



## **STRENGTHEN YOUR COASTAL ROOF**

### ***GRANT PROGRAM RULES***

This document describes the Terms and Conditions of the *Strengthen Your Coastal Roof* Grant Program for Participating Policyholders.

#### **Background**

North Carolina Insurance Underwriting Association (NCIUA) is a non-profit underwriting association engaged in writing essential property insurance established by Article 45 of Chapter 58 of the North Carolina General Statutes. NCIUA is not an agency or facility of the State of North Carolina. No federal, state, or local funds are used to support or subsidize NCIUA operations.

NCIUA, in accordance with statute and its plan of operation, and supported by the North Carolina Commissioner of Insurance, pursues mitigation efforts in North Carolina's coastal region to increase the resiliency of property against catastrophic wind events. As such, NCIUA has implemented an affirmative Pilot Grant Mitigation Program titled *Strengthen Your Coastal Roof* ("Grant Program"). The Grant Program is designed to improve the resiliency and weather-resistance of properties insured by NCIUA. The Grant Program will provide money to offset some of the replacement costs for qualified roofs to the Insurance Institute for Business & Home Safety ("IBHS") "FORTIFIED Home™ with new roof cover" standard.

IBHS is an organization that sets the standards required to obtain the IBHS designation FORTIFIED Roof™. FORTIFIED Home™ utilizes engineering and building standards developed by IBHS to mitigate wind-related hurricane damage and includes evaluation and inspection requirements to ensure the technical standards are properly implemented, resulting in the designation of a home as meeting the FORTIFIED Roof™ requirements. For more information, see the IBHS website at [IBHS.org](http://IBHS.org).

#### **Eligibility to Submit Application**

The Grant Program is available for policyholders (1) who have a HO2, HO3, or HO8 Homeowners Policy or a HW2, HW3, or HW8 Homeowners Windstorm or Hail policy with NCIUA that is currently effective and was effective on or before September 1, 2022, and (2) whose property is in certain areas of the North Carolina Coast (rating territories 130, 140, 150,



and 160). A Participating Policyholder must meet both conditions to be eligible to apply for the Grant Program. Submission of an application does not guarantee program eligibility.

The Grant Program is also available for policyholders (1) who have a WD1, WD2, or WD3 Dwelling Windstorm or Hail policy with NCIUA that is currently effective and was effective on or before September 1, 2022, and (2) whose property is in certain areas of the North Carolina Coast (rating territories 130, 140, 150, and 160). A Participating Policyholder must meet both conditions to be eligible to apply for the Grant Program. Submission of an application does not guarantee program eligibility.

### **Application Period**

Eligible policyholders can apply online between September 30, 2022 and November 30, 2022. Once submitted, approved applications will be included in a lottery pool to be randomly selected to continue the grant process.

In December of 2022, NCIUA will award 2,222 grants. If NCIUA receives more than 2,222 qualified applications, NCIUA will conduct a random drawing to determine which policyholders will receive grants. Recipients will have until July 31, 2024 to install their FORTIFIED Roof.

### **Grant Amount**

A qualified Participating Policyholder may receive only one grant with a maximum amount of up to \$6,000 to go toward the installation of a FORTIFIED ROOF for each qualifying property location insured.

### **Other Terms and Conditions**

The Participating Policyholder acknowledges and agrees that NCIUA will review applicants for initial eligibility. Those applicants who meet NCIUA's eligibility requirements will then be reviewed by IBHS and the FORTIFIED Evaluator, who, in their sole discretion, will determine whether the property meets the IBHS requirements to then be eligible for the Grant Program. Prior to receiving the 2022 Grant, approved Grant Program applicants who elect to install a roof must complete the roof replacement and receive the FORTIFIED Roof™ designation by July 31, 2024.



The objective of this Grant Program is to assist eligible policyholders who have *voluntarily* decided to replace their current roof, and do not have an insured loss for damages *requiring* a roof replacement. No policyholder can benefit from both the coverage provided by their NCIUA policy for a FORTIFIED Roof™ replacement and the Grant Program.

If the policyholder experiences a covered loss under an NCIUA policy for roof damage, Association staff will reach out to the policyholder to discuss. The Grant Program may not apply.

