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™ that utilizes beyond code engineering and building standards to design a roof that is more resilient to the effects of severe weather. For more information, see the IBHS website at IBHS.org.

Eligibility to Submit Application

The Grant Program is available for policyholders (1) who have a HO2, HO3, or HO8 Homeowners policy, HW2, HW3, or HW8 Homeowners Wind policy, or WD1, WD2, or WD3 Dwelling Wind policy with the NCIUA that is currently effective and was effective on or before July 1, 2024 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.

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Application Period

The Application Period shall begin July 31, 2024 and will be open until the total program fund is fully committed to eligible policyholders.

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 an IBHS FORTIED ROOF™ for each qualifying property location insured. The total fund amount of the Grant Program will be reserved on a "first come, first served" basis.

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 2024 Grant, approved Grant Program applicants who elect to install a roof must complete the roof replacement and receive the IBHS FORTIFIED Roof™ designation by July 31, 2025

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 an IBHS FORTIFIED Roof™ replacement and the Grant Program.

Therefore, if the policyholder experiences a covered loss under an NCIUA policy for roof damage, Association staff will contact 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, the list of Participating Contractors can be found on the website StrengthenYourCoastalRoof.com. NCIUA makes no representation or warranty of any kind as to the training, capability, work quality, work product or actual performance of any contractor, including those listed on the StrengthenYourCoastalRoof.com website.

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. 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.

STRENGTHEN
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NCIUA STRENGTHEN YOUR COASTAL ROOF 2024 GRANT PROGRAM
Frequently Asked Questions

North Carolina Insurance Underwriting Association (NCIUA) is excited to launch Strengthen Your Coastal 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 an IBHS FORTIFIED Roof™.

IBHS FORTIFIED is a nationally recognized building method developed through extensive field and lab research of structural damage caused by wind. An IBHS 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?***

   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 located in rating territories 130, 140, 150, and 160.

   A limited number of grants are available and will be awarded on a ***first-come, first-served basis*** until all available funds have been awarded. You are encouraged to apply as soon as possible to reserve your grant.

2. ***What is IBHS?***

   The Insurance Institute for Business & Home Safety (IBHS) is an independent, nonprofit, scientific research, and communication organization.

3. *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, and hurricanes.

4. *Where can I learn more about IBHS?*

Visit FortifiedHome.org/Research to learn more about IBHS.

5. *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 an IBHS 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. These institutions are not charging for their time or effort.

THE GRANT

1. *Will I get $6,000?*

The grant maximum amount is $6,000. If your application is approved, NCIUA will reserve up to $6,000 toward the installation of an IBHS FORTIFIED Roof™. However, if the entire cost of installing the roof is less than $6,000, the grant amount will be limited to the total cost of the roof and will be paid upon completion of the roof replacement and receipt of the IBHS FORTIFIED Roof™ designation certificate.

2. *What is the timeframe to apply for the grant?*

Prospective applicants are encouraged to check their eligibility for a grant. Applications will be accepted on a ***first-come, first-served basis*** until all available grant funds have been awarded. You are encouraged to apply as soon as possible to reserve your grant.

3. *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.

