



**SMART HOME
AMERICA**

South Atlantic Region

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.

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 : Mitigation is 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 individuals 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/2LBQZip>

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IBHS FORTIFIED Home™ Program • IBHS created the FORTIFIED Home™ program as a way to build a new home or retrofit an existing home beyond typical building codes to deliver superior performance during severe weather (such as hurricanes, strong thunderstorms, hail, and lower-level tornadoes). IBHS FORTIFIED goes beyond emergency preparedness and disaster preparedness to give home and business owners the peace of mind that comes from knowing they've 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 area 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/>

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/2XqI5Xc>

■ 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.

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■ 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/2TfigAD>

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>



MITIGATION

■ PLANS

Delaware All-Hazard Mitigation Plan • The purpose of the All-Hazard Mitigation Plan is to protect life, safety and property by reducing the potential for future damages and economic losses that result from natural and man-caused hazards. <https://bit.ly/3sCKm09>

■ PRACTICES

Delaware DEMA Strategic Plan • The DEMA Strategic Plan was developed to build on the Delaware Emergency Management Agency's successes in hazard planning, mitigation, and recovery. This plan works to further the efforts of resiliency and mitigation within the State of Delaware. <https://bit.ly/3603xHn>

■ PROGRAMS

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

■ RESOURCES

Delaware Department of Emergency Management (DEMA) • DEMA is a division within the Department of Safety and Homeland Security. The responsibility of DEMA is the coordination of comprehensive emergency preparedness, training, response, recovery and mitigation services in order to save lives, protect Delaware's economic base and reduce the impact of emergencies. <http://bit.ly/35WwQKW>

Prepare Delaware • Prepare Delaware provides information on how to prepare for various types of natural hazards to better protect individuals in the face of disasters. <http://bit.ly/39L5gBw>

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INSURANCE

■ INCENTIVES

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

■ STATE DEPARTMENT

Delaware Department of Insurance • The Delaware DOI works to protect Delawareans through regulation and education and advocates for residents through arbitration and legislation. <http://bit.ly/3qyc3Fi>

■ STATE WIND POOL

Insurance Placement Facility of Delaware • The Insurance Placement Facility of Delaware, or the Delaware FAIR plan offers basic property insurance to those who have insurable interest in real or tangible personal property within the State of Delaware and have not been able to find insurance in the voluntary market. <http://bit.ly/3pWE1uD>

■ RESOURCES

Wind, Hail and Hurricane Deductibles • All insurers licensed to and writing residential property insurance in Delaware are required by state law to provide clear and prominent notice to residential property insurance policyholders about deductibles for losses caused by wind, hail or hurricanes 18 Del. C. § 41; 4 <http://bit.ly/3sLOB9Q>

Delaware Homeowners Insurance Guide • This guide provides information on insurance to both new and long-time homeowners. Page eleven of the guide includes ways to save on insurance within Delaware. <https://bit.ly/391LGlu>

POLICY

■ PLANNING

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

■ FINANCING

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

■ BUILDING CODES

Building codes are adopted at the county level within Delaware; however, the 2018 IPC, IFGC, IMC, and the 2018 IECC have been adopted at the state level.

TAXES

■ CREDITS

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

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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.



MITIGATION

■ PLANS

Georgia Hazard Mitigation Strategy • It identifies twelve natural hazards that impact the state, assesses the vulnerability of those hazards and outlines a strategy to reduce those vulnerabilities.

<https://bit.ly/3b5WxKo>

■ PRACTICES

ESF 14 Long Term Recovery and Mitigation • ESF 14 Long Term Recovery & Mitigation provides Georgia Emergency Management and Homeland Security Agency with a single point to obtain key long-term recovery and mitigation assistance related to information, planning assistance, and emergency management coordination. <https://bit.ly/3gLDwhl>

■ PROGRAMS

Hurricane Irma Disaster Assistance Grant • The Hurricane Irma Disaster Assistance Grant program is a one-time subgrant program to assist Georgia historic property owners with recovery from Hurricane Irma by addressing historic property needs unmet through other funding sources. <https://bit.ly/2FiQrer>