The Grant Program provides the policyholder with a list of Participating Contractors who have experience in IBHS construction methods. For the policyholder's convenience, a list of Participating Contractors can be found on the website [StrengthenYourCoastalRoof.com](http://StrengthenYourCoastalRoof.com). Policyholders can also choose a contractor who is not listed as a Participating Contractor. NCIUA makes no representation or warranty of any kind as to the training, capability, work quality, or actual performance of any contractor.

Participating Policyholder acknowledges and agrees that IBHS is the organization that sets the standards required to obtain the IBHS designation "FORTIFIED Roof™" and that IBHS sets the standards for educating, certifying, and providing oversight to FORTIFIED Evaluators.

NCIUA will distribute grant funds to the Participating Policyholder only after the following have been submitted to the Association: (1) the IBHS FORTIFIED Roof™ Certification, (2) a final invoice from the contractor, and (3) a completed W-9 which provides the Participating Policyholder's taxpayer identification number (or other necessary tax information). The Participating Policyholder is responsible for payment to the contractor for any work performed on the property, including any/all amounts in excess of the received grant. NCIUA shall have no payment liability to any contractor.

Grant funds may carry tax liability for the Participating Policyholder. The Participating Policyholder accepts responsibility for all tax liability that may be associated with the receipt of the grant. The Participating Policyholder should consult with a tax advisor regarding tax implications of receiving any grant funds.

The Participating Policyholder acknowledges that NCIUA is relying on the information provided in the Participating Policyholder's application for the Program.



The Participating Policyholder may not assign or transfer any of Participating Policyholder's rights, benefits, or obligations under the Grant Program without NCIUA's prior written consent.

The Participating Policyholder acknowledges and agrees that NCIUA does not guarantee any work by any contractor, IBHS, or the FORTIFIED Evaluator, and does not guarantee any products, materials, or methods used in the roof replacement. Participating Policyholder acknowledges that unknown, unexpected, or unforeseen problems, or hidden damage may arise during construction and agrees that NCIUA is not liable for any such problems, damage, or associated costs. The Participating Policyholder agrees to indemnify, defend, and hold harmless NCIUA of and from all loss, damage, and expense by reason of any claim, demand, or suit related to the performance of the roof replacement pursuant to the Grant Program, or otherwise related in any way to the Grant Program.

The Participating Policyholder acknowledges and agrees that NCIUA may use the policyholder's name and property images to assist NCIUA in connection with this or any future Grant Program.

Any dispute between a Participating Policyholder and NCIUA shall be resolved through the administrative process contained in NCIUA's Plan of Operation, N.C. Gen. Stat §58-45-50 and N.C. Gen. Stat. §58-2-75.



## **NCIUA STRENGTHEN YOUR COASTAL ROOF 2022 GRANT PROGRAM *Frequently Asked Questions***

**North Carolina Insurance Underwriting Association (NCIUA) is excited to launch Strengthen Your Coast Roof, a pilot program that provides eligible Homeowners, Homeowners Windstorm, and Dwelling Windstorm policyholders in the coastal communities of North Carolina with a grant up to \$6,000 that can be used toward the installation of a FORTIFIED Roof.**

FORTIFIED is a nationally recognized building method developed through extensive field and lab research of structural damage caused by wind. A FORTIFIED Roof™ that meets the standards of the Insurance Institute for Business & Home Safety (IBHS) gives you the peace of mind to know your home is structurally resilient and can better withstand severe weather.

In 2019, NCIUA launched a similar program for policyholders in the Outer Banks and Barrier Islands, Strengthen Your Roof, with the endorsement of Mike Causey, North Carolina Commissioner of Insurance. Given the success of this program, NCIUA has decided to expand the program to the coastal areas of North Carolina.

### **THE GRANT PROGRAM**

#### **1. *What is NCIUA's Strengthen Your Coastal Roof Grant Program?***

NCIUA's STRENGTHEN YOUR COASTAL ROOF is a pilot program that will provide grants up to \$6,000 for roof replacement with an IBHS FORTIFIED Roof™. This program is open to eligible policyholders with coastal properties (rating territories 130, 140, 150, and 160).

Eligible policyholders can apply online between September 30, 2022 and November 30, 2022. Once submitted, approved applications will be included in a lottery pool to be randomly selected to continue the grant process.