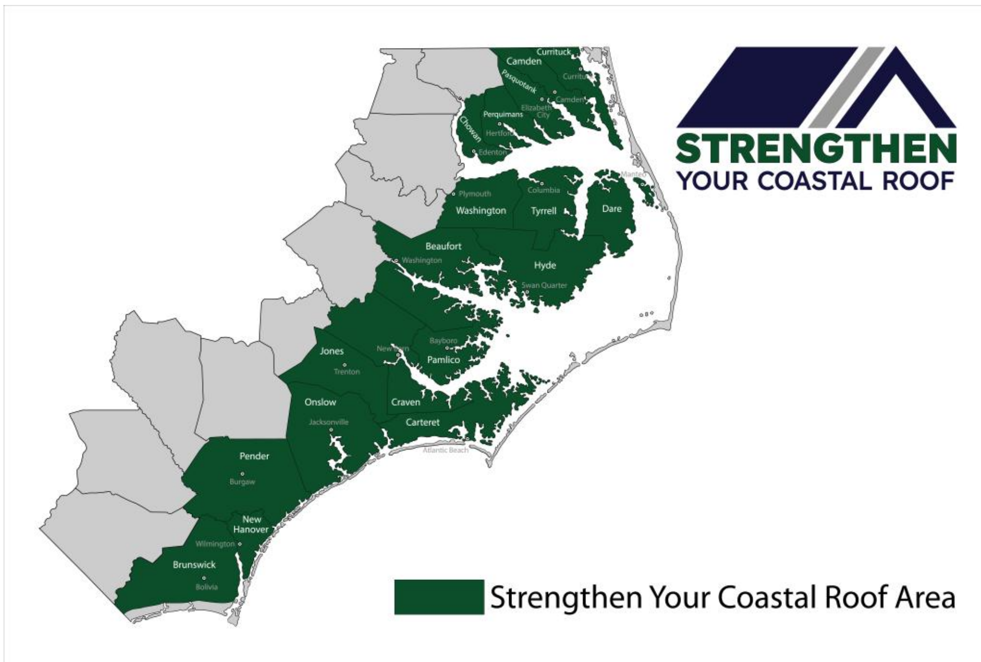
NCIUA continues to support federal legislation that would protect North Carolina residents who receive state based Strengthen Your Coastal Roof grants from having to pay federal income tax on the grant money they receive. NCIUA encourages bipartisan legislation to ensure consistent federal tax treatment for grants received by homeowners for mitigation work.

1. Who is eligible to receive a grant?

This pilot program is limited to policies written by the North Carolina Insurance Underwriting Association (NCIUA) / Coastal Property Insurance Pool.

NCIUA policyholders who have a Homeowners, Homeowners Windstorm or Hail, or Dwelling Windstorm or Hail policy with Coverage A (Building coverage) on property along the coast (rating territories 130, 140, 150, and 160) meet initial eligibility to receive a grant. Policyholders must have a current, eligible policy that was effective on or before July 1, 2024.

Policies written by the North Carolina Joint Underwriting Association (NCJUA) / FAIR Plan Dwelling Full Peril policies <u>are not eligible</u> for the Grant Program.



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 based on policy type, property location, and eligibility guidelines. IBHS will determine if the home is eligible for an IBHS FORTIFIED Roof™.

4. What dwelling types are eligible?

The FORTIFIED Home Program is only applicable for the residential, single-family, and two-family dwelling types listed below. Note that this list is not all inclusive and each building's unique attributes determines eligibility.

- Single-family detached home — a freestanding residential building occupied by one family. Limited to three stories above grade. This also includes detached single-family factory-built modular homes that are designed, built, and sited to meet all local building code requirements.
- Two-family dwelling units (duplex) — a freestanding residential building occupied by two families. Limited to three stories above grade. NOTE: The entire two-family building, which includes both dwelling units, must be evaluated under the appropriate FORTIFIED requirements and the entire building must meet all requirements for the designation being considered. Individual units are NOT eligible for designation unless the entire building is being designated.
- HUD manufactured homes — a single-family residential home manufactured to HUD's Zone II or Zone III Manufactured Home Construction and Safety Standards adopted after July 1994. The home must be sited on and properly attached to a permanent foundation (see foundation requirements in Section 1.2.3.3). HUD manufactured homes built before July 1994, and Zone I homes built after July 1994, are NOT eligible.
- Townhouse — a single-family dwelling unit constructed in a group of three or more attached units in which each unit extends from foundation to roof and has a yard or public way on not less than two sides. Limited to three stories above grade. Mixed use (commercial and residential) buildings are NOT eligible. NOTE: The entire townhouse building, which includes all townhouse units composing the building, must be evaluated under the appropriate FORTIFIED requirements and the entire building must meet all requirements for the designation being considered. Individual townhouse units are NOT eligible for designation unless the entire building is being designated. Example: A four-unit, two-story townhouse with all units attached is eligible for a specific FORTIFIED designation only if the entire building, including each and every townhouse unit, is evaluated and all units meet the requirements for that designation.

For more information on IBHS' Eligibility requirements, visit (https://fortifiedhome.org/technical-documents/).