■ RESOURCES

Georgia Department of Emergency Management • The Georgia Emergency Management and Homeland Security Agency coordinates the state's preparedness, response and recovery efforts to disasters. As part of the Office of the Governor, GEMA/HS operates under the authority of the Emergency Management Act of 1981. <https://bit.ly/2Dftrvf>

Ready Georgia • Launched in January 2008, Ready Georgia is a statewide campaign supported by the Georgia Emergency Management Agency/Homeland Security (GEMA/HS) that is aimed at motivating Georgians to take action to prepare for a disaster. <https://bit.ly/3hKMkpm>

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Georgia Coastal Management Program • The mission of the Georgia Coastal Management Program (GCMP) is to balance the economic development within Georgia's coastal zone with community resilience planning, natural resource protection tools, and funding to prepare Georgia's coastline for the effects of climate change. This program also provides funding for such projects. <https://bit.ly/2DXTaJm>

INSURANCE

■ INCENTIVES

GUA Mitigation Program: FORTIFIED Insurance Discounts • The Georgia Underwriting Association Mitigation Program specifies insurance discounts for FORTIFIED construction in the State and how to qualify. <https://bit.ly/3lpotO5>

■ STATE DEPARTMENT

Georgia Department of Insurance • The state of Georgia is part of the U.S. insurance regulatory framework which is a highly coordinated state-based national system and works to protect policyholders and to serve the greater public interest. <https://bit.ly/3bdmvz>

■ STATE WIND POOL

Georgia Underwriting Association • The Georgia Underwriting Association (GUA) serves as a residual insurance market in order that basic property and liability insurance may be made available to all Georgians. The GUA works to promote the health and welfare of the community by only insuring risks that are maintained or improved to meet minimum safety standards. <https://bit.ly/2ES52N2>

■ RESOURCES

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

POLICY

■ PLANNING

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

■ FINANCING

No state-based policy financial tools were identified at the time of this publication.

■ BUILDING CODES

Georgia 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 2018 IRC. <https://bit.ly/3baSjBr>

TAXES

■ CREDITS

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



MITIGATION

■ PLANS

2016 Hazard Mitigation Plan • The 2016 State of Maryland Hazard Mitigation Plan was developed in collaboration with mitigation and resiliency stakeholders. The goal of the Hazard Mitigation Plan is to protect life, property, and the environment from hazard events. <https://bit.ly/3sHGStg>

Maryland Consequence Management Operations Plan • The Maryland Consequence Management Operations Plan outlines the tasks, activities, and responsibilities for Maryland State Department/Agencies as they prevent, respond to, and recover from incidents in Maryland. <https://bit.ly/39OYtXA>

■ PRACTICES

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

■ PROGRAMS

Flood Hazard Mitigation Program • MDE's flood mitigation program works with communities in finding ways to reduce or even eliminate risks to safety and property. The Comprehensive Flood Management Grant Program assists communities in funding mitigation projects such as acquisitions, elevations and relocations of flood-prone structures, and constructing flood control projects. <http://bit.ly/2XYTBK4>

■ RESOURCES

Maryland Department of Emergency Management • MEMA works to reduce disaster risks and reliably manage consequences through collaborative work with Maryland's communities and partners. <http://bit.ly/2NioWB>

Maryland Flood Mitigation Guide • The goal of this guide is to bridge the gaps between floodplain management, emergency management, climate adaptation, and historic preservation. This guide provides information that will help protect historic homes against the hazard of flooding. <https://bit.ly/2LGDdLH>

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INSURANCE

■ INCENTIVES

MD Code, Insurance, § 19-210 • Insurers are required by law to offer a discount to policyholders who submit proof to the insurance company that they completed qualified mitigation actions or other repairs or improvements that materially mitigate loss from a hurricane or other storm otherwise covered under the policy. <https://bit.ly/39U2I9T>

■ STATE DEPARTMENT

Maryland Insurance Administration • The Maryland Insurance Administration licenses and regulates insurers, insurance agents, and brokers who conduct business in the State, and monitors the financial solvency of licensed insurers. The Administration is also responsible for collecting taxes levied on all premiums collected by insurance companies within the State of Maryland. <http://bit.ly/2XXQySb>

■ STATE WIND POOL

Maryland Joint Insurance Association (JIA) • The Maryland Joint Insurance Association provides insurance coverage to property owners, individuals, or businesses in Maryland who have been unable to obtain property insurance through the competitive property/casualty insurance marketplace. <http://bit.ly/2XVhUZi>

■ RESOURCES

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

POLICY

■ PLANNING

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

■ FINANCING

No state-based policy financial tools were identified at the time of this publication.

