



**SMART HOME
AMERICA**

**GULF *of* MEXICO
MITIGATION
GUIDEBOOK**



ABOUT THIS GUIDEBOOK

This Guidebook provides an overview of currently available Federal and state-based resources for mitigation programs, insurance and tax incentives for resilient construction, and policies that promote practices which mitigate hazard impacts. Information found in this guidebook can be used by practitioners, researchers, and collaborators for education and outreach activities to community stakeholders.

ACKNOWLEDGMENTS



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The views, statements, findings, conclusions, and recommendations expressed herein are those of the author(s) and do not necessarily reflect the views of GOMA and/or the Gulf Star funders.

ABOUT SMART HOME AMERICA



Smart Home America has information about wind and flood mitigation, resilience, and insurance for homeowners, builders, insurers, realtors, and local and state governments. They are a 501(c)(3) not for profit organization which promotes stronger building methods, improved building codes, and policies that create resilient communities.



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DEFINITIONS

The definitions below have been adapted to help users navigate the contents of this Guidebook.

BUILDING CODE : A set of rules adopted at the state or local levels that govern the minimum standards for the construction of a building or structure.

INSURANCE : Each state is part of the U.S. insurance regulatory framework designed to protect policyholders and to serve the greater public interest through the effective regulation of the U.S. insurance marketplace. Through the regulatory process, each state decides the admitted (complies to all state regulations) and non-admitted (“surplus” or “excess lines” that do not have to adhere to state regulations) insurance carriers which will provide insurance to citizens and businesses.

MITIGATION : The effort to reduce loss of life and property by lessening the impacts of disasters.

ORGANIZATION : An established entity that provides resources and technical assistance to local communities, residents, and businesses to reduce risk to natural hazards and catastrophic events.

POLICY : A course or principle of action adopted or proposed by elected officials, a government, party, business, or individual.

PLAN(S) : A comprehensive approach and strategy adopted at the state or local levels to plan for natural hazards and take action to decrease vulnerabilities.

PRACTICE(S) : Planning or mitigation activities implemented at the state or local levels to reduce losses to natural hazards and catastrophic events.

PROGRAM(S) : A state or federally managed program that provides assistance, especially in the form of funding, to homeowners and communities to reduce risk through mitigation measures.

RESILIENCE : The ability to prepare, plan for, absorb, respond, recover from, and more successfully adapt to adverse events.

TAX : Credits and deductions which can be applied to an individual's tax return based on federal or state-based legislation acknowledging an eligible mitigation measure.

WIND POOL : State Wind Pools are insurance of last resort for coastal residents and are state-mandated to be more costly than private property insurance companies.



MITIGATION

■ PLANS

FEMA National Disaster Recovery Framework (NDRF) • A guide that enables effective recovery support to disaster-impacted states, tribes, territorial, and local jurisdictions. It provides a flexible structure that enables disaster recovery managers to operate in a unified and collaborative manner. It also focuses on how best to restore, redevelop, and revitalize the health, social, economic, natural, and environmental fabric of the community and build a more resilient Nation. <http://bit.ly/2Ti5fih>

FEMA National Mitigation Framework (NMF) • The NMF works to increase the level of resilience in communities, environments, and the economy. It focuses on understanding and reducing the risks impacting communities to allow for quick and effective recovery after a disaster. <https://bit.ly/3gzOuXo>

■ PRACTICES

FEMA Coastal Construction Manual (P-55) • This publication provides a comprehensive approach to planning, siting, designing, constructing, and maintaining homes in the coastal environment. Volume I provides information about hazard identification, siting decisions, regulatory requirements, economic implications, and risk management. Volume II contains in-depth descriptions of design, construction, and maintenance practices that, when followed, will increase the durability of residential buildings in the harsh coastal environment and reduce economic losses associated with coastal natural disasters. <https://bit.ly/3oP9ApG>

FEMA Wind Retrofit Guide for Residential Buildings (P-804) • The purpose of this Guide is to provide guidance on how to improve the wind resistance of existing residential buildings in communities across the Gulf Coast. Although this Guide was developed to support initiatives in the Gulf Coast region, the content of this document should serve as guidance on retrofitting existing buildings for improved performance during high-wind events in all coastal regions. <https://bit.ly/2LBOZiP>

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IBHS FORTIFIED Construction Program • The Insurance Institute for Building and Home Safety (IBHS) created the FORTIFIED Home™ program to build, re-roof, retrofit new and existing homes beyond typical building codes. The FORTIFIED Commercial™ program was developed by IBHS to build, re-roof, and retrofit new and existing commercial structures against severe weather. IBHS FORTIFIED delivers superior performance during severe weather such as hurricanes, strong thunderstorms, hail, and lower-level tornadoes. FORTIFIED goes beyond emergency preparedness and disaster preparedness. It gives home and business owners the peace of mind that comes from knowing they have built for increased resistance to natural disaster loss. <https://bit.ly/2vnYz2Z>

■ PROGRAMS



FEMA Building Resilient Infrastructure and Communities (BRIC) Grant program • BRIC is a new FEMA pre-disaster hazard mitigation program that replaces the Pre-Disaster Mitigation (PDM) program. The BRIC program is designed to support states, U.S. territories, federally-recognized tribes, and local communities as they undertake hazard mitigation projects, reducing the risks they face from disasters and natural hazards. The BRIC program aims to change the federal focus to research-supported, proactive investment in community resilience. <https://bit.ly/33reUYE>

FEMA Hazard Mitigation Grant Program (HMGP) • The purpose of HMGP is to help communities implement hazard mitigation measures following a Presidential Major Disaster Declaration in the areas of the state, tribe, or territory requested by the Governor or Tribal Executive. The key purpose of this grant program is to enact mitigation measures that reduce the risk of loss of life and property from future disasters. <https://bit.ly/39RUusU>