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

Not all mobile homes and manufactured homes are eligible. To be eligible, certain criteria must be met. At a minimum, the home must: have been constructed after July 1994; meet IBHS foundation and building requirements; and have a HUD Zone IV designation.

1. ***How is an IBHS FORTIFIED Roof™ different from a typical roof?***

   An IBHS 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 (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.

   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.

   For more information: Visit the IBHS website https://fortifiedhome.org/Roof/ .

2. ***What are the advantages of an IBHS FORTIFIED Roof™?***

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

3. ***What is an IBHS FORTIFIED Roof™ Designation?***

   An IBHS 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 certified FORTIFIED Evaluator. The designation is required to receive your grant payment and FORTIFIED insurance discounts.

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

   An IBHS 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.

HOW TO APPLY

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

   The policyholder can visit **StrengthenYourCoastalRoof.com** or call the dedicated NCIUA staff at 1-877-GRANT**NC** (877-472-6862).

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

   Yes. Call the dedicated NCIUA staff at 1-877-GRANT**NC** (877-472-6862) for assistance.

CONTRACTORS AND ROOFERS

1. ***Which contractors can install an IBHS FORTIFIED Roof™ under the Strengthen Your Coastal Roof Grant Program?***

   Effective November 1, 2025, only Certified FORTIFIED Roofing Contractors, recognized by IBHS standards, will be authorized to install FORTIFIED Roofs. To support policyholders, the **Strengthen Your Coastal Roof Grant Program** offers a directory of Participating Contractors who are fully certified under the FORTIFIED program. If you requested a bid or selected a contractor who is not IBHS Certified **before November 1, 2025**, you may still proceed with that contractor.

   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 standards. 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?***

   In accordance with IBHS standards, only Certified FORTIFIED Roofing Contractors are authorized to install FORTIFIED Roofs. Policyholders may refer to the **Participating Contractor List** to select from eligible, IBHS-certified contractors.

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

   Contractors interested in becoming Participating Contractors must first obtain certification as Certified FORTIFIED Roofing Contractors in accordance with IBHS standards. To begin the certification process, please visit the IBHS website at IBHS.org.

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 can log on to the **StrengthenYourCoastalRoof.com** website to make the selection.

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

   Participating Contractors are insured, IBHS certified, 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 IBHS 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. **<u>It is important to remind the contractor not to begin work until an approved FORTIFIED Evaluator has been assigned.</u>**

   It will 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 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 document the construction process to provide information to IBHS for verification that the FORTIFIED standards 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 IBHS FORTIFIED Roof™ designation from IBHS.

2. ***What is the FORTIFIED Evaluator assignment process?***

   The FORTIFIED Evaluator will provide guidance throughout the entire process of replacing the current roof with an IBHS FORTIFIED Roof™. The FORTIFIED Evaluator works with the policyholder and contractor to successfully receive the IBHS FORTIFIED Roof™ designation.

   The FORTIFIED Evaluator is assigned once the policyholder has been accepted into the Grant Program and has selected their contractor. The steps below provide additional information on how the FORTIFIED Evaluator is assigned.

   Policyholder Requests Bid(s) from Contractor(s)

   Once the policyholder has been accepted into the Grant Program, they will select bid(s) from contractor(s) through the Strengthen Your Coastal Roof dashboard.

Contractor Uploads Bid(s) and Provides Preferred Evaluator (If Applicable)

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. The contractor may identify if they have a preferred FORTIFIED Evaluator for the construction project. If the contractor does not have a preferred FORTIFIED Evaluator, the Strengthen Your Coastal Roof team will have one assigned.

Policyholder Accepts Bid and Provides Preferred Evaluator Approval (If Applicable)

The policyholder logs in to the Strengthen Your Coastal Roof dashboard to review the contractor(s) bid(s) and the preferred FORTIFIED Evaluator for the construction project. At this time, the policyholder may select their contractor as well as provide approval for the FORTIFIED Evaluator.

If the policyholder does not wish to use the contractor's preferred FORTIFIED Evaluator, the Strengthen Your Coastal Roof team will contact the policyholder to discuss Evaluator assignment.

