

By: Representative Yancey

To: Insurance

HOUSE BILL NO. 988

1 AN ACT TO CREATE THE STRENGTHEN MISSISSIPPI HOMES ACT; TO
2 AMEND SECTION 83-1-191, MISSISSIPPI CODE OF 1972, TO RENAME THE
3 COMPREHENSIVE HURRICANE DAMAGE PROGRAM THE "STRENGTHEN MISSISSIPPI
4 HOMES PROGRAM"; TO REQUIRE THE PROGRAM TO PROVIDE FOR HURRICANE,
5 TORNADO AND OTHER CATASTROPHIC WINDSTORM DAMAGE MITIGATION; TO
6 DELETE REQUIREMENTS FOR A COST-BENEFIT STUDY ON WIND HAZARD
7 MITIGATION CONSTRUCTION MEASURES, WIND CERTIFICATION AND HURRICANE
8 MITIGATION INSPECTIONS, AND AN ADVISORY COUNCIL; TO INCREASE THE
9 MAXIMUM AMOUNT OF FINANCIAL GRANTS, PER HOME, OFFERED BY THE
10 PROGRAM; TO REQUIRE THE COMMISSIONER OF INSURANCE TO PROMULGATE
11 RULES FOR ISSUING GRANTS UNDER THE PROGRAM; TO RENAME THE
12 COMPREHENSIVE HURRICANE DAMAGE MITIGATION PROGRAM FUND THE
13 "STRENGTHEN MISSISSIPPI HOMES PROGRAM FUND"; TO DELETE THE
14 REPEALER ON THE PROGRAM; TO REQUIRE THE COMMISSIONER OF INSURANCE
15 TO SUBMIT AN ANNUAL REPORT TO THE GOVERNOR, LIEUTENANT GOVERNOR
16 AND CHAIRS OF THE HOUSE AND SENATE INSURANCE COMMITTEES ON THE
17 PROGRAM; TO AMEND SECTION 83-5-73, MISSISSIPPI CODE OF 1972, TO
18 INCREASE THE FEE CHARGED BY THE COMMISSIONER OF INSURANCE FOR
19 FILING AND PROCESSING AN AGENT'S CERTIFICATE OF AUTHORITY; TO
20 REQUIRE HALF OF THE FEE TO BE DEPOSITED INTO THE STRENGTHEN
21 MISSISSIPPI HOMES PROGRAM FUND AND HALF INTO THE STATE GENERAL
22 FUND; AND FOR RELATED PURPOSES.

23 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

24 **SECTION 1.** This act shall be known and may be cited as the
25 "Strengthen Mississippi Homes Act."

26 **SECTION 2.** Section 83-1-191, Mississippi Code of 1972, is
27 amended as follows:



83-1-191. (1) There is established within the Department of Insurance * * * the Strengthen Mississippi Homes Program to aid homeowners in retrofitting insurable property to resist loss due to hurricane, tornado or other catastrophic windstorm events.

This section does not create an entitlement for property owners or obligate the state in any way to fund the inspection or retrofitting of residential property or commercial property in this state. * * * The program * * * shall develop and implement a comprehensive and coordinated approach for hurricane, tornado or other catastrophic windstorm event damage mitigation that may include the following:

(a) * * * **Strengthen Mississippi Homes Program.** The Strengthen Mississippi Homes Program shall provide financial grants * * * to encourage single-family, site-built, owner-occupied, residential property owners or commercial property owners to retrofit their properties to make them less vulnerable to hurricane, tornado or other catastrophic windstorm event damage. No financial grant made under this section shall exceed * * * Fifteen Thousand Dollars (\$15,000.00) per recipient. The commissioner shall promulgate rules governing eligibility requirements for grants and the administration of the program, including, but not limited to, establishing applicant criteria, contractor and evaluator eligibility requirements, and grant round eligibility and criteria.



(* * *b) **Education and consumer awareness.** Multimedia public education, awareness and advertising efforts designed to specifically address mitigation techniques may be employed, as well as a component to support ongoing consumer resources and referral services. In addition, all insurance companies shall provide notification to their clients regarding the availability of this program, participation details, and directions to the state website promoting the program, along with appropriate contact phone numbers to the state agency administering the program. The notification to the clients must be sent by the insurance company within thirty (30) days after filing their insurance discount schedules with the Department of Insurance.