FEMA Pre-Disaster Mitigation (PDM) Grant Program • The PDM Program is designed to assist states, U.S. territories, federally-recognized tribes, and local communities with implementing a sustained pre-disaster natural hazard mitigation program. The goal is to reduce overall risk to the population and structures from future hazard events, while also reducing reliance on federal funding in future disasters. This program is replaced by the FEMA BRIC program. <https://bit.ly/2XqS1jU>

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HUD Community Development Block Grant Disaster Recovery Program (CDBG-DR) • In response to Presidentially declared disasters, Congress may appropriate additional funding for the Community Development Block Grant (CDBG) Program as Disaster Recovery grants to rebuild the affected areas and provide crucial seed money to start the recovery process. This program is managed by the US Department of Housing and Urban Development (HUD). <https://bit.ly/2l1jvKS>

USDA Rural Development Single Family Housing Programs • Housing Programs provided by the USDA give families and individuals opportunities to buy, build, repair, or own safe and affordable homes in rural America. Eligibility for these programs is based on income and varies according to the average median income for each area. Those qualified receive low interest, fixed-rate Homeownership loans to buy or build, repair, or refinance a rural home. The USDA also offers grants to homeowners who meet specific criteria. <http://bit.ly/3qmuM6G>

SBA Disaster Loan • The Small Business Administration's (SBA) Disaster Home & Property Loans program assists homeowners and renters in a declared disaster area in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. Applicants don't need to own a business to qualify. Homeowners may apply for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition. Additionally, homeowners may qualify for 20% in additional funding to mitigate their homes. <http://bit.ly/2XsZvS7>

Disaster Assistance and Emergency Relief Program for Individuals and Businesses • Following a federally declared disaster, special tax law may aid homeowners as businesses in financially recovering from the event. Following one of these events, the IRS may grant homeowners and businesses additional time to file returns and pay taxes. By claiming losses related to the federally declared disaster on the tax return for the previous year, both individuals and businesses in a federally declared disaster are can get a faster refund. <http://bit.ly/3nMm28l>

■ RESOURCES

FEMA Mitigation Planning Portal GIS Mapping Service Quick Start Guide • The Mitigation Planning Portal (MPP) is an online portal for tracking and reporting the status of mitigation plans across all 10 Federal Emergency Management Agency (FEMA) Regions. The public can view the current status of mitigation plans tracked in the MPP through a Geospatial Information System (GIS) mapping service. This guide details how to access this GIS mapping service. <https://bit.ly/3aVDsuu>

National Institute for Building Sciences (NIBS), Mitigation Saves 2.0 • This NIBS Study examined two sets of mitigation strategies and found that society saves \$6 for every \$1 spent through mitigation grants funded through select federal agencies. The Study also found a corresponding benefit-cost ratio (BCR) of 11:1 for investment to meet modern building code standards and a 4:1 investment to exceed select provisions of the 2015 model building codes. <https://bit.ly/3lJpyHe>

Smart Home America • A not-for-profit that promotes stronger construction standards, improved building codes, and policies that create resilient communities. This organization educates home and business owners, the building, insurance, and real estate industries and local and state leaders about the resources available to build and re-build better resilient communities. <http://www.smarthomeamerica.org/>

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Federal Alliance for Safe Homes • A nonprofit organization whose mission is to promote life safety, property protection and resiliency by empowering the community with knowledge and resources for strengthening homes and safeguarding families from natural and man-made disasters. _

<https://bit.ly/2GMC15f>

Disaster Resilience and Recovery Lab (DRRL) • The DRRL is an initiative created by the nonprofit organization SBP to help communities prepare for and mitigate risk before disaster, and recover efficiently afterwards. The mission of the DRRL is to help disaster-impacted communities recover quickly and efficiently by reducing the time and expense of recovery. Through DRRL, SBP works to share lessons learned, prevent common barriers to recovery, and help communities utilize SBP's proven-effective model. <https://bit.ly/2vFm6fW>

INSURANCE

■ INCENTIVES

No insurance incentives exist at the federal levels since insurance is regulated at the state levels.

■ FEDERAL DEPARTMENT

There is no federal insurance department, only organizations associated with the insurance industry.

■ RESOURCES

National Association of Insurance Commissioners • The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer reviews, and coordinate regulatory oversight. <http://bit.ly/2XvfJKe>

The Office of the Flood Insurance Advocate (OFIA) • OFIA advocates for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the National Flood Insurance Program (NFIP), identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership. <https://bit.ly/2C15bti>

POLICY

■ PLANNING

Disaster Recovery Reform Act (DRRA) of 2018 • These reforms acknowledge the shared responsibility of disaster response and recovery, aim to reduce the complexity of FEMA, and build the nation's capacity for the next catastrophic event. The law contains more than 50 provisions that require FEMA policy or regulation changes for full implementation, as they amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Additionally, the Act increases the amount of FEMA's Pre-Disaster Mitigation funding to reduce the overall risk to the population and structures from future hazard events, while also reducing reliance on federal funding in future disasters. <http://bit.ly/2Xql5Xc>

■ BUILDING CODES

Building codes are not regulated by the federal government. However, guidance for the best building standards exist from agencies, such as FEMA, NIBS, and HUD.



■ FINANCING

The main source of financing stems from the federal mitigation grant program.