In December of 2022, NCIUA will award 2,222 grants. If NCIUA receives more than 2,222 qualified applications, NCIUA will conduct a random drawing to determine which policyholders will receive grants. Recipients will have until **July 31, 2024 to install their FORTIFIED Roof.**

## **2. Why is NCIUA encouraging policyholders to install new roofs?**

Hurricane Florence, Hurricane Dorian, and Hurricane Isaias were the latest reminders that strong roofs are front-line defenders against high winds and severe rain. When a roof fails, it can initiate a cascade of damage to both a home's interior and its structure. According to IBHS, in most years, roof-related damage is responsible for 70–90 percent of total insured residential catastrophic losses, depending on specific weather events. As startling as that statistic may be, it fails to capture the gravity of the human consequences and loss that results from roof failures—damaged homes and businesses disrupt daily life, derail careers, and destroy financial security. That's why it is critical for homeowners and communities to protect roofs from the effects of severe weather.

## **3. What is IBHS?**

The Insurance Institute for Business & Home Safety (IBHS) is an independent, nonprofit, scientific research and communication organization supported solely by property and casualty insurers and reinsurers that conduct business in the United States.

Convinced that the continuing cycle of human suffering that strikes families and communities in the wake of severe weather can be broken, IBHS is a team of scientists and risk communicators who deliver strategies to build safer and stronger homes and businesses.

## **4. What is FORTIFIED?**

FORTIFIED is a voluntary construction and re-roofing program designed to strengthen your roof against specific types of severe weather such as high winds, hail, hurricanes, and even tornados.

### **Stronger Edges:**

Roof damage often begins when wind gets underneath the roof edge and rips it away from the home. To help protect this vulnerable area, FORTIFIED requires specific materials and installation methods, including a wider drip edge and a fully adhered starter strip, that when used together create a stronger system.

### **Sealed Roof Deck:**

If wind rips off roof covering—such as shingles, metal panels, or tiles—it exposes the wood beneath and allows water to pass through the gaps and enter the home. FORTIFIED requires roof decks to be sealed to prevent this type of water damage. In fact, a sealed roof deck can reduce potential water intrusion by more than 95 percent compared to a standard roof, dramatically lowering the possibility a homeowner will be forced from their home for an extended period of time, even if the roof covering is damaged.

### **Better Attachment:**

Instead of common smooth nails, FORTIFIED requires ring-shank nails, installed in an enhanced pattern, to help keep the roof deck attached to the home in high winds. In fact, using ring-shank nails nearly doubles the strength of the roof against the forces of winds.

## **5. Where can I learn more about IBHS?**

Please visit [FortifiedHome.org/Research](https://FortifiedHome.org/Research) to learn more about IBHS.



## **6. Why is this referred to as a pilot program?**

A pilot program is a trial intended to evaluate new program success. With the launch of the new Strengthen Your Coastal Roof program, NCIUA is gathering statistical information on the program to help design future programs to benefit our policyholders.

## **7. Why is NCIUA asking survey questions throughout the grant process?**

Since this is a pilot program, the NCIUA will use the collected data to design future programs for its policyholders. We have partnered with multiple universities to assist with data analysis.

For example, the North Carolina State University Institute for Advanced Analytics analyzed NCIUA claims data from Hurricanes Dorian, Florence, Matthew, and Isaias. It confirmed that a FORTIFIED Roof increased the resiliency of a home and, when the home was damaged, reduced the severity of the damage.

NCIUA is also working with the following universities to assist with research on disaster mitigation, construction, resilience, preparedness, and grant effectiveness: North Carolina State University, East Carolina University, University of North Carolina at Chapel Hill, Appalachian State University, University of Delaware, Cornell University, and University of California. None of these institutions are charging for their time and effort.

## **THE GRANT**

### **1. How many grants will be offered?**

A limited number of grants (approximately 2,222) will be awarded based on a randomly selected lottery.

### **2. Will I get \$6,000?**

The grant maximum amount is \$6,000. However, if the entire cost of installing a FORTIFIED Roof is less than \$6,000, the grant amount will be limited to the total cost of the roof.

