



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

Hurricane Recovery Information

Mississippi - FORTIFIED Home™

<https://www.dontgoof.org/reroof/mississippi-hurricane>

After a hurricane, it is hard to know where to begin to start rebuilding. Use these resources to rebuild stronger and take advantage of incentives Alabama has in place to encourage owning a resilient FORTIFIED home. Mississippi has [FORTIFIED](#) mitigation credits and insurance discounts, a FORTIFIED Roof™ endorsement for policyholders in the Mississippi Windstorm Underwriting Association (MWUA, or Wind Pool) tax deductions, and funding available. [Contact us](#) if you have any questions. You can install a new FORTIFIED Roof™, build a FORTIFIED Gold™ home, and retrofit your home to better protect against floods.

Apply for FEMA and SBA disaster assistance - Even if you have insurance, apply for disaster aid at disasterassistance.gov. The Small Business Administration (SBA) can also provide additional funding (up to 20% of a loan) for rebuilding projects that will meet the FORTIFIED Home™ standard.

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

- irs.gov/uac/tax-relief-in-disaster-situations
- irs.gov/businesses/small-businesses-self-employed/faqs-for-disaster-victims-mitigation-payments

FORTIFIED Discounts - [Mississippi homeowners can save up to 55% on their insurance](#) by re-roofing or building using FORTIFIED.

The Mississippi Windstorm Underwriting Association (MWUA) also provides up to a 30% insurance discount on homes that have been constructed and certified under the [FORTIFIED for Safer Living program](#).

[MWUA policies may receive additional insurance discounts](#) for wind mitigation construction in jurisdictions that have been graded with the Building Code Effectiveness Grading Schedule (BCEGS) for residential and commercial structures.

FORTIFIED Roof endorsement - A free [FORTIFIED Roof endorsement](#) is now available through the Mississippi Windstorm Underwriting Association (MWUA) on eligible and renewing policies. The endorsement applies when a covered claim results in the replacement of 50 percent or more of a roof.

Mississippi's Individual Assistance (IA) Program provides information on Mississippi's FEMA based support for individuals following a Presidentially declared disaster. This program can provide individuals with support for temporary housing, home repairs, and other essential needs.

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

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



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