



## ALABAMA INSURANCE UNDERWRITING ASSOCIATION

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[www.aiua.org](http://www.aiua.org)

Robert W. Groves  
Secretary/Manager

February 23, 2017

Alabama Insurance Underwriting Association (AIUA) has partnered with the Strengthen Alabama Homes grant program to offer grants to eligible AIUA policy holders to mitigate their homes against wind damage. The Strengthen Alabama Homes program was established to provide grants to residents of Baldwin and Mobile Counties in Alabama for residential wind mitigation on existing homes. The grants are administered by Strengthen Alabama Homes located at the Alabama Department of Insurance.

If your home is insured by AIUA, the Strengthen Alabama Homes Program is prepared to offer you a grant to mitigate your home against wind damage. This money is a grant, not a loan; therefore, it does not have to be paid back. The amount of this grant is up to \$10,000 regardless of income. Additional funding may be available for you as well. If you are approved, and if there are sufficient funds still available, you will receive a grant award letter stating the amount of your grant before mitigation work begins on your home.

There are a few requirements that must be met to receive the AIUA - Strengthen Alabama Homes grant. The requirements for a grant are:

1. You must currently have an in-force insurance policy issued by AIUA.
2. The home must be a single family, detached primary residence located in Baldwin or Mobile County (This excludes condominiums and mobile homes).
3. You must have wind insurance before the payment of the grant is issued.
4. You must have flood insurance if you are located in a designated special flood hazard area.
5. Amount of the grants are income based and are on a first-come, first-served basis and there is not an income cap on the grants. Proof of income will be required for application, such as your last years' tax return.
6. The home must be in good repair.
7. The home must meet the IBHS Bronze or Silver standard when mitigation is completed.

You are encouraged to take advantage of this grant to mitigate your home. Receiving this grant is simple. **All you have to do to get started is to submit an application. Applications can be found at the following websites:**

<https://aiua.org/pages/strengthen-alabama-homes>

[strengthenalabahomes.com](http://strengthenalabahomes.com)

The mitigation standard adopted by the Strengthen Alabama Homes program is known as the FORTIFIED Standard developed by the Insurance Institute for Business and Home Safety (IBHS). You may find out more about the IBHS FORTIFIED standard by visiting [www.disastersafety.org](http://www.disastersafety.org). As an applicant to this grant program, you are required to contact an IBHS Wind Evaluator and have your home evaluated for mitigation. The evaluator will charge a small fee for this service, and the fee varies by evaluator, so please discuss this with your evaluator prior to an evaluation. **In order to receive this grant, you must fortify your home to meet the IBHS FORTIFIED Bronze or Silver standard.**

Although you will be required to pay a small fee out-of-pocket for the evaluation, the Strengthen Alabama Homes grant program is not a reimbursement program for the mitigation work done on your home. You are not required to pay up front for mitigation done on your home. Once your home is evaluated, you will be provided a list of contractors trained to work on this program. You will choose a contractor from the list to complete the work on your home. When the mitigation work is completed on your home and you have received an IBHS Fortified designation, Strengthen Alabama Homes will issue payment up to the grant amount stated in your award letter. You will receive the grant award letter before mitigation work begins on your home.

Homeowners that mitigate their homes to the FORTIFIED standard in Alabama will receive discounts on the wind portion of their homeowner's insurance premium. Once your wind mitigation project is complete, Strengthen Alabama Homes will check with your insurance company to make sure you receive the appropriate discount.

If you have any questions about this grant program, please contact Strengthen Alabama Homes at:

ALABAMA DEPARTMENT of INSURANCE  
Strengthen Alabama Homes Division  
P O Box 303351  
Montgomery, AL 36130-3351  
1-800-433-3966  
[SAH@insurance.alabama.gov](mailto:SAH@insurance.alabama.gov)

We are looking forward to working with you to make your home more resilient through wind mitigation provided by the partnership of the Alabama Insurance Underwriting Association and the Strengthen Alabama Homes grant program.

Best Regards,

Robert W. Groves  
Alabama Insurance Underwriting Association