■ RESOURCES

International Code Council (ICC) • The International Code Council is a member-focused association with over 64,000 members. It is dedicated to developing model codes and standards used in the design, build, and compliance process to construct safe, sustainable, affordable, and resilient structures. Most U.S. communities and many global markets choose the International Codes. <https://bit.ly/2qlfQl8>

BuildStrong Coalition • The BuildStrong Coalition is a group of firefighters, emergency responders, insurers, engineers, architects, contractors, and manufacturers, as well as consumer organizations, code specialists, and many others committed to building a more resilient America. <http://bit.ly/2TfiqAD>

TAXES

■ CREDITS

Early IRA Withdrawal Without Penalty • Congress enacted special tax relief to make it easier for retirement plan participants (including IRA owners) to access their retirement funds to recover from disaster losses incurred while living in certain federally declared disaster areas in 2016 and 2017. This disaster relief may allow affected participants to:

- Avoid the 10% additional tax on early distributions,
- Include qualified disaster distributions in income over three years,
- Repay distributions within three years,
- Borrow more funds as a plan loan, and
- Repay plan loans over a longer period.

<https://bit.ly/3gtmaXp>

Casualty, Disaster, and Theft Losses (Including Federally Declared Disaster Areas) • Generally, you may deduct casualty and theft losses relating to your home, household items, and vehicles on your federal income tax return due to a federally declared disaster area by the President. You may not deduct casualty and theft losses covered by insurance unless you file a timely claim for reimbursement and you reduce the loss by the amount of any reimbursement or expected reimbursement. <http://bit.ly/2TiUxbb>





The State of Alabama provides a range of activities for homeowners and businesses to mitigate their risks to natural hazards and become more resilient. The effective programs, policies, and incentives stem primarily from the experiences of the states coastal counties after Hurricanes Ivan (2004) and Katrina (2005). Afterward, a series of actions were taken by decision makers to strengthen their communities. Even though Alabama does not have a statewide building code in place, it leads the country in FORTIFIED Home™ designations.



MITIGATION

■ PLANS

Alabama Hazard Mitigation Plan • The purpose of the Plan is to rationalize the process of identifying and implementing appropriate hazard mitigation actions across the state. The document includes a detailed characterization of natural hazards statewide; a risk assessment that describes potential losses to physical assets, people, and operations; a set of goals, objectives, strategies, and actions that will guide the State's mitigation activities; and a detailed plan for implementing and monitoring the required aspects of the Plan. <http://bit.ly/2TiVrEB>

■ PRACTICES

Alabama Hazard Mitigation Plan, Mitigation Strategy • In addressing hurricanes, the mitigation plan recommends developing a model building code of requirements and incentives for new residential structures. The code, for example, should focus on roof connections and the creation of a safe shelter space within the living area available to each household. Also, new code standards should be implemented that incorporate a standard system of window design and protection standards; should also encourage retrofitting of existing buildings for window protection through tax incentives or insurance rate reduction. <http://bit.ly/2TkGwtJ>

■ PROGRAMS

Strengthen Alabama Homes • The program aids homeowners in retrofitting insurable property to resist loss due to hurricane, tornado, or other catastrophic windstorm events. The grant program provides up to \$10,000 to retrofit a home to the FORTIFIED Home™ Roof or Silver levels. <http://bit.ly/2Ti4nKE>

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■ RESOURCES

Alabama Energy Management Agency • AEMA is responsible for coordinating the emergency activities such as hazard mitigation, preparedness, response, and recovery operations for the State's entirety. <http://bit.ly/3qluQ6W>

Homeowners Handbook to Prepare for Natural Disasters • The Homeowners Handbook was developed to help prepare for natural hazards to reduce risks to family and property. Handbooks include sections on how to prepare before the storm, mitigation measures to increase residential resilience, and insurance options available to homeowners and renters. <https://bit.ly/2KjrNwG>

INSURANCE

■ INCENTIVES

Statewide FORTIFIED Construction Incentives • Enacts statewide FORTIFIED discounts for residential and commercially designated structures. Statewide residential discounts went into effect 2018; commercial began in 2016. Insurance allows the owner of a property, residential and commercial, statewide to claim discount for structures retrofitted to resist storms. An owner of insurable property claiming an adjustment pursuant to this section shall maintain sufficient certification records and construction records, like FORTIFIED designations and records from local building officials. <http://bit.ly/2XtF6Mz>

Original FORTIFIED Insurance Discounts Legislation • The initial act that provided an insurance premium discount or insurance rate reduction for homeowners in any county contiguous to the Gulf of Mexico and the Mobile Bay who build, rebuild, or retrofit an insurable property to better resist hurricanes or other catastrophic windstorm events. These benefits have now been extended state-wide through AL 2015-SB254. <http://bit.ly/2TmJoGr>

FORTIFIED Roof Insurance Endorsement • The original bill, now coded as Section 27-31D-2.1, et seq. Code of Alabama 1975, which requires insurance companies to offer endorsements for homeowners policies to upgrade a roof to FORTIFIED Roof™ Standards. <https://bit.ly/32wnPFS>

■ STATE DEPARTMENT

Alabama Department of Insurance (ALDOI) • The State of Alabama is part of the U.S. insurance regulatory framework which is a state-based national system designed to protect policyholders and to serve the greater public interest through the effective regulation of the U.S. insurance marketplace. Its mission is to serve the people of Alabama by regulating the insurance industry, providing consumer protection, promoting market stability, and enforcing fire safety standards and laws. <http://bit.ly/2TnlBpO>

■ STATE WIND POOL

Alabama Insurance Underwriting Association • The mission of Alabama Insurance Underwriting Association (AIUA) is to provide a market for owners of eligible properties located in coastal areas of Baldwin and Mobile counties to obtain essential wind insurance when they are unable to obtain coverage in the private insurance market. Currently, dwellings designated through the IBHS FORTIFIED Home™ Program receive insurance premiums discounts between 20% to 55%. <https://bit.ly/2BWIEz3>

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■ RESOURCES

Alabama Insurance Shoppers Guide • A free guide for homeowners to help determine how to find the best insurance for their needs. Created in partnership with the University of Alabama, Coastal Alabama Partnership, and Smart Home America, the guide features information about buying homeowners insurance, the elements of coverage, flood insurance, a Homeowners Comparison Checklist to use when shopping, and a list of the “Top 10 Questions to Ask Your Insurance Agent.” <http://bit.ly/2TIPdnE>

POLICY

■ PLANNING

No state-based planning policies were identified at the time of this publication.