### **3. What is the timeframe to apply for the grant?**

Eligible policyholders can apply online between September 30, 2022 and November 30, 2022. Once submitted, approved applications will be included in a lottery pool to be randomly selected to continue the grant process.

In December of 2022, NCIUA will award 2,222 grants. If NCIUA receives more than 2,222 qualified applications, NCIUA will conduct a random drawing to determine which policyholders will receive grants. Recipients will have until **July 31, 2024 to install their FORTIFIED Roof.**

### **4. Is the grant taxable?**

Currently, grant funds carry a tax liability. The policyholder accepts responsibility for all tax liability associated with the receipt of the grant. NCIUA will require a completed W-9, which is a request for the policyholder's taxpayer identification number. The policyholder should consult with a tax advisor regarding any tax implications.

NCIUA continues to support legislation that would protect North Carolina residents who receive state based Strengthen Your Coastal Roof grants from having to pay federal income tax on the

grant money they receive. NCIUA encourages bipartisan legislation to ensure consistent federal tax treatment for grants received by homeowners for mitigation work and encourages state-based mitigation and resiliency programs.

## **5. How long will grants be available?**

Once an application is approved and selected to continue with the grant process, policyholders have until July 31, 2024 to complete the installation of a FORTIFIED Roof.

## **ELIGIBILITY**

### **1. Who is eligible to receive a grant?**

NCIUA Homeowners, Homeowners Windstorm or Hail, and Dwelling Windstorm or Hail policyholders with Coverage A (Building coverage) property along the coast (rating territories 130, 140, 150, and 160). Policyholders must have a current, eligible policy that was effective on or before September 1, 2022.

Dwelling Full Peril Policies are not eligible in rating territories 130, 140, 150, and 160 for the Grant as the pilot program is a NCIUA initiative and Dwelling Full Peril policies are written in the NCJUA (FAIR Plan).

### **2. What areas are included in rating territories 130, 140, 150, and 160?**

Rating territories are established by the North Carolina Rate Bureau. In general, these territories include the following counties: Beaufort, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell, and Washington, except that "Coastal Area" does not include the portions of these counties that lie within the Beach Area, all as specified in G.S. 58-45-5(2b).

### **3. Who determines eligibility?**

NCIUA determines initial eligibility for the Strengthen Your Coastal Roof Grant Program. IBHS will determine if the home is eligible for a FORTIFIED Roof™.

### **4. What types of properties are ineligible?**

Some types of properties that may be ineligible include condominiums, co-ops, attached dwellings (including, but not limited to, townhomes, duplexes, triplexes and quadplexes), multi-unit residential buildings, residential portions of mixed-use buildings, and commercial buildings. Residential properties must meet eligibility criteria described in the 2020 FORTIFIED Standard and associated technical documents as published by the Insurance Institute for Business & Home Safety (IBHS).

In general, multi-unit residential buildings can present design and ownership concerns due to shared systems that may be present (e.g., roof systems that cover multiple units). Other construction design elements or building techniques, such as roof structural members spaced more than 24 inches apart (Section 2.5, p. 13 *2020 FORTIFIED Home Standard*), roofs with gapped roof decking (Standard Detail F-RR-5), flat roof systems, vaulted ceilings limiting access to the attic, roof-top decks (Technical Bulletin FH 2022-03), and dry-stack foundations (Section 2.3, p. 10 *2020 FORTIFIED Home Standard*), can make a property ineligible.

These lists are not exhaustive, and if there are questions concerning eligibility, please visit the IBHS website ([fortifiedhome.org/technical-documents/](https://fortifiedhome.org/technical-documents/)) and review the technical documents



referenced above.

**5. Are mobile homes and manufactured homes eligible?**

Not all mobile homes and manufactured homes (HUD Homes) are eligible. To be eligible, certain criteria must be met. At a minimum, the home must: have been constructed after July 13, 1994; meet IBHS foundation and building requirements; and have a HUD Zone III designation. Photographs from underneath the home showing its foundation will be required during the eligibility determination phase.

Detailed HUD Home Requirements can be found in Section 2.4, p. 12 *2020 FORTIFIED Home Standard*.

The *2020 FORTIFIED Home Standard* can be found at [fortifiedhome.org/technical-documents/](http://fortifiedhome.org/technical-documents/).

