



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

Hurricane Recovery Information Louisiana - FORTIFIED Home™

After a hurricane, it is hard to know where to begin to start rebuilding. Use these resources to rebuild stronger. Louisiana has mitigation credits, insurance discounts, tax deductions, and funding options available.

Louisiana Homeowners are encouraged to install a new FORTIFIED Roof™ or build a FORTIFIED Gold™ home and retrofit their homes to better protect against floods. Starting July 1st, 2022, home and business owners who build or retrofit to the FORTIFIED Home™ or FORTIFIED Commercial™ standards will qualify for a reduced rate or discount on their hazard insurance. [Contact us](#) if you have any questions.

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.

[The Residential Property Storm Mitigation Incentives](#) brochure outlines insurance premium discounts and tax deductions. Louisiana homeowners qualify for insurance discounts and tax incentives for acting to make their homes stronger, including installing a FORTIFIED Roof. Use the [Louisiana Homeowners Rate Comparison Guide](#) to compare homeowners insurance rates among companies based on various examples, including mitigation.

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

Tax Deductions - Homeowners qualify for up to [\\$5,000 in tax deductions, or half the costs of home retrofits](#), whichever is less. This includes FORTIFIED Roof and other construction retrofits the state of Louisiana recognizes

[The Louisiana Citizens Property Insurance Corporation](#) is a refund on property insurance. It is paid as part of the property insurance bill each year by property owners to cover the costs of damages from hurricanes Katrina.

[The Louisiana Individual Assistance \(IA\) Grant Program](#) provides information on Louisiana's FEMA-based support for individuals and families in the wake of a Presidentially declared disaster. From grants that provide for special and personal needs to temporary housing to helping with U.S. Small Business Administration (SBA) loans and more.

Useful website links - FORTIFIED.org and smarthomeamerica.org

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