



**DON'T GOOF WHEN
YOU RE-ROOF**

Hurricane Recovery Information Alabama - FORTIFIED Home™

After a hurricane, it is hard to know where to begin to start rebuilding. Use these resources to rebuild stronger. Alabama has [FORTIFIED](#) and mitigation credits, insurance discounts, tax deductions, and funding options available. [Contact us](#) if you have any questions. Alabama Homeowners are encouraged to install a new FORTIFIED Roof™ or build a FORTIFIED Gold™ home, and retrofit their homes to better protect against floods.

Apply for FEMA and SBA disaster assistance - Even if you have insurance, apply for disaster aid at disasterassistance.gov or call 1-800-621-3362. Apply for The Small Business Administration (SBA) loans. Applying for SBA loans can open up additional assistance even if you don't take the loan. SBA loans can also provide additional funding up to 20% of a loan value for rebuilding projects to mitigate your home, including repairs and rebuilding that will meet the FORTIFIED Home™ standard.

If your home is damaged, do not answer no to housing assistance or rental assistance at this time. Those options can be used for [temporary housing while you rebuild](#). By answering no, you may make yourself ineligible for some disaster assistance.

If you were affected by a Presidentially declared disaster, you might [qualify for tax relief by the IRS](#). Qualifying FEMA disaster relief payments can be excluded from taxable income. Contact a tax advisor.

FORTIFIED Discounts - [Alabama homeowners can earn steep discounts by installing a FORTIFIED Roof or building a FORTIFIED home](#). Savings range from 20-55% off the wind portion of the property owner's insurance. Additionally, Alabama provides commercial property owners statewide a discount on insurance rates for building using the FORTIFIED Commercial standard.

FORTIFIED Roof endorsement - [Many insurers now offer homeowners an endorsement](#) to their homeowners insurance policies, which upgrades their home to an IBHS FORTIFIED Roof if it is damaged and needs to be replaced. [Learn more](#)

[Check home builder or roofers license](#) - Use the State of Alabama Home Builders Licensure Board [License Verification site](#) to check that your roofer or contractor is licensed. This ensures they are legally able to do work in Alabama to repair homes after a hurricane.

[The Retrofit Tax Deduction](#) provides Alabama residents an opportunity to get a tax break when mitigating their homes or businesses. Upgrades to resist flood damage and using FORTIFIED construction standards can qualify. Homeowners can deduct up to \$3,000 or 50% of the cost of the work, whichever is less on their State taxes. [2019 Alabama Form 40 Booklet](#) (Page 16). Consult a tax advisor or the Alabama Department of Revenue for more information.

[Catastrophe Savings Accounts](#) can be set up at any bank and must be labeled for use as a catastrophe savings account by the account owner (not the bank).

[Alabama Assistance to Individuals and Households\(IHP\)](#) provides information about Alabama's FEMA based support for individuals and families in the wake of a Presidentially declared disaster. Through this program, homeowners can find assistance through temporary housing, home repair, and home replacement.

Useful website links - [FORTIFIED.org](https://www.fortified.org) and [smarthomeamerica.org](https://www.smarthomeamerica.org)

Don't Goof When You Re-Roof® is an initiative of Smart Home America, a 501(c)(3) nonprofit organization.