■ FINANCING

AL 2011-SB 227: Alabama Catastrophe Saving Accounts • The catastrophe savings account was established to cover insurance deductibles and other uninsured portions of risks of loss to residential property owners from windstorm events. It allows an income tax deduction for deposits made to a personal savings account. A taxpayer may establish only one catastrophe savings account and shall specify that the purpose of the account within the established guidelines. <http://bit.ly/2XryuOY>

AL 2015-SB 220: Property Insurance and Energy Reduction (PIER) Act • ABased on the nationally recognized Property Assessed Clean Energy program (PACE), PIER allows a county, municipality, or improvement district to adopt a program to issue bonds, notes, or other types of financing methods for the purpose of increasing energy efficiency and community resilience to storm-related events. <http://bit.ly/2Ti5t9e>

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■ BUILDING CODES

Alabama has no enforced statewide building code for residential construction. However, there are minimum standards in place, and if a jurisdiction decides to begin enforcing a code, then they must adopt, at minimum, the 2015 IRC. Additionally, current codes are enforced in many urban areas. Moreover, beyond-code standards have been adopted in most coastal communities.

Alabama Division of Construction Management • The primary function of the Division of construction management is to promulgate and enforce the State Building Code through plan reviews, inspections and serving as the state's contract administrator for state-funded construction. <http://bit.ly/2LOhu3Z>

Alabama Energy and Residential Codes (ADECA) • The Alabama Energy and Residential Codes Board has the authority to adopt mandatory residential and commercial energy codes for the entire state. The board also has the authority to adopt mandatory residential building codes for jurisdictions that have not implemented such a code prior to March 2010. <http://bit.ly/3nJhaRr>

■ RESOURCES

No other state-based policy resources were identified at the time of this publication.

TAXES

■ CREDITS

Retrofit Tax Deduction • Provides deductions for certain retrofitting or upgrades to help resist damages associated with a hurricane, tornado, other catastrophic windstorm events, or rising floodwaters, for new or existing homes in the Alabama Insurance Underwriting Association zone. Also provides an income tax deduction not to exceed 50% of the costs of such retrofitting or upgrades of \$3,000, whichever is less. <http://bit.ly/2Xo9nfQ>



TOOLS

ALABAMA INSURANCE SHOPPERS GUIDE

A guide for homeowners to help determine how to find the best insurance for their needs. <https://bit.ly/2EH1z3N>





The State of Florida has developed programs, strategies, resources, and incentives to mitigate natural hazards and foster resilience through multiple state governmental agencies. The state is well-known for adopting some of the strongest building codes in the country following the devastating impacts of Hurricane Andrew in 1992. Since then, Florida has been affected by multiple hurricanes and perhaps based on their experience, the state has created a diverse, yet tailored suite of options for communities and residents to take action. One opportunity is the availability of tax credits when retrofitting to higher building standards.



MITIGATION

■ PLANS

State Hazard Mitigation Plan (SHMP) • The State of Florida Enhanced SHMP Mitigation Strategy is to: Reduce the impacts of all hazards within the State of Florida through effective administration of all mitigation grant programs and a coordinated approach to mitigation planning and floodplain management through federal, state, regional, and local initiatives. <https://bit.ly/2Yzkogo>

■ PRACTICES

Florida Mitigation Plan, Mitigation Strategy • The mitigation plan works to identify hazards and assess risks to the State of Florida. These hazards and risks are then addressed with the statutorily required Natural Hazards Interagency Workgroup (F.S. 252.3655), and the former state hazard mitigation plan advisory team. <https://bit.ly/2QtveQU>

Local Mitigation Strategy Initiative • Created by the Florida Division of Emergency Management (FDEM) in 1998, this program provides funding to local governments that chose to develop plans that mitigate hazards. FDEM also assists local governmental officials in evaluating the risks and vulnerabilities facing their communities and facilitates discussions regarding mitigation priorities. The main focus is to use comprehensive planning and land use strategies to reduce future damage to property and public facilities, avoid development in hazardous areas, provide for adequate public shelters, and reduced hurricane clearance times. <http://bit.ly/2TgDNi8>

Adaptation Planning • The Florida Department of Economic Opportunity created guidance for adaptation planning for sea level rise and the steps a community must take to become more resistant to the impacts of rising waters over a period of time. Adaptation strategies are complementary of each other, rather than mutually exclusive, and may be applied comprehensively based on the context of a community's varying needs and vulnerabilities. <http://bit.ly/2TkNaQC>

Florida Division of Historical Resources • Guidance for Disaster Mitigation and Recovery for Historic Properties includes steps to improve coordination between emergency management and historic preservation efforts, identify potential recovery funding resources, and provide best practices for hazard mitigation and planning. <https://bit.ly/2YB2PMW>

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■ PROGRAMS

Hurricane Loss Mitigation Program • Florida's Division of Emergency Management created the Hurricane Loss Mitigation Program to act as a specialized, state-funded mitigation program aimed at minimizing damages caused by hurricanes. With an annual budget of \$7 million, provided by the Florida Hurricane Catastrophe Trust Fund, the program funds activities that promote property resiliency through retrofits made to residential, commercial, and mobile home properties, the promotion of public education and public information, and through hurricane research activities. <http://bit.ly/2Tk38dD>