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(* * *c) **Rules and regulations.** The Department of Insurance may adopt rules and regulations governing the * * * Strengthen Mississippi Homes Program. The department also may adopt rules and regulations establishing priorities for grants provided under this section based on objective criteria that gives priority to reducing the state's probable maximum loss from * * * hurricane, tornado or other catastrophic windstorm event. However, pursuant to this overall goal, the department may further establish priorities based on the insured value of the dwelling, whether or not the dwelling is insured by the Mississippi Windstorm Underwriting Association and whether or not the area



under consideration has sufficient resources and the ability to perform the retrofitting required.

(2) * * * The Department of Insurance may enter into a contract with any other appropriate state or federal agency or appropriate nonprofit entity to act on the department's behalf or administer, assist with, or perform any of the duties set forth in this section. The department may receive a fee for services or resources from any federal agency or appropriate nonprofit entity for those services.

(3) * * * In implementing, establishing and administering the Strengthen Mississippi Homes Program, the Department of Insurance may enter into contracts for personal or professional services and may access monies in the Strengthen Mississippi Homes Program Fund created in subsection (4) of this section. However, no more than five percent (5%) of monies in the Strengthen Mississippi Homes Program Fund may be accessed annually by the department for these contracts. The engagement of services through these contracts is not subject to the procurement and facilitation requirements of the Mississippi Department of Information Technology Services (Chapter 53, Title 25, Mississippi Code of 1972) and state public purchasing requirements (Section 31-7-13).

(4) There is created a special fund in the State Treasury to be known as the * * * Strengthen Mississippi Homes Program Fund.

The fund shall consist of any monies from any source that are



designated or made available for deposit into the fund. The Department of Insurance may apply for any federal or private grants to provide additional funds for the special fund. Monies in the fund shall be expended by the Department of Insurance * * * for the purposes as provided in this section. Unexpended amounts remaining in the fund at the end of a fiscal year shall not lapse into the State General Fund, and any interest earned or investment earnings on amounts in the fund shall be deposited into such fund.

(5) * * * Before December 1 of each year, the Department of Insurance shall submit to the Governor, Lieutenant Governor and chairs of the House and Senate Insurance Committees a report detailing, for that calendar year: the number of grants awarded; the number of homes mitigated; the number of IBHS FORTIFIED certificates issued; and the estimated amount of premium discounts given to grant recipients through the program. The report must be made available to the public by publishing it on the department's website.

SECTION 3. Section 83-5-73, Mississippi Code of 1972, is amended as follows:

83-5-73. The commissioner shall collect and pay into the special fund in the State Treasury designated as the "Insurance Department Fund" the following fees: for certificate of authority to each general or district agent or manager, Twenty-five Dollars (\$25.00); for filing and processing an agent's certificate of authority, * * * Fifty Dollars (\$50.00); for filing and examining



statement preliminary to admission, One Thousand Dollars (\$1,000.00); for filing and processing a Form A application, Two Thousand Dollars (\$2,000.00); for filing and auditing annual statement, Five Hundred Dollars (\$500.00); for filing any other paper required by law, Fifty Dollars (\$50.00); for continuing education courses or programs filed by the providers for approval, Fifty Dollars (\$50.00); for each certification company licensed status, Forty Dollars (\$40.00); for each seal when required, Twenty Dollars (\$20.00); for service of process on the commissioner as attorney, Twenty-five Dollars (\$25.00).

From and after July 1, 2016, the expenses of this agency shall be defrayed by appropriation from the State General Fund, and all user charges and fees authorized under this section shall be deposited into the State General Fund as authorized by law. However, beginning on July 1, 2026, of the Fifty Dollar (\$50.00) fee charged for the filing and processing of an agent's certificate of authority, Twenty-five Dollars (\$25.00) must be deposited into the State General Fund and Twenty-five Dollars (\$25.00) must be deposited into the Strengthen Mississippi Homes Program Fund.

From and after July 1, 2016, no state agency shall charge another state agency a fee, assessment, rent or other charge for services or resources received by authority of this section.

SECTION 4. This act shall take effect and be in force from and after July 1, 2026.

