

Alabama Department of Insurance  
**Windstorm Damage Mitigation Information**

Alabama Act 2009-500, now codified as Sections 27-31D-1 to 27-31D-5, Code of Alabama 1975, requires all property insurers to include in their rates and rating plans a premium discount or insurance rate reduction when the property is built in compliance with the 2006 International Residential Code, including all hurricane mitigation construction requirements, or the Fortified For Safe Living Standards as may from time to time be adopted by the Institute for Business and Home Safety. These discounts are mandatory for property located in Baldwin and Mobile counties. The discounts chart found on page 3 is from Alabama Insurance Bulletin 2013-07 dated September 30, 2013. For more information, please visit <http://aldoi.gov>.

The information on pages 1 and 2 comes from the “Insurers Guide to Fortified Home™” as published by the Insurance Institute for Business & Home Safety, 4775 East Fowler Ave, Tampa FL 33617 and 5335 Richburg Road, Richburg SC 29729. For more information, please visit <http://www.disastersafety.org/>.

***I. The FORTIFIED designation can only be achieved by enlisting the help of a FORTIFIED evaluator.***

The owners of new and existing homes may be eligible for a FORTIFIED Home Hurricane Designation. The process starts with engaging an accredited FORTIFIED Home Hurricane Evaluator. This accredited, or certified FORTIFIED Evaluator will verify that the resilience upgrades of the home adhere to the stringent program standards and also ensure that the homeowner gets what they are expecting when they make this investment.

To qualify, the home must be a single-family, detached structure built on a permanent foundation. Townhomes, duplexes, and other multi-unit buildings will not qualify.

Depending on the level of resilience upgrades, a home can be awarded one of the following FORTIFIED Home Hurricane designations: Bronze, Silver and Gold.

The Bronze and Silver designations are generally more appropriate for older homes. Meeting those requirements will harden the building systems most frequently damaged in a windstorm. The Gold designation requires documentation of engineering design and installation of a continuous load path, thus will most likely be achieved with new construction or an existing home undergoing substantial renovations.

Before any homeowner begins to upgrade their home they must first engage a certified FORTIFIED Evaluator to conduct a FORTIFIED Home Hurricane Evaluation and issue a Current Condition Report (CCR). The CCR will identify:

- Assemblies and systems in the home that already meet the requirements
- Recommended retrofits required for a FORTIFIED designation
- Any conditions that must also be addressed before proceeding with retrofits

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**II. *Bronze is the foundation of every level of the FORTIFIED Home program.***

The Bronze level focuses on strengthening the roof system and keeping water out of the house.

The roof system must be addressed before any other levels are achieved and sealing the roof is critical. This can be applied to either new or existing homes, when a homeowner is reroofing or when a home has an existing roof in good condition.

Although not as effective as re-roofing, it is possible to obtain a FORTIFIED Bronze designation for an existing roof. Typically this is appropriate when the home has a relatively new roof or has an expensive roof covering with a long life expectancy under normal conditions. This is accomplished by improving the roof sheathing attachment and providing a barrier from the inside to help resist water intrusion.

When a new roof is installed, the roof deck is attached using mechanical fasteners and a qualified system seals the roof deck on the exterior surface.

**III. *Silver and Gold levels as they pertain to both FORTIFIED Home Hurricane and High Wind standards.***

The FORTIFIED Home Silver designation requires completion of all FORTIFIED Bronze upgrades, plus all of the following:

- Gable end walls on gables greater than 48 inches must be braced.
- Porches and carports must have adequate connections for uplift pressures based on site design wind speed and exposure category.
- Connections must be provided from the roof framing to the beam/wall, from beam to column and column to structure below.
- Garage doors must be pressure rated for pressures associated with site design wind speed and exposure category.
- All window, exterior door and skylight openings must be protected with qualified opening protection systems.
- Qualified openings protection systems must have passed an ASTM E 1996 and E 18866 impact test for large missile D.

The FORTIFIED Home Gold designation requires completion of all FORTIFIED Bronze upgrades and FORTIFIED Silver improvements, plus all of the following:

- Chimneys must be adequately connected to the roof structure to resist loads based on site design wind speed and exposure category.
- Windows, skylights and glass doors must be rated for the design pressures appropriate for the exposure category, wind speed, window size, and window location on the building.
- A continuous load path must be designed and installed providing connection from roof to wall, wall to floor, and floor to foundation.
- Walls must have a minimum of 7/16 inch structural sheathing (OSB or plywood).

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Pursuant to the authority provided in Section 27-31D-1, et seq., Code of Alabama 1975, the Alabama Commissioner of Insurance adopted certain benchmark discounts which must be considered in all rating plans for property insurance policies providing wind coverage. These benchmarks are set forth in Alabama Insurance Bulletin 2013-07 dated September 20, 2013, and are reproduced below:

**ALABAMA WIND MITIGATION DISCOUNTS**  
**(Applicable to Wind Insurance Premium)**

<b><u>Mitigation Category</u></b>	<b><u>EXISTING HOME ROOF &gt; 5 Yrs.</u></b>	<b><u>EXISTING HOME ROOF ≤ 5 Yrs.</u></b>	<b><u>NEW HOME ≤ 5 Yrs.</u></b>
<b>FORTIFIED for Safer Living®</b>	<b>50%</b>	<b>60%</b>	<b>60%</b>
<b>FORTIFIED Home™: GOLD</b>	<b>40%</b>	<b>50%</b>	<b>50%</b>
<b>FORTIFIED Home™: SILVER</b>	<b>35%</b>	<b>45%</b>	<b>45%</b>
<b>FORTIFIED Home™: BRONZE</b>	<b>20%</b>	<b>35%</b>	<b>35%</b>
<b>2006 IRC or later</b>	<b>10%</b>	<b>20%</b>	<b>20%</b>

**Questions concerning these discounts may be directed to:**

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– or –

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