**6. What additional documentation is needed if I have a HUD home (mobile/manufactured home)?**

HUD homes need to have the following provided to aid in determining eligibility for a FORTIFIED Roof™ designation:

1. Pictures from underneath the home showing that the home is connected to the home or its chassis to a slab or footings supporting the walls, piers, or columns.
2. A picture of the home's HUD data label. This is usually mounted to the exterior of the home.

Example:



Source: HUD. | GAO-14-410

3. A legible picture of the home's HUD Data Plate. A HUD data plate is a paper label that contains other important information including a map of the U.S. and information about the wind zone, snow load, and roof load of the home.

Example:

## FORTIFIED ROOF

### 1. How is a FORTIFIED Roof different from a typical roof?

A FORTIFIED Roof meets a specific standard, which was designed after decades of research to provide greater protection from natural disasters.

#### **Stronger Edges:**

Roof damage often begins when wind gets underneath the roof edge and rips it away from the home. To help protect this vulnerable area, FORTIFIED requires specific materials and installation methods, including a wider drip edge and a fully adhered starter strip, that when used together create a stronger system.

#### **Sealed Roof Deck:**

If wind rips off your roof covering—such as shingles, metal panels or tiles—it exposes the wood beneath and allows water to pass through the gaps and enter your home. FORTIFIED requires roof decks to be sealed to prevent this type of water damage. In fact, a sealed roof deck can reduce potential water intrusion by more than 95 percent compared to a standard roof, dramatically lowering the possibility a homeowner will be forced from their home for an extended period of time, even if the roof covering is damaged.

#### **Better Attachment:**

Instead of common smooth nails, FORTIFIED requires ring-shank nails, installed in an enhanced pattern, to help keep the roof deck attached to your home in high winds. In fact, using ring-shank nails nearly doubles the strength of your roof against the forces of winds.

## **2. What are the advantages of a FORTIFIED Roof?**

<b>Strength:</b>	Superior performance in the face of severe weather
<b>Savings:</b>	Insurance premium discounts
<b>Value:</b>	Research suggests enhanced resale value
<b>Security:</b>	Comfort knowing that your roof is built to higher standards

## **3. What is a FORTIFIED Roof™ Designation?**

A FORTIFIED Roof™ designation is written certification that a home or business has been built, renovated, or re-roofed according to FORTIFIED standards. The document is issued by IBHS after a review of the documentation provided by a FORTIFIED Evaluator and is required in order to receive FORTIFIED insurance discounts and to qualify for mitigation credits.

## **4. How long does a designation last?**

A FORTIFIED Roof™ designation lasts 5 calendar years. At the end of that period, a re-designation inspection will be required to maintain the home or business's current designation level. If there have been no substantial changes to the structure and the roof covering is within its life expectancy, the designation will be re-issued for another 5-year period.

## **5. What do you need to know once your home has a FORTIFIED designation?**

First, you have made an important decision to significantly lower your risk of financial loss and disruption by having a FORTIFIED Roof installed. Next, your designation needs to be renewed every 5 years. Your certificate will have an expiration date in the lower right corner. That date is important. Redesignation evaluations must be completed by the expiration date, to avoid losing mitigation credits and to prevent a longer re-inspection process.

## **6. Do you need to make sure to work with a FORTIFIED Evaluator if you are going to make changes to your home after designation?**

Yes! Changes to your home can interfere with this system of protection and leave it vulnerable. For instance, installing solar panels, replacing a skylight, attaching an awning, building a roof mounted deck, even installing a satellite dish on top of the roof without adequate anchorage or proper sealing gives storms a pathway into your home. That will jeopardize your FORTIFIED designation and any insurance discount it provides. Larger modifications such as tying a covered porch into your roof or installing or partially installing a new roof can have even bigger impacts on your home's resilience to storms.

To guard against modifications or additions jeopardizing your home's protection from severe weather, be sure to contact a FORTIFIED Evaluator **BEFORE** making the changes. The evaluator can help you understand what details need attention and what documentation may be required so you can make the improvements while keeping your home safe and FORTIFIED-compliant.

