

State	Alabama	California	Florida	Louisiana	Minnesota	North Carolina	South Carolina
Mitigation Program	Strengthen Alabama Homes (SAH)	Brace and Bolt California Earthquake Authority	MySafe Florida Home	Louisiana Fortify Homes Program	Strengthen Minnesota Homes	NCIUA Strengthen Your Roof	SC Safe Home
State Law Reference and Website	<a href="#">AL Code § 231E-2 (2012)</a> <a href="https://strengthenalabamahomes.com/">https://strengthenalabamahomes.com/</a>	<a href="https://www.earthquakebracebolt.com/">https://www.earthquakebracebolt.com/</a>	<a href="https://myfloridacfo.com/mysafehome">https://myfloridacfo.com/mysafehome</a> Bill text: <a href="https://trackbill.com/bill/florida-housebill-881-my-safe-florida-home-program/2370303/">https://trackbill.com/bill/florida-housebill-881-my-safe-florida-home-program/2370303/</a>	Bill text: <a href="https://trackbill.com/bill/louisiana-house-bill-612-insurance-department-provides-for-the-louisiana-fortify-homes-program-en-seefisc-note-sd-ex/2242808/">https://trackbill.com/bill/louisiana-house-bill-612-insurance-department-provides-for-the-louisiana-fortify-homes-program-en-seefisc-note-sd-ex/2242808/</a>			

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Qualified Recipients	Must own and occupy a single family home in qualifying county as primary residence and provide proof of in-force homeowners policy, wind policy, and flood policy (if home is in special flood hazard area).	Must be a primary residence in a designated <del>IP</del> code, built before 1980 with a raised foundation and on level or a slightly sloping gradient.	The homeowner must have been granted a homestead exemption on the home The home must be a dwelling with an insured value of \$500,000 or less or qualify as low-income. The home must have undergone an acceptable hurricane mitigation inspection after July 1, 2008.	The commissioner shall promulgate rules governing eligibility requirements for grants and the administration of the program	Grants are issued on a first come first served basis. The commissioner must develop criteria to determine whether an applicant is eligible for a grant.	NCIUA Homeowners, Homeowners Windstorm or Hail, Dwelling, and Dwelling Windstorm or Hail policyholders with covered property along the Outer Banks and Barrier Islands. Policyholders must have a current, eligible policy that was effective on or before June 1, 2022 and meet eligibility criteria described in the 2020 FORTIFIED Standard	Must be a primary residence owner

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Funding	Funding for this program comes from the insurance industry (\$10M annually) in Alabama and is not funded from the state's general budget, nor is it tied to a federally funded program.	Funding for EBB retrofit grants comes from two different sources: the California Residential Mitigation Program (CRMP) or the Federal Emergency Management Agency (FEMA).	Initial funding provided by the state, up to \$10,000,000.	La. Fortify Homes Fund was created as a special fund within the state treasury. It received an appropriation of \$30 million.	\$500,000 is appropriated from the general fund to strengthen Minnesota homes account in the special revenue fund. This is a one-time appropriation.		Funded through premium taxes paid by the SC Wind and Hail Underwriting Association and 1% of the commission paid to producers annually.
Additional Incentives *	Through the mitigation program, dwellings constructed and certified as FORTIFIED for Safe Living receive a 50-60% credit of wind portion of premium. Dwellings certified as FORTIFIED for Existing Homes receive the following credits: Bronze- 20-35% Silver- 35-45% Gold- 40-50% AL has an income tax credit of up to \$3,000 for mitigation work.	California encourages insurers to offer discounts for wildfire preparedness and provides					

\*Mississippi offers a catastrophe savings account and FORTIFIED and BCEGS discounts on property insurance as well as a special endorsement for roof replacement. See list here: [www.smarthomeamerica.org/fortified/discounts-and-incentives/list-of-fortified-discounts-and-incentives#Mississippi](https://www.smarthomeamerica.org/fortified/discounts-and-incentives/list-of-fortified-discounts-and-incentives#Mississippi)

Georgia offers an insurance discount on FORTIFIED roofs. <https://www.smarthomeamerica.org/fortified/discounts-and-incentives/list-of-fortified-discounts-and-incentives#Georgia>

See full list of FORTIFIED DISCOUNTS HERE: <https://www.smarthomeamerica.org/fortified/discounts-and-incentives/list-of-fortified-discounts-and-incentives>