

Homeowner Hazard Mitigation Under IHP

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As part of its commitment to helping make communities stronger and more resilient, FEMA includes additional assistance for mitigation in Home Repair Assistance awards for eligible homeowners in states designated in Presidentially declared disasters. This assistance helps owners repair or rebuild stronger, more durable homes.

Homeowners in Jefferson and Shelby counties who are eligible for Individuals and Households Program (IHP) assistance may receive additional funds from FEMA for specific mitigation measures. Additional funds will be provided within the award amount for homeowners determined eligible for Home Repair Assistance from FEMA. The specific mitigation measures include:

- Roof repair to withstand higher winds and help prevent water infiltration.
- Elevating a water heater or furnace to avoid future flood damage.
- Elevating or moving an electrical panel to avoid future flood damage.

Applicants will be informed if they qualify for assistance that includes these mitigation measures. The amount of assistance is subject to the limit for Housing Assistance. The mitigation measures will be provided only for components that were present and functional prior to the disaster and were damaged by the Oct. 6-7, 2021 storms and flooding.

Roof Repair Mitigation

- For asphalt shingle roofs, FEMA recommends replacing damaged or destroyed shingles with new shingles designed to withstand windspeeds of up to 116 mph. Homeowners with asphalt shingle roofs who receive funds for roof repair mitigation should verify the replacement asphalt shingle packages are labeled to indicate compliance with the American Society for Testing and Materials D7158 for wind resistance.



- For extensive roof damage, funds may also include costs for a heavier rubberized membrane to be applied before shingles are replaced and thicker sheathing material to help reduce or eliminate interior water damage.
- For non-shingle roofs, the funds can be used for design and installation techniques that can improve roof performance against disaster risks.

Furnace and Water Heater Mitigation Measures

- Elevating a furnace or water heater above the floor may help reduce the likelihood of future flood damage.
- FEMA recommends elevating a damaged or destroyed furnace or water heater on a framed platform.
- Before elevating a furnace or water heater, homeowners should check with their local utility company to find out whether any requirements would limit elevation of these items.

Main Electrical Panel Mitigation Measures

- Elevating or relocating electrical panels may help reduce the likelihood of future flood damage.
- Utility company requirements and the National Electrical Code place limits on where electrical service equipment can be located. Before elevating an electrical panel, homeowners should check with their local utility company to find out if any requirements would limit elevation or relocation of an electrical panel.

For more information, refer to FEMA Publication 312, [Homeowners Guide to Retrofitting, 3rd Edition \(2014\)](#), Chapter 9, Protecting Service Equipment.

State, territory, tribal, and local government requirements may be different from FEMA's guidance and recommendations. Before including the recommended mitigation measures into home repairs, homeowners should work with their local building departments to make sure all state, territorial, tribal, and local requirements are being met. For communities participating in the National Flood Insurance Program, homeowners should contact their local floodplain administrator to learn more about flood mitigation measures appropriate to the home type and geographic area.



Additional Information

For more information on homeowner mitigation, visit: [Individual Assistance Program and Policy Guide](#).

For more information about Alabama disaster recovery, visit www.fema.gov/disaster/4632.



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