REBUILD Florida Housing Repair and Replacement Program • This program assists homeowners in repairs to, reconstruction, or replacement of homes damaged by Hurricane Irma. These funds can be used to bring damaged homes up to code and make improvements that mitigate against future disasters. <https://bit.ly/2YBLp37>

■ RESOURCES

Disaster Resistant Communities Workshops • The Disaster Resistant Communities Group has undertaken an effort to engage homeowners throughout the state to take the time to prepare their home for the next disaster by participating in a series of informative workshops. <http://bit.ly/2TqjlhP>

Florida Department of Emergency Management (FDEM) • FDEM has the authority and responsibility for developing and maintaining a State Standard Hazard Mitigation Plan, reviewing Flood Mitigation Assistance Program sub-applications, recommending technically feasible and cost-effective sub-applications to FEMA, and providing pass-thru funding for FEMA approved and awarded project grants to eligible sub-applicants. <http://bit.ly/2Xr6Dym>

Florida Resilient Coastlines Program • The Florida Resilient Coastlines Program is the Department of Environmental Protection's (DEP) effort to synergize community resilience planning, natural resource protection tools, and funding to prepare Florida's coastline for the effects of climate change. This program also provides funding for such projects. <https://bit.ly/2YzfQa8>

Homeowners Handbook to Prepare for Natural Disasters • The Homeowners Handbook was developed to help prepare for natural hazards to reduce risks to family and property. Handbooks include sections on how to prepare before the storm, mitigation measures to increase residential resilience, and insurance options available to homeowners and renters. <https://bit.ly/3sscW3Z>

INSURANCE

■ INCENTIVES

Premium Discounts for Hurricane Loss Mitigation • In 2012, the Florida legislature passed a law (Title XXXVI, Chapter 627.0629) requiring all residential property insurance companies to file with the Office of Insurance Regulation to provide savings to consumers who install or implement windstorm damage mitigation techniques, alterations, or solutions to their properties to prevent windstorm losses. A rate filing for residential property insurance must include actuarially reasonable discounts, credits, or other rate differentials or appropriate reductions in deductible. <http://bit.ly/2TmKqCj>

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■ STATE DEPARTMENT

Florida Office of Insurance Regulation • The Office of Insurance Regulation serves Floridians through its responsibilities for regulation, compliance, and enforcement of statutes related to the business of insurance. The Office is also entrusted with the duty of carefully monitoring statewide industry markets. <http://bit.ly/2TjUyvC>

■ STATE WIND POOL

Citizens Property Insurance Corporation • Citizens Property Insurance Corporation was created by the Florida Legislature in August 2002 as a not-for-profit, tax-exempt, government entity. Its mission is to provide insurance protection to Florida policyholders who are entitled to but are unable to find, property insurance coverage in the private market. <http://bit.ly/2TgE5bl>

■ RESOURCES

Florida Wind Insurance Savings Calculator • The Florida Wind Insurance Savings Calculator provides homeowners a way to calculate insurance savings based on home features, planned upgrades, or added mitigation measures. <https://bit.ly/32twysA>

FAIR Foundation • The Florida Association for Insurance Reform (FAIR) Foundation is a 501(c)(3) nonprofit organization conceived to create safer, stronger, more resilient communities by educating consumers on the risks of water, wind and other natural disasters, promoting wind and flood mitigation, and reducing uninsured risk. The FAIR Foundation enables and promotes practical solutions and protections by bringing consumers together with the best and brightest in industry and academia. <http://bit.ly/2Xr6Dym>

POLICY

■ PLANNING

Adaptation Action Areas • Adaptation Action Areas are a policy tool that allows local governments to plan for sea level rise, designate vulnerable areas, and prioritize adaptation strategies. An “adaptation action area” or “adaptation area” is an area that experiences coastal flooding due to extreme high tides and storm surge and is vulnerable to the related impacts of rising sea levels to prioritize funding for infrastructure needs and adaptation planning. <http://bit.ly/2TkNaQC>

Chapter 2015-69: Peril of Flood • Requires jurisdictions with a Coastal Management Element as a part of their comprehensive plan to consider development and redevelopment principles, strategies, and engineering solutions that reduce the flood risk to coastal areas. It also requires jurisdictions to identify site development techniques and best practices that may reduce losses due to flooding and claims made under flood insurance policies. <https://bit.ly/3hzupSn>

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■ FINANCING

Property Assessed Clean Energy (PACE) • Provides financing to fund qualified property owners to make energy efficiency, renewable generation, and wind mitigation improvements and repairs. The funding is repaid through an assessment included on the annual property tax bill. Also, property owners can make additional wind mitigation improvements that will further reduce their property risk, including wind-rated doors, impact-resistant windows, and storm shutters. <https://bit.ly/3gtueXh>

■ BUILDING CODES

Florida Building Code, Version 7 • The 2000 Legislature authorized implementation of the first edition of the Florida Building Code. Now in its seventh edition, the Code governs the design, construction, erection, alteration, modification, repair, and demolition of public and private buildings, structures, and facilities in the state. It also provides access to statewide Florida building codes. <https://bit.ly/31vtMDV>

Florida Building Commission (FBC) • The primary responsibility of the Florida Building Commission is the development, maintenance and interpretation of the Florida Building Code through a consensus-building process. The commission also has the duty of approving products for statewide acceptance and administers the Building Code Training Program. <https://bit.ly/3qq8mBN>

Windstorm Loss Mitigation Florida Statute, 553.844 • This Act allows the Florida Building Commission (FBC) to analyze the extent to which a proposed Florida Building Code provision will mitigate property damage to buildings and their contents when evaluating a proposal. The FBC will then develop and adopt provisions within the Florida Building Code, as a means to incorporate recognized mitigation techniques, for site-built, single-family residential structures constructed before the implementation of the Florida Building Code. <https://bit.ly/3b08O34>

■ RESOURCES

No other state-based resources were identified at the time of this publication.

