

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:

28 83-1-191. (1) There is established within the Department of
29 Insurance * * * the Strengthen Mississippi Homes Program to aid
30 homeowners in retrofitting insurable property to resist loss due
31 to hurricane, tornado or other catastrophic windstorm events.
32 This section does not create an entitlement for property owners or
33 obligate the state in any way to fund the inspection or
34 retrofitting of residential property or commercial property in
35 this state. * * * The program * * * shall develop and implement a
36 comprehensive and coordinated approach for hurricane, tornado or
37 other catastrophic windstorm event damage mitigation that may
38 include the following:

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



64 * * *

65 (* * *C) **Rules and regulations.** The Department of
66 Insurance may adopt rules and regulations governing the * * *
67 Strengthen Mississippi Homes Program. The department also may
68 adopt rules and regulations establishing priorities for grants
69 provided under this section based on objective criteria that gives
70 priority to reducing the state's probable maximum loss from * * *
71 hurricane, tornado or other catastrophic windstorm event.

72 However, pursuant to this overall goal, the department may further
73 establish priorities based on the insured value of the dwelling,
74 whether or not the dwelling is insured by the Mississippi
75 Windstorm Underwriting Association and whether or not the area



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

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

85 (3) * * * In implementing, establishing and administering
86 the Strengthen Mississippi Homes Program, the Department of
87 Insurance may enter into contracts for personal or professional
88 services and may access monies in the Strengthen Mississippi Homes
89 Program Fund created in subsection (4) of this section. However,
90 no more than five percent (5%) of monies in the Strengthen
91 Mississippi Homes Program Fund may be accessed annually by the
92 department for these contracts. The engagement of services
93 through these contracts is not subject to the procurement and
94 facilitation requirements of the Mississippi Department of
95 Information Technology Services (Chapter 53, Title 25, Mississippi
96 Code of 1972) and state public purchasing requirements (Section
97 31-7-13).

98 (4) There is created a special fund in the State Treasury to
99 be known as the * * * Strengthen Mississippi Homes Program Fund.
100 The fund shall consist of any monies from any source that are



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

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

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

120 83-5-73. The commissioner shall collect and pay into the
121 special fund in the State Treasury designated as the "Insurance
122 Department Fund" the following fees: for certificate of authority
123 to each general or district agent or manager, Twenty-five Dollars
124 (\$25.00); for filing and processing an agent's certificate of
125 authority, * * * Fifty Dollars (\$50.00); for filing and examining



126 statement preliminary to admission, One Thousand Dollars
127 (\$1,000.00); for filing and processing a Form A application, Two
128 Thousand Dollars (\$2,000.00); for filing and auditing annual
129 statement, Five Hundred Dollars (\$500.00); for filing any other
130 paper required by law, Fifty Dollars (\$50.00); for continuing
131 education courses or programs filed by the providers for approval,
132 Fifty Dollars (\$50.00); for each certification company licensed
133 status, Forty Dollars (\$40.00); for each seal when required,
134 Twenty Dollars (\$20.00); for service of process on the
135 commissioner as attorney, Twenty-five Dollars (\$25.00).

136 From and after July 1, 2016, the expenses of this agency
137 shall be defrayed by appropriation from the State General Fund,
138 and all user charges and fees authorized under this section shall
139 be deposited into the State General Fund as authorized by law.
140 However, beginning on July 1, 2026, of the Fifty Dollar (\$50.00)
141 fee charged for the filing and processing of an agent's
142 certificate of authority, Twenty-five Dollars (\$25.00) must be
143 deposited into the State General Fund and Twenty-five Dollars
144 (\$25.00) must be deposited into the Strengthen Mississippi Homes
145 Program Fund.

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

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

