (CT). Applications will be available by phone starting at 8:00am (CT) on October 28, 2013. You have 45 days from the date of your confirmation date and time (or Jan. 15, 2014, whichever is earlier) to submit **ALL** required documents. The Alabama Department of Insurance must receive all applications and required documents by 5:00pm, January 15, 2014.

**10. Where can I find a list of IBHS certified Evaluators in my area?**

Our website at <http://www.aldoi.gov/SAH>, will have a list of IBHS certified Evaluators listed on it beginning October 28, 2013.

**11. Is there a charge for using an Evaluator?**

Yes. Each Evaluator sets the price they each charge. Their fees are not typically the same and may vary slightly between evaluators.

**12. What will the Evaluator be responsible for doing?**

The Evaluator will be responsible for conducting an initial investigation that will determine what a general contractor will need to do to mitigate your home using this grant. The Evaluator will need to perform additional evaluations during mitigation and after mitigation is complete. Please talk to your Evaluator about the requirements for your specific home and the Evaluator expenses you will incur during the mitigation process.

**13. Where can I find a contractor in my area that can perform mitigation work on my home?**

The Alabama Department of Insurance will provide a list of mitigation contractors on the website, <http://www.aldoi.gov.SAH>, that are licensed to conduct business in the State of Alabama. You are required to receive and submit three (3) bids from contractors from our list. You must first have the Current Conditions Report (CCR) from your Evaluator for a mitigation contractor to review and create a bid to performing mitigation work on your home. The CCR provides a list of retrofit items that the contractor will have to install in order to help qualify you for the grant.