## **7. What if my FORTIFIED Roof needs to be repaired after it is designated?**

While lab and real-world experience have proven FORTIFIED to be remarkably effective at limiting storm damage, some FORTIFIED homes may experience damage during extreme weather. For example, even the best shingles, metal, and tile have limitations, and that often means there will be roof cover loss during high wind events. However, the sealed roof deck, required by the FORTIFIED standards, will help to minimize the damage, or prevent it from escalating. Additionally, there are times when Mother Nature strikes in ways that go beyond the

limits of FORTIFIED. For example, although FORTIFIED has been tested against 130 mph winds and wind-driven rain, it cannot make a roof immune to damage from falling trees. It is therefore important that if you have damage to your FORTIFIED roof, you engage a FORTIFIED Evaluator to help ensure any repairs comply with the FORTIFIED standard so that your FORTIFIED Roof™ designation stays active.

For details visit <https://fortifiedhome.org/repair/>

## HOW TO APPLY

### **1. How can a policyholder learn more or apply for the grant?**

The policyholder can visit [StrengthenYourCoastalRoof.com](https://StrengthenYourCoastalRoof.com) or call the dedicated NCIUA staff at 1-877-GRANTNC (877-472-6862).

### **2. If a policyholder doesn't have a computer, can he or she still apply for a grant?**

Yes. Please call the dedicated NCIUA staff at 1-877-GRANTNC (877-472-6862).

## CONTRACTORS AND ROOFERS

### **1. Which contractors can install a FORTIFIED Roof under the Strengthen Your Coastal Roof Grant Program?**

For the policyholder's convenience, the Strengthen Your Coastal Roof Grant Program provides a list of Participating Contractors who are experienced and knowledgeable about IBHS and the IBHS FORTIFIED Roof™ program. The list of Participating Contractors, along with counties they serve, can be found on the [StrengthenYourCoastalRoof.com](https://StrengthenYourCoastalRoof.com) website. Policyholders may select a contractor from this listing or a contractor of their choice to work directly with the assigned FORTIFIED Evaluator.

The policyholder may solicit bids from multiple contractors. The selected contractor will work with a FORTIFIED Evaluator who will confirm that the roof has been built to the FORTIFIED standard. When the roof is complete, the FORTIFIED Evaluator will send documentation to IBHS for review. If the FORTIFIED standards have been met, IBHS will issue an official five-year designation certificate, which may be renewed.

### **2. Can a policyholder use a contractor who is not on the list?**

Yes. If a policyholder would like to select a contractor who is not on the list, please call 1-877-GRANTNC (877-472-6862).

### **3. How can a contractor get added to the list of Participating Contractors on the StrengthenYourCoastalRoof.com website?**

If a contractor wants to participate in the Strengthen Your Coastal Roof Pilot Grant Program, the contractor can send an email to [NCROOFS@ncjua.com](mailto:NCROOFS@ncjua.com) or call 1-877-GRANTNC (877-472-6862).

### **4. What is the process to select the contractor to install an IBHS FORTIFIED Roof™?**

When policyholders are ready to finalize the contractor decision, they make the selection **on the StrengthenYourCoastalRoof.com** website.

**5. What qualifications or training are required to become a Participating Contractor with the Strengthen Your Coastal Roof Grant Program?**

Participating Contractors are insured, experienced in IBHS construction, and understand NCIUA's grant program. **NOTE: NCIUA does not guarantee any work performed by Participating Contractors or FORTIFIED Evaluators. In addition, NCIUA does not guarantee the quality or performance of any service performed or materials used on the roof. NCIUA does not warranty any workmanship by any Participating Contractor or FORTIFIED Evaluator.**

**6. Can contractors use their own bid sheets to provide a quote?**

Yes. Contractors may use their own bid sheets to provide an initial FORTIFIED Roof replacement quote to the policyholder. NCIUA will contact the contractor to ensure he or she understands the grant process and the role of the FORTIFIED Evaluator. NCIUA will also send the contractor the IBHS Bid Sheet, an IBHS Re-roofing Checklist, and an IBHS Compliance Form. **It is important to remind the contractor not to begin work until an approved FORTIFIED Evaluator has been assigned.**

It may be helpful to ask your contractor to separate the FORTIFIED upgrade cost from the basic roof replacement. Separating the cost of the FORTIFIED upgrade from the basic roof replacement will assist you in understanding the savings associated with the grant.