■ BUILDING CODES

Maryland Building Performance Standards (MBPS) • Every jurisdiction is required to adopt the Maryland Building Performance standards. These include the International Building Code (IBC), the International Residential Code (IRC), and the International Energy Conservation Code (IECC) that have been modified to fit Maryland's code. <https://bit.ly/3909OVq>

TAXES

■ CREDITS

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



MITIGATION

■ PLANS

North Carolina Enhanced Mitigation Plan • The North Carolina Enhanced Mitigation Plan identifies the hazards that could potentially affect North Carolina and identifies actions to reduce the loss of life and property from a disaster across the state. <https://bit.ly/3II4Q3U>

CDBG-MIT Action Plan • The Action Plan primarily focuses on the Mitigation Needs Assessment, an analysis of the specific conditions present in the State which present as a weakness in the disaster recovery cycle. <https://bit.ly/2GTZSBb>

■ PRACTICES

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

■ PROGRAMS

ReBuild NC Homeowner Recovery Program • The ReBuild NC Homeowner Recovery Program is designed to help those with homes that were damaged by Hurricane Florence or Matthew. This program provides assistance to repair, reconstruct, replace or elevate your home or reimburse you for completed repairs. <https://bit.ly/3ISS1nI>

Strengthen Your Roof Grant Program • The Strengthen Your Roof Grant Program is designed to improve the resiliency and weather-resistance of properties insured by NCIUA. The Grant Program provides 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. <https://bit.ly/32ORc6H>

■ RESOURCES

North Carolina Department of Public Safety • The North Carolina Department of Public Safety hosts the Emergency management Division. <https://bit.ly/2EXUb4s>

Ready NC • The North Carolina Office of Recovery and Resiliency (Ready NC) leads the state’s efforts in rebuilding smarter and stronger. <https://bit.ly/2FiQEhJ>

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INSURANCE

■ INCENTIVES

FORTIFIED Insurance Discounts • The North Carolina Insurance Underwriting Association offers insurance discounts for those who upgrade their roof to FORTIFIED standards. <https://bit.ly/3hRve9r>

■ STATE DEPARTMENT

North Carolina Department of Insurance • The North Carolina Department of Insurance regulates the state's insurance industry, interprets and works to improve state building codes, and houses North Carolina's State Fire Marshal. <https://bit.ly/3hSdCu7>

■ STATE WIND POOL

North Carolina Joint Underwriting Association • The NCJUA, or the FAIR Plan, is a tax exempt association of insurance companies licensed to write and engage in writing property insurance coverage in North Carolina. The Association was created by law to act as a market of last resort to provide adequate basic property insurance to property owners having insurable property in North Carolina. <https://bit.ly/2GqXiTj>

North Carolina Insurance Underwriting Association • The NCIUA, or the Coastal Property Insurance Pool, is a tax exempt association of insurance companies authorized to write and engage in writing essential property insurance coverage in North Carolina. The Association was created by law to act as a market of last resort to provide adequate essential property insurance to property owners having insurable property in the Beach and Coastal Areas of North Carolina. <https://bit.ly/2GqXiTj>

■ RESOURCES

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

POLICY

■ PLANNING

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

■ FINANCING

No state-based policy financial tools were identified at the time of this publication.