Strengthen Your Coastal Roof Grant Team Reviews Selected Bid and FORTIFIED Evaluator Approval

Once the policyholder has selected their contractor and provided approval of the FORTIFIED Evaluator, the Strengthen Your Coastal Roof Grant Team will notify the FORTIFIED Evaluator that their assistance is requested for a construction project.

FORTIFIED Evaluator Accepts Construction Project

The FORTIFIED Evaluator will review the construction project and will send the Strengthen Your Coastal Roof Grant team acknowledgement of assignment.

Strengthen Your Coastal Roof Grant Team Assigns FORTIFIED Evaluator to Construction Project

The Strengthen Your Coastal Roof Grant Team will assign the FORTIFIED Evaluator to the policyholder's dashboard and the policyholder and contractor will receive email notification of the FORTIFIED Evaluator assignment.

THE APPLICATION AND RE-ROOFING PROCESS

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

Application

- **Policyholder** - The policyholder will check eligibility and submit the grant application through the Strengthen Your Coastal Roof website within the application period.
  - The policyholder will be prompted to create a user log in and confirm their account.
  - Once their account is completed, the policyholder can log in to their account to fill out the application.
  - The grant application requires at least four photographs: one of each side of the home. During the application review process, additional photos may be needed

    in order to determine eligibility. The Grant Team will reach out to the policyholder if additional photos are necessary.
  - Grants are limited and are allocated on a ***first-come, first-served basis*** until all available grant funds have been awarded.

Review

- **NCIUA Grant Team** - The Grant Team at NCIUA reviews the application for pre-eligibility.
- **IBHS** - IBHS reviews the application to verify that the property is eligible for an IBHS FORTIFIED Roof™.

Construction

- **Policyholder** - After the application is approved, the policyholder requests 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.
- **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. At this time, the contractor may recommend a preferred FORTIFIED Evaluator for the construction project. The Policyholder will be required to approve the use of the Contractor's preferred FORTIFIED Evaluator.
- **Policyholder** - The policyholder logs in to their Strengthen Your Coastal Roof dashboard to review the contractor(s) bid(s) and select their desired contractor. If the selected contractor has a preferred FORTIFIED Evaluator for the construction project, the policyholder is required to provide approval. If the contractor does not have a preferred FORTIFIED Evaluator, the Strengthen Your Coastal Roof Grant Team will have one assigned.
- **NCIUA Grant Team** - Once the policyholder has selected their contractor and FORTIFIED Evaluator, the FORTIFIED Evaluator will be notified of the new assignment.
- **FORTIFIED Evaluator** - Upon receipt of the assignment, the FORTIFIED Evaluator will be required to accept the assignment via email.
  - The FORTIFIED Evaluator will be assigned to inspect the property and collect details before, during, and after the project to verify the roof materials and construction meet FORTIFIED standards so an IBHS FORTIFIED Roof™ designation can be awarded.
- **NCIUA Grant Team** - Once the FORTIFIED Evaluator has acknowledged the new assignment, an email will be sent to the policyholder and contractor providing the evaluator's contact information.
  - No work should begin until all parties have been in communication.
- **Policyholder, FORTIFIED 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, 2025.

Final Approval

- **FORTIFIED 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.
- **FORTIFIED Evaluator & NCIUA Grant Team** - 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 Grant Team** - 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 based on SYCR program rules and IBHS construction requirements. For example, homes with significant damage to roof structural members, un-reinforced foundations, or pest damage are not eligible.

In some cases, a pre-inspection (at no cost to the policyholder) may be required to determine eligibility for the program. Cathedral ceilings, roof decks, solar panels, and modular home foundations are some examples that may require a pre-inspection to determine eligibility.

These examples are not exhaustive. IBHS makes final construction eligibility determinations.

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 an IBHS FORTIFIED Roof™, to be paid upon completion of the IBHS FORTIFIED Roof™ replacement and receipt of the IBHS FORTIFIED Roof™ designation certificate.

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

   The new IBHS FORTIFIED Roof™ must be installed by July 31, 2025. 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 an IBHS 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 IBHS FORTIFIED Roof™ is successfully installed?***

   After the IBHS 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 an IBHS 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.