TAXES

■ CREDITS

No state-based tax credits were identified at the time of this publication.





The State of Louisiana utilizes many mitigation activities to overcome natural hazards due to the state's experience with hurricanes, including Hurricane Katrina and flooding events in recent years. Mitigation activities can be funded through state-based mitigation grants, and there are incentives for retrofitting a home to withstand natural hazards. While a diverse set of policies are not yet in place, Louisiana does have a robust statewide uniform building code. The state also allows tax deductions for specific wind retrofits, including the FORTIFIED Home™ Program.



MITIGATION

■ PLANS

Louisiana State Hazard Mitigation Plan (SHMP) • The Louisiana Hazard Mitigation Plan (SHMP) was approved by FEMA on March 27, 2019. The 2019 SHMP is an update to the previous State Plan and continues to build on Louisiana's commitment to creating stronger, more resilient communities through hazard mitigation activities. Functions of the plan include demonstrating the state's commitment to reduce risks from natural hazards and documenting progress in identifying risks and mitigating against the effects of natural disasters. The plan serves as a reference document for local government officials as they develop local hazard mitigation plans and serves as a reference document Louisiana citizens. <https://bit.ly/3lwHac>

■ PRACTICES

Wind mitigation practices are referenced in the State Hazard Mitigation Plan and through FEMA programs.

■ PROGRAMS

Governor's Office of Homeland Security & Emergency Preparedness (GOHSEP) Hazard Mitigation Grant Program • FEMA encourages states, territories, Indian tribes and communities to take advantage of funding provided by the Hazard Mitigation Assistance (HMA) Programs in both pre- and post-disaster timeframes. Together, these programs provide significant opportunities to reduce or eliminate potential losses to state, tribal, and local assets through hazard mitigation planning and project grant funding. Each HMA program is authorized by separate legislative action; as such, each program differs slightly in scope and intent. <http://bit.ly/2XoCcsJ>

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Office of Community Development: Disaster Recovery Unit Hazard Mitigation Grant Program (OCD-DRU HMGP) •

The OCD-DRU HMGP can reimburse up to \$100,000 (based on actual construction costs) to eligible Road Home Option 1 homeowners for expenses incurred in elevating or reconstructing their homes to meet the FEMA required elevation height for their area. The OCD-DRU HMGP is a reimbursement program. Homeowner eligibility and eligible expenses are determined by FEMA based on HMGP regulations. These funds are not subject to the Road Home \$150,000 maximum cap. <https://bit.ly/3aZeNVK>

Louisiana Housing Corporation (LHC) • The LHC administers federal and state funds through programs designed to advance the development of energy-efficient and affordable housing for low and moderate-income families, drives housing policy for Louisiana, and oversees the state's Disaster Housing Task Force. <http://bit.ly/35GLypm>

■ RESOURCES

Homeowners Handbook to Prepare for Natural Disasters • The Homeowners Handbook was developed to help prepare for natural hazards to reduce risks to family and property. Handbooks include sections on how to prepare before the storm, mitigation measures to increase residential resilience, and insurance options available to homeowners and renters. <https://bit.ly/3oOARIP>

Louisiana Governor's Office of Homeland Security and Emergency Preparedness • GOHSEP works with local, State, Tribal and Federal authorities; private-sector partners; and private nonprofits (PNPs) to prepare for, prevent, respond to, recover from and mitigate against future emergencies and disasters within the State of Louisiana. <http://bit.ly/3qljeR9>

INSURANCE

■ INCENTIVES

Storm Mitigation Incentives • Insurance premium discounts are available when a homeowner builds or retrofits a structure to comply with the Louisiana State Uniform Construction Code, or installs mitigation improvements demonstrated to reduce the amount of loss from a windstorm or hurricane. <http://bit.ly/2TnKVfe>

■ STATE DEPARTMENT

Louisiana Dept of Insurance • The Louisiana Department of Insurance (LDI) works to balance the needs of insurance consumers with the insurance industry's need to run a competitive business. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace with transparent rules, so no one insurer has an unfair competitive advantage over other insurers. The LDI also works to make sure that insurers comply with all the laws in place to protect policyholders. <http://bit.ly/2Tk6ddH>

■ STATE WIND POOL

Louisiana Citizens Property Insurance Company • Louisiana Citizens is the insurance of last resort and is state-mandated to be more costly than private property insurance companies. It is a nonprofit organization created to provide insurance products for residential and commercial property applicants who are in good faith entitled, but unable, to procure insurance through the voluntary insurance marketplace. <https://bit.ly/2H5ZJsH>

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■ RESOURCES

No state-based insurance resources were identified at the time of this publication.

POLICY

■ PLANNING

No state-based planning policies were identified at the time of this publication.

■ FINANCING

No state-based financing policies were identified at the time of this publication.

■ BUILDING CODES

Louisiana Uniform Construction Code • Through the Louisiana State Uniform Construction Code Council (LSUCCC) authority set in legislation (LAC 17:I.Chapter 1), the state adopted the 2015 editions of the International Building Code (IBC) and the International Residential Code (IRC). The primary function of the council is to review and adopt the state uniform construction code, provide training and education of code officials, and accept all requests for amendments of the code. <http://bit.ly/2IDQemJ>

Louisiana State Uniform Construction Code Council • The primary function of the council is to review and adopt the state uniform construction code, provide training and education of code officials, and accept all requests for amendments of the code. <http://bit.ly/2XlrLBn>

■ RESOURCES

No other state-based resources were identified at the time of this publication.