■ BUILDING CODES

2018 North Carolina State Building Code • The Code governs the design, construction, erection, alteration, modification, repair, and demolition of public and private buildings, structures, and facilities in the state. The 2018 North Carolina Building codes adopted the 2015 IRC with amendments. <https://bit.ly/3IKPETV>

North Carolina Building Code Council (BCC) • The BCC is responsible for adopting and amending the NC State Building Codes. <http://bit.ly/3pb4uEf>

TAXES

■ CREDITS

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



MITIGATION

■ PLANS

South Carolina Hazard Mitigation Plan • This plan outlines the state's strategy for all natural hazard mitigation goals, actions, and initiatives. The South Carolina Hazard Mitigation Plan is the result of the systematic evaluation of the nature and extent of vulnerability to the impacts of natural hazards present in the State of South Carolina and includes the actions needed to minimize future vulnerability to those hazards. <https://bit.ly/2F66U5b>

South Carolina CDBG-MIT Action Plan • South Carolina submits this Action Plan to establish how the State will allocate its funds through its mitigation programs, as required by HUD. This includes the proposed use of funds, criteria for eligibility, and how funds will address long-term mitigation throughout the state. <https://bit.ly/3c1QSYh>

South Carolina Hurricane Florence Action Plan • The Action Plan defines how South Carolina will effectively use all available funding to support a data driven recovery based on the calculation of unmet need across South Carolina. The Action Plan describes the State's proposed allocation by activity and lays out program design for each area of assistance, as well as identifying the beginning and end dates for each disaster recovery activity, and performance and expenditure schedules. <https://bit.ly/2MfZ24m>

■ PRACTICES

South Carolina Hazard Mitigation Goals • The goals guide both the day-to-day operations and the long-term approach taken by the State of South Carolina to reduce the impacts of hazards. The goals represent broad statements that are achieved through the implementation of more specific, action-oriented policies or projects. <https://bit.ly/3jQ9ueH>

■ PROGRAMS

Safe Home Mitigation Grant Program • This program administered by the South Carolina Department of Insurance provides up to \$5,000 to homeowners to assist in strengthening their homes. This program is designed to make properties more resistant to hurricane and high-wind damage. <https://bit.ly/2Z3aST6>

Hurricane Matthew Recovery Program • This program is specifically designed to assist the extremely low, very low and low income South Carolinians who require assistance in the repair, replacement, or reconstruction of their homes damaged by Hurricane Matthew. <http://bit.ly/2LVScRV>

■ RESOURCES

South Carolina Emergency Management Division • The South Carolina Emergency Management Division leads the state emergency management program by supporting local authorities to minimize the loss of life and property from all-hazard events. <https://bit.ly/32uSEvX>

South Carolina Disaster Recovery Office • The South Carolina Disaster Recovery Office (SCDRO) oversees grant programs that focus on rebuilding or repairing homes damaged by severe weather events. With the support and guidance of the South Carolina Department of Administration, SCDRO manages federal funds available to assist in disaster recovery. <http://bit.ly/3p9um3y>

INSURANCE

■ INCENTIVES

Omnibus Coastal Property Insurance Reform Act of 2007: Insurance Discounts • This Act established premium discounts for mitigation measures that make coastal homes and businesses more resilience to damage from hurricanes <https://bit.ly/2EP0mrV>

■ STATE DEPARTMENT

South Carolina Department of Insurance • The SCDOI works to regulate the insurance industry to protect consumers. <https://bit.ly/3INTRWJ>

■ STATE WIND POOL

South Carolina Wind and Hail Underwriting Association • The South Carolina Wind and Hail Underwriting Association (SCWHUA) is the residual property insurance market in South Carolina. It is a coverage provider for the perils of wind and hail in the coastal area of the state. <https://bit.ly/3ISRJ07>

■ RESOURCES

Homeowner Mitigation Credits Brochure • This brochure provides information on the various amounts of insurance credit available for different mitigation techniques. The brochure also offers a list of the insurance discounts offered for mitigation techniques from insurance companies. <https://bit.ly/3316JJR>

POLICY

■ PLANNING

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

■ FINANCING

Omnibus Coastal Property Insurance Reform Act of 2007: Catastrophe Savings Accounts • This act established Catastrophe Savings Accounts within South Carolina. Catastrophe Savings accounts help citizens prepare for disasters. <https://bit.ly/2EP0mrV>

Catastrophe Savings 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. <https://bit.ly/3jOU3mt>

