Mitigation Matters

Tip of the Month

No matter where you live, if you're a homeowner today, you need to do your best to maintain your property and take steps to avoid it being damaged or destroyed in a severe weather event.

Why?

1) No place on earth is immune from risk – be it drought, wildfire, earthquake, heavy rain, flooding, hail or strong winds. Many home insurance policies cover less than they used to, and with high deductibles becoming the norm – it's in your best interest to prevent damage.

2) Insurance companies are paying A LOT more attention to the condition of your property and your "risk profile" (similar to your credit score). These impact the product choices and premiums you'll be offered. The condition of your home also impacts what your insurer will pay if your property suffers damage. Insurers have made changes to their policy wording to limit and avoid covering losses attributable to wear and tear.

We know that ***many*** US households today need every dime of income to cover basic necessities, which means that home improvements often feel like a luxury. Fortunately, federal AND state government

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agencies are allocating more mitigation grant funds and there are more resources than ever before to help people make risk reduction home improvements.

Here are a few examples:

Louisiana Fortify Homes Program: Grants of up to $10,000 for homeowners to upgrade their roofs to standards set by the Insurance Institute for Business & Home Safety. The program will help Louisiana homeowners strengthen their roofs to better withstand hurricane-force winds.

Alabama Fortified Home Program: Grants up to $10,000 to owners of existing homes to upgrade them to a "FORTIFIED" standard. No income limits or tests. Open to all homeowners with a primary residence in Alabama. For more information, visit Strengthen Alabama Homes

California Earthquake Soft Story Program: Earthquake Soft-Story (ESS) is a pilot grant program that provides eligible California homeowners up to $13,000 toward a seismic retrofit for homes with a living space above the garage, also known as a "soft story."

If you're a California homeowner in a forested, suburban or "Wildland Urban Interface" area, visit UP's "WRAP Resource Center" to find wildfire risk reduction grants and mitigation help resources available in your community.

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