**7. When can the contractor begin installing the IBHS FORTIFIED Roof™?**

Work may begin when the FORTIFIED Evaluator is assigned and has coordinated the installation process with the selected contractor. It is the responsibility of the homeowner and contractor to make sure that the FORTIFIED Evaluator is notified in a timely manner. **It is critical to have the Evaluator be part of the process from the beginning to help ensure all elements required to obtain the IBHS FORTIFIED Roof™ designation have been reviewed.**

## EVALUATORS

**1. What is the role of a FORTIFIED Evaluator?**

FORTIFIED Evaluators are third-party contractors who have been trained to verify and document the construction process to ensure key elements of the FORTIFIED standard have been met. The evaluator will be onsite a limited amount of time and will rely on the homeowner and the contractor to provide some of the documentation required to apply for the FORTIFIED Roof™ designation from IBHS. If IBHS awards the FORTIFIED Roof™ designation, NCIUA will then finalize the grant.

**2. Who assigns the FORTIFIED Evaluator?**

Once the policyholder has been accepted into the Grant Program and has selected their contractor, a FORTIFIED Evaluator will be assigned by the Strengthen Your Coastal Roof team. The FORTIFIED Evaluator will provide guidance throughout the entire process of replacing the current roof with a FORTIFIED Roof. The FORTIFIED Evaluator works with the policyholder and contractor to successfully receive the FORTIFIED Roof™ designation.

If the Policyholder wishes to choose their own FORTIFIED Evaluator, the policyholder may email [NCroofs@nciua.com](mailto:NCroofs@nciua.com) or call 1-877-GRANTNC (877-472-6862).

**3. When is the FORTIFIED Evaluator assigned?**

The FORTIFIED Evaluator will be assigned once the policyholder has selected a contractor.

## THE APPLICATION AND RE-ROOFING PROCESS

### 1. What is the overall grant process?

#### Application

- **Policyholder** – The policyholder will submit the grant application through the Strengthen Your Coastal Roof website within the application period. The person completing the application accepts all responsibility as the homeowner and/or homeowner's representative.
  - The grant application requires at least four photographs: one of each side of the home.

#### Review

- **NCIUA** – NCIUA reviews the application for pre-eligibility.
- **IBHS** – IBHS reviews the application to verify that the property is eligible for a FORTIFIED Roof™.
- **NCIUA - Once IBHS has approved the application, it will be included in a lottery pool to be randomly selected to continue with the grant process.**

#### Construction

- **Policyholder** – If selected to continue with the grant process, the policyholder will request bid(s) from contractor(s) through the Strengthen Your Coastal Roof dashboard.
  - The policyholder can decide how many bids to obtain.
  - NCIUA provides a list of contractors who are experienced and knowledgeable about IBHS and the IBHS FORTIFIED Roof™ Program.
  - If the policyholder would like to choose a contractor not on the list, call 1-877-GRANTNC (877-472-6862) to coordinate an alternative selection.
- **Contractor** – The contractor receives notification that the policyholder has requested a bid. The contractor logs in to the Strengthen Your Coastal Roof dashboard to upload a bid sheet for the policyholder.
- **Policyholder** – The policyholder logs in to the Strengthen Your Coastal Roof dashboard to review the contractor(s) bid(s) and select their desired contractor.
- **Evaluator** – Once the contractor has been selected, a FORTIFIED Evaluator will be assigned to inspect the property and collect details before, during, and after the project to verify that roof materials and construction meet FORTIFIED standards so a FORTIFIED Roof™ designation can be awarded.
  - If the Policyholder wishes to choose their own FORTIFIED Evaluator, please email [NCroofs@ncjua.com](mailto:NCroofs@ncjua.com) or call 1-877-GRANTNC (877-472-6862).
  - The homeowner and contractor are responsible for making sure the FORTIFIED Evaluator is contacted in a timely manner regarding the roof construction date.
  - No work should begin until the evaluator has been assigned and in contact with the policyholder and contractor.
- **Policyholder, Evaluator & Contractor** – The policyholder, evaluator and contractor are in communication throughout the duration of the construction.
  - After receiving NCIUA and IBHS approval, the IBHS FORTIFIED Roof™ must be installed before July 31, 2024.