■ BUILDING CODES

n S.C. Ann. §6-9-50 ; South Carolina Building Code • The building code of South Carolina sets mandatory codes that must be enforced by every South Carolina municipality and county. These mandatory codes include the 2018 IRC. <https://bit.ly/2EXtEo8>

South Carolina Building Code Council • The primary function of the Building Codes Council is to adopt or modify model building codes for South Carolina, and regulate the registration of Building Codes Officers, Special Inspectors, and the Modular Building Program. <http://bit.ly/364tyFB>

TAXES

■ CREDITS

SC Code § 12-6-3670 • Residents of South Carolina can qualify for a tax credit based on the cost to mitigate their home against natural catastrophes. The tax credit is based on the cost to retrofit a home to “make it more resistant to loss due to hurricane, rising flood water, or other catastrophic windstorm event.” <https://bit.ly/31WZ8mU>

Omnibus Coastal Property Insurance Reform Act of 2007 • The Omnibus Coastal Property Insurance Reform Act of 2007 provides certain income tax credits for the costs a homeowner incurs in making his home more resistant to losses due to hurricane damage. <https://bit.ly/2EP0mrV>



MITIGATION

■ PLANS

Commonwealth of Virginia Hazard Mitigation Plan • The Commonwealth of Virginia Hazard Mitigation Plan provides guidance for hazard mitigation activities within the State of Virginia and serves as a demonstration of Virginia's commitment to reduce risks from natural hazards. <http://bit.ly/2Y1Gckg>

Commonwealth of Virginia Emergency Operations Plan • This plan provides the foundation for the state's emergency response and recovery operations. It identifies the role of state government and coordinating NGOs and private sector partners before, during, and after a disaster, large-scale emergency, or event affecting Virginia. <http://bit.ly/39TcAuR>

■ PRACTICES

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

■ PROGRAMS

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

■ RESOURCES

Virginia Department of Emergency Management • The Virginia Department of Emergency Management works with local government, state and federal agencies and voluntary organizations to provide resources and expertise through the five mission areas of emergency management. <http://bit.ly/3sO55y4>

INSURANCE

■ INCENTIVES

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

■ STATE DEPARTMENT

State Corporation Commission • The duties of the SCC include regulation of public utilities, insurance, state-chartered financial institutions, securities, retail franchising, and railroads. The SCC also offers information and assistance to homeowners for their insurance needs. <http://bit.ly/3iBsBJX>

■ STATE WIND POOL

Virginia Property Insurance Association • The VPIA provides dwelling and commercial property insurance to individuals and businesses in the State of Virginia who are unable to obtain coverage through the voluntary insurance market of Virginia. <http://bit.ly/36Lfdy1>

■ RESOURCES

Homeowners Insurance Consumer's Guide • Homeowners Insurance Consumer's Guide - The Homeowners Insurance Guide offers information on various types of homeowners insurance for citizens of Virginia. <https://bit.ly/2McCdi8>

POLICY

■ PLANNING

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

■ FINANCING

No state-based policy financial tools were identified at the time of this publication.

■ BUILDING CODES

Virginia Uniform Statewide Building Code (USBC) • The USBC is composed of three parts: Virginia Construction Code, Virginia Existing Building Code and Virginia Maintenance Code. These building regulations include the 2015 IRC and 2015 IBC. Building regulations must be complied with when constructing a new building, structure, or an addition to an existing building; and also when maintaining or repairing an existing building or renovating or changing the use of a building or structure. <http://bit.ly/3iC6nr4>

Virginia Department of Housing and Community Development (DHCD) • The Board of Housing and Community Development adopts and amends the USBC. The board bases the technical requirements of the USBC on nationally-accepted model codes and standards and makes as few amendments as possible. <http://bit.ly/3iBSBVy>

TAXES

■ CREDITS

Flood Mitigation Partial Tax Exemption • State law states that any county, city, or town may provide a partial tax exemption for improved real estate that is subject to recurrent flooding and upon which qualifying flood improvements have been made through ordinance. These improvements must have been made after July 1, 2018. <http://bit.ly/3pfEU1e>



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