TAXES

■ CREDITS

Construction Code Retrofitting Deduction • Homeowners can save up to \$5,000 or half the costs of home retrofits, whichever is less. This includes FORTIFIED Home™ and other construction retrofits the State of Louisiana recognizes. <https://bit.ly/2IGXdLE>





The State of Mississippi has the least amount of options for mitigation, supporting policies, or resources for homeowners among the Gulf Coast states. However, important activities are in place to reduce risk to natural hazards, including an approved state hazard mitigation plan, insurance incentives to build to FORTIFIED standards, and the adoption of a statewide building code, with even stronger codes in coastal communities. These items can help create momentum to fill gaps in other areas.



MITIGATION

■ PLANS

Mississippi Hazard Mitigation Plan • Mississippi's Standard Mitigation Plan has been completed with a high degree of public participation. By developing new partnerships and strengthening existing ties with local, state, and federal agencies, the Plan reflects the needs of the entire State. Most importantly, the Plan mirrors the mindset of the people of Mississippi, which was learned by carefully listening to ideas and initiatives for hazard mitigation. <https://bit.ly/38Hb7sk>

■ PRACTICES

The Mississippi Insurance Department • The MID provides citizens with general information and best practices for mitigating against hazards that result in loss of life and property. The MID also offers information on homeowner incentives within the State of Mississippi such as Catastrophe Savings accounts, insurance discounts for FORTIFIED homes, and more. <https://bit.ly/2XpF6NG>

■ PROGRAMS

Mitigation programs are referenced in the Mississippi Insurance Department's website listed above.

■ RESOURCES

Homeowners Handbook to Prepare for Natural Disasters • The Homeowners Handbook was developed to help prepare for natural hazards to reduce risks to family and property. Handbooks include sections on how to prepare before the storm, mitigation measures to increase residential resilience, and insurance options available to homeowners and renters. <https://bit.ly/3sq5dU6>

Mississippi Emergency Management Agency (MEMA) • The goal of MEMA is to create a culture of preparedness for Mississippi citizens, execute timely response during a disaster, and quickly restore the quality of life post-event. MEMA works to plan and prepare for emergency scenarios, respond to and support local EMAs during emergency events, and coordinate and resource recovery efforts in the wake of a disaster. <http://bit.ly/38JKcMA>

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INSURANCE

■ INCENTIVES

Insurance Premium Discounts • An act to provide an insurance premium discount or insurance rate reduction for homeowners who build, rebuild, or retrofit an insurable property to resist hurricane or other catastrophic windstorm events better. In addition, insurance companies may also offer additional adjustments in deductible, other credit rate differentials, or a combination thereof, collectively referred to as adjustments. <http://bit.ly/2TkPmrk>

■ STATE DEPARTMENT

Mississippi Insurance Department • The mission of the Mississippi Insurance Department is to impartially enforce the laws and regulations enumerated in Mississippi Code Ann. Section 83-1-1 et seq., thereby creating an environment conducive to a competitive marketplace for the sale of insurance products and services while providing the State's citizens with the maximum amount of consumer protection. <https://bit.ly/2Uc8l4r>

■ STATE WIND POOL

Mississippi Windstorm Underwriting Association (MWUA) • The MWUA was established by House Bill 274 of the 1987 session of the Mississippi Legislature to provide a method whereby an adequate market for Windstorm and Hail Insurance may be provided in the Coastal Area of Mississippi. MWUA provides coverage for Windstorm and Hail perils only. Currently, dwellings designated through the IBHS FORTIFIED Home Program receive insurance premium discounts between 20% to 30%. MWUA also offers endorsements for homeowners to upgrade their home to IBHS FORTIFIED Roof. <https://bit.ly/2H65l66>

■ RESOURCES

No state-based insurance resources were identified at the time of this publication.

POLICY

■ PLANNING

No state-based planning policies were identified at the time of this publication.

■ FINANCING

Catastrophe Savings Account • The catastrophe savings account was established to cover insurance deductibles and other uninsured portions of risks of loss to residential property owners from windstorm events. It allows an income tax deduction for deposits made to a personal savings account. A taxpayer may establish only one catastrophe savings account and shall specify that the purpose of the account within the established guidelines. <https://bit.ly/32uubWi>

■ BUILDING CODES

Statewide Building Code • While there was a statewide building code passed in 2014 for commercial and residential construction, it provided a 120-day window for opting-out of adopting and enforcing it. It is unknown how many jurisdictions opted-out of enforcing the building code. Now, if a jurisdiction wants to begin enforcing a building code, they must choose to enforce one of the three most recent versions of the code. <http://bit.ly/2XsZT2N>

■ RESOURCES

No other state-based resources were identified at the time of this publication.

TAXES

■ CREDITS

No state-based tax credits were identified at the time of this publication





The State of Texas has ample incentives for building stronger, but it does not have many state-based mitigation options or policies to increase community resilience to natural hazards. Some of the state's policies limit certain jurisdictional authorities regarding building codes and activities. One main driver for strong building standards along the coast are the requirements of the Texas Department of Insurance for home construction. Also, the Texas General Land Office is building its capacity to disperse post-disaster federal funding to affected residents, which is allowing for impactful mitigation activities.



TEXAS

MITIGATION

■ PLANS

Texas Hazard Mitigation Plan • This plan implements hazard mitigation measures intended to eliminate or reduce the effects of future disasters throughout Texas. It was developed through a collaborative endeavor with members of the State Hazard Mitigation Team.

<https://bit.ly/2Es8y0U>

■ PRACTICES

No state-based mitigation practices were identified at the time of this publication.