## **Final Approval**

- **Evaluator** – After the construction is complete, the FORTIFIED Evaluator will confirm the roof has been completed per required IBHS FORTIFIED Roof™ standards and submit all required documentation to IBHS.
- **IBHS** – IBHS reviews the required documentation and provides the IBHS FORTIFIED Roof™ designation certificate to the evaluator.
- **Evaluator/NCIUA** – The evaluator works with NCIUA to have the IBHS FORTIFIED Roof™ designation certificate uploaded to the policyholder's dashboard.
- **Contractor** – Once the IBHS FORTIFIED Roof™ designation certificate has been awarded, the contractor will receive notification to upload the final invoice to the Strengthen Your Coastal Roof dashboard. The Contractor Final Invoice is needed before the policyholder may be paid.
- **Policyholder** - When the IBHS FORTIFIED Roof™ designation certificate and final invoice from the contractor have been received, the policyholder may log in to their Strengthen Your Coastal Roof dashboard to complete a W-9 to receive grant payment.

## **Payment**

- **NCIUA** - NCIUA will distribute grant funds to the policyholder only after the following have been submitted to the Association: (1) the IBHS FORTIFIED Roof™ designation certificate, (2) a final invoice from the contractor, and (3) a completed W-9 which provides the policyholder's taxpayer identification number (or other necessary tax information).

### **2. Does the policyholder need to receive a bid from a roofing contractor before completing the grant application?**

A bid is not required before or during the application process. The policyholder only needs to complete the application, confirm the policy number, and submit at least 4 photos of the property.

Once the application is approved and the grant is reserved, the policyholder will be notified to request bid(s), select a contractor, and install an IBHS FORTIFIED Roof™.

### **3. Will all applications be approved?**

Some homes are not eligible for the grant program. For example, and not by way of limitation, the home must have 7/16-inch minimum roof deck sheathing and 24 inches on center maximum rafter framing. This can be evaluated either by visiting the site or by reviewing photographs of the property (submitted during the application process). Other reasons that a home may be ineligible include homes with significant damage to roof structural members, unreinforced foundations, or pest damage. This list is not exhaustive.

In some cases, a pre-inspection (at no cost to the policyholder) may be required to determine eligibility for the program.

### **4. What happens after the grant application is accepted?**

Once a policyholder meets the eligibility criteria and the application is accepted, NCIUA will reserve up to \$6,000 toward the installation of a FORTIFIED Roof to be paid upon completion of the FORTIFIED Roof replacement and receipt of the FORTIFIED Roof™ designation certificate.

**5. *If a grant application is approved, how long does the policyholder have to install a FORTIFIED Roof?***

The new IBHS FORTIFIED Roof™ must be installed by July 31, 2024. Once the policyholder has submitted all required documentation, the grant funds will be distributed.

**6. *What is the process if all requested bids have not been received?***

If a contractor has not uploaded the bid onto the StrengthenYourCoastalRoof.com website, call the contractor.

If a desired bid has been received, the policyholder does not have to wait until all other requested bids are uploaded to select a contractor.

**7. *What happens if the policyholder receives approval for the grant and then decides not to upgrade to a FORTIFIED Roof?***

The policyholder can withdraw the grant application. The grant is only paid when the policyholder has replaced the roof and obtained the IBHS FORTIFIED Roof™ designation certificate.

**8. *What documents are needed to process the grant payment after the FORTIFIED Roof is successfully installed?***

After the FORTIFIED Roof is successfully installed:

- The evaluator will submit the IBHS FORTIFIED Roof™ designation certificate.
- The contractor will submit the final invoice via the website dashboard.
- The policyholder will submit a completed W-9 form on the Strengthen Your Coastal Roof website.

## **OPEN OR EXISTING CLAIMS**

**1. *What if a policyholder has an open claim with roof damage?***

The objective of this Grant Program is to assist eligible policyholders who have voluntarily decided to replace their current roofs without having an insured loss for damages requiring a roof replacement. No policyholder can benefit from both the coverage provided by their NCIUA Policy for a FORTIFIED Roof replacement and the Grant Program.

Therefore, if the policyholder experiences a covered loss under a NCIUA policy for roof damage, Association staff will reach out to the policyholder to discuss. The Grant Program may not apply.