ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION
ADMINISTRATIVE CODE

CHAPTER 482-1-159
STRENGTHEN ALABAMA HOMES

482-1-159-.02 Grants.

(1) Eligibility. To be eligible for an SAH grant, an applicant must meet the following requirements:

(a) Homeowner must claim its primary residence in a county where grants are being approved.

(b) The home that is the subject of the grant must be an owner occupied, single-family, primary residence, and cannot be a condominium or mobile home.

(c) The home must be in good repair unless damaged by a hurricane, non-hurricane wind, or hail. SAH grant funds cannot be used for maintenance or repairs, but may be used in conjunction with repairs or reconstruction necessitated by damages from a hurricane, non-hurricane wind, or hail.

(d) Homeowner must retrofit the home to the Insurance Institute for Business and Home Safety (IBHS) FORTIFIED RoofTM (Roof) or FORTIFIED SilverTM (Silver) or an IBHS successor designation.

(e) Homeowner must provide proof of an in-force policy providing wind insurance on the home.

(f) If the home is in a special flood hazard area, homeowner must provide proof of an in-force flood insurance policy. The flood policy may be from the National Flood Insurance Program (NFIP) or a private carrier.

(g) FORTFIED projects must be completed within three (3) months of the date of the Grant Approval Notification. Failure to complete the project timely may result in forfeiture of the grant.

(h) Any entity providing funds to the SAH program will be permitted to establish additional rules and guidelines under which those funds may be used, as long as they do not violate any state or federal law.

(2) Application Process.

(a) Homeowner creates an online profile and completes the application.

(b) Homeowner selects a Certified IBHS Evaluator from a list of evaluators provided by SAH.

(c) Evaluator pre-qualifies the home to determine whether the home can be FORTIFIED and, if so, identifies all improvements require to achieve IBHS Roof or Silver levels or an IBHS successor designation and reports finings to SAH. The Evaluator’s fee is paid by the homeowner.

(d) Homeowner submits application to SAH with required documentation: Evaluator’s report, most recently filed federal income tax return or approved alternative, a copy of the declaration page from the homeowner’s insurance and wind insurance policy or policies, and a vendor disclosure statement.

(e) Homeowner obtains bids for level of work desired (Roof or Silver) from three approved program Contractors.

(3) Approval of Grants.

(a) The SAH staff will review all applications for completeness and will perform appropriate audits to verify the accuracy of the information on the application and that the applicant meets all eligibility rules. Verified applicants are placed in the order received. Grants are awarded on a first-come basis subject to availability of funds.

(b) When a grant is approved, an approval letter is sent to the applicant.

(c) The applicant then selects a contractor of its choice from bids received and enters into an agreement with the Contractor to perform the FORTIFIED work. Contractors are not authorized to begin work until a grant is approved.

(4) Release of Funds. Grant funds will only be released on behalf of an approved applicant once a Roof or Silver certificate has been issued for the home. The funds will be paid by SAH or another designated entity, on behalf of the homeowner, directly to the contractor that performed the FORTIFIED work.

(5) Grant Award Process:

(a) Once the grant application is approved, the Contractor selected by the Homeowner may begin the FORTIFIED work.

(b) Once the FORTIFIED work is completed, the Contractor submits a copy of the signed contract to SAH, along with an invoice seeking payment and an affidavit stating the FORTIFIED standards was met by their work.

(c) The IBHS Evaluator will conduct all required evaluations, including the required interim inspection during construction and the final inspection, confirming that the work was completed according to the FORTIFIED specifications.

(d) SAH or its designated entity pays the Contractor costs covered by the grant; the homeowner pays the remaining cost to the Contractor after receiving an IBHS FORTIFIED Certificate.

(e) SAH confirms the homeowner's insurer provides the appropriate premium credit.

(f) SAH conducts random re-inspections to detect any fraud and submits any irregularities to the ALDOI Fraud Unit.

Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17; 27-7-43; 27-31E-2.
History: **New Rule:** August 12, 2015; effective January 1, 2016. Filed with LRS August 12, 2015. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** November 15, 2017; effective November 25, 2017. Filed with LRS November 15, 2017. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** November 7, 2018; effective November 17, 2018. Filed with LSA November 7, 2018. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** July 7, 2022; effective July 17, 2022. Published with LSA July 29, 2022. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published June 28, 2024; effective January 1, 2025. Published with LSA June 28, 2024. This rule is not subject to the Alabama Administrative Procedure Act.