■ PROGRAMS

Texas General Land Office Hurricane Harvey Programs • The Texas GLO provides homeowners who received damage from Hurricane Harvey with assistance through the Homeowners Assistance Program, the Short Term Housing Program, and the Homeowner Reimbursement Program. These programs help homeowners rebuild, repair, and improve their homes against future disasters and provide short-term housing for displaced citizens. <http://bit.ly/3iprSvv>

The City of Houston Recovery Program • Houston offers various mitigation programs to aid those whose homes have been damaged by Hurricane Harvey. These programs include assistance to renters, homeowners, and multifamily developments. These programs are available through the City of Houston. <http://bit.ly/39C15ry>

Harris County Homeowner Reimbursement Program • Reimbursement program through the Harris County Project Recovery. This program will reimburse eligible expenses paid by Harris County homeowners to repair homes damaged in Hurricane Harvey. Funds may be used to make improvements to a home against future disasters. <https://bit.ly/3likBcZ>

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■ RESOURCES

Homeowners Handbook to Prepare for Natural Disasters • The Homeowners Handbook was developed to help communities prepare for natural hazards to reduce risks to family and property. Handbooks include sections on preparing before the storm, mitigation measures to increase residential resilience, and insurance options available to homeowners and renters. <https://bit.ly/39CiUqJ>

Texas Department of Emergency Management • TDEM works closely with local jurisdictions, state agencies, and federal partners in ensuring Texas becomes more resilient for future disasters. It is the responsibility of TDEM to manage the all-hazards emergency management plan for the state. <http://bit.ly/32nCSlg>

INSURANCE

■ INCENTIVES

TWIA Insurance Rate Reductions • The Texas Windstorm Insurance Agency (TWIA) offers a percentage of rate reduction that must be applied to windstorm and hail insurance policies issued for new residential construction. These reductions exclude additions or repairs to existing structures that have been built to TWIA standards or the 2000 International Residential Code/2000 International Building Code. Texas Administrative Code: Title 28, Part 1, Chapter 5, Sub-Chapter. <https://bit.ly/2tH7HQ7>

TWIA Code Inspection Requirements • Provides specific inspection requirements for structures to be considered an insurable property for windstorm and hail insurance through the Texas Windstorm Insurance Association (TWIA). All new construction, repairs, or additions after January 1, 1988, shall be inspected or approved by the Texas Department of Insurance or an appointed Texas licensed professional engineer for compliance with the building specifications adopted by the Commissioner of Insurance. Insurers may also offer insurance premium discounts to insureds statewide for eligible impact-resistant roof coverings. Texas Insurance Code: Title 10 Chapter 2210 Sec. 2210.251. <https://bit.ly/2tKjKgd>

■ STATE DEPARTMENT

Texas Department of Insurance (TDI) • The Texas Department of Insurance regulates the state's insurance industry, oversees the administration of the Texas workers' compensation system, performs the duties of the State Fire Marshal's Office, and provides administrative support to the Office of Injured Employee Counsel. <https://bit.ly/2anpfZ9>

■ STATE WIND POOL

Texas Windstorm Insurance Association (TWIA) • Established by the Texas Legislature in 1971 in response to regional market conditions following Hurricane Celia in August 1970. Their purpose is to provide windstorm and hail insurance in the Texas seacoast. TWIA is governed by Chapter 2210 of the Insurance Code. <https://bit.ly/2xSh8xc>

■ RESOURCES

TDI Windstorm Inspection Program • To qualify for wind and hail insurance through TWIA, new structures, alterations, additions, or repairs to existing structures, including re-roofs or roof repairs, located in the designated catastrophe areas must be constructed and inspected according to the building specifications adopted by TDI. <https://bit.ly/2Viak7w>

Texas Home Insurance Guide • This guide provides homeowners with information about the types of insurance coverages, how to shop for insurance, understanding rates, and losing your insurance. It also describes how home insurance can pay to repair or replace your house and personal property if they're damaged or destroyed by an event covered by your policy. <http://bit.ly/2MzghxJ>

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POLICY

■ PLANNING

Constraints for Local Planning • The Texas Division of Emergency Management (TDEM) ensures that Texas and its local governments can respond to and recover from disasters and emergencies. TDEM creates and implements pre-and post-disaster plans and aims to lessen the impact of emergencies and disasters. The Mitigation Section of TDEM maintains the State Hazard Mitigation Plan, reviews local mitigation plans, and provides hazard mitigation training for local officials. The division also administers the Hazard Mitigation Grant Program (HMGP) and Pre-Disaster Mitigation (PDM), allowing grant allocation. <http://bit.ly/3o2Gd23>

The Texas Department of Transportation (TDOT) • TDOT enables the community to work with the agency to plan mitigation projects in their area actively and conserve and coordinate resources while providing drainage. This approach provides information and outreach and planning, and local participation to all communities. Per the hazard mitigation plan, pages 5-7. <https://bit.ly/2Es8y0U>

■ FINANCING

No state-based financing policies were identified at the time of this publication.

■ BUILDING CODES

Texas has no statewide building code for residential construction. Modern building codes have been adopted with incorporated coastal communities. However, unincorporated portions of counties have less authority to adopt and enforce building codes.

TX 2017-HB 2040: Local Governmental Code • House Bill 2040 closes a gap in the county's enforcement of the residential building code by allowing the county to use its current enforcement authority if a builder does not provide notice that the home shows substantial compliance with the code. <https://bit.ly/2tIsQdl>

■ RESOURCES

No other state-based resources were identified at the time of this publication.

TAXES

■ CREDITS

Property Taxes In Disaster Areas And During Droughts • The State of Texas offers several programs that can provide relief to taxpayers and property owners after a disaster or drought. These programs include Temporary Exemption for Disaster Damage, Continuation of Residence Homestead Exemption, Continuation of Tax Limitations on Homesteads of Elderly or Disabled, Residence Homestead Cap, Waiver of Certain Penalties, Installment Payments on Certain Real Property Damaged in a Disaster Area, and Installment Tax Payments on Certain Business Property in a Disaster Area. <http://bit.ly/3p1Jsrs>

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