

By: Senator(s) Michel, Kirby, DeLano,  
Seymour, Younger, Carter, England, Thompson

To: Insurance

SENATE BILL NO. 2409

1 AN ACT TO CREATE THE "STRENGTHEN MISSISSIPPI HOMES ACT" TO  
 2 ESTABLISH A COMPREHENSIVE MITIGATION PROGRAM IN THE MISSISSIPPI  
 3 DEPARTMENT OF INSURANCE FOR RETROFITTING INSURABLE HOMES; TO AMEND  
 4 SECTION 83-1-191, MISSISSIPPI CODE OF 1972, TO RENAME THE  
 5 "COMPREHENSIVE HURRICANE DAMAGE MITIGATION PROGRAM" TO THE  
 6 "STRENGTHEN MISSISSIPPI HOMES PROGRAM"; TO INCLUDE HURRICANE,  
 7 TORNADO OR OTHER CATASTROPHIC WINDSTORM EVENT MITIGATION; TO  
 8 REMOVE THE PROVISIONS FOR A COST-BENEFIT STUDY ON WIND HAZARD  
 9 MITIGATION CONSTRUCTION MEASURES, WIND CERTIFICATION AND HURRICANE  
 10 MITIGATION INSPECTIONS, AND AN ADVISORY COUNCIL; TO INCREASE THE  
 11 AMOUNTS OF FINANCIAL GRANTS OFFERED BY THE STRENGTHEN MISSISSIPPI  
 12 HOMES PROGRAM TO \$15,000.00 PER HOME AND TO ALLOW THE COMMISSIONER  
 13 OF INSURANCE TO ESTABLISH CRITERIA FOR ISSUING OF GRANTS BY  
 14 REGULATION; TO RENAME THE "COMPREHENSIVE HURRICANE DAMAGE  
 15 MITIGATION PROGRAM FUND" TO THE "STRENGTHEN MISSISSIPPI HOMES  
 16 FUND"; TO REMOVE THE REPEALER; TO AMEND SECTION 83-5-73,  
 17 MISSISSIPPI CODE OF 1972, TO INCREASE THE FEE CHARGED FOR AN  
 18 AGENT'S CERTIFICATE OF AUTHORITY FROM \$25.00 TO \$50.00; TO PROVIDE  
 19 THAT ONE-HALF OF THE FEE WILL BE DEPOSITED INTO THE STATE GENERAL  
 20 FUND AND ONE-HALF OF THE FEE WILL BE DEPOSITED INTO THE STRENGTHEN  
 21 MISSISSIPPI HOMES FUND; AND FOR OTHER RELATED PURPOSES.

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

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

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



27           83-1-191. (1) There is established within the Department of  
28 Insurance \* \* \* the Strengthen Mississippi Homes Program to aid  
29 homeowners in retrofitting insurable property to resist loss due  
30 to hurricane, tornado, or other catastrophic windstorm events.

31 This section does not create an entitlement for property owners or  
32 obligate the state in any way to fund the inspection or  
33 retrofitting of residential property \* \* \* in this state. \* \* \*

34 The program \* \* \* shall develop and implement a comprehensive and  
35 coordinated approach for hurricane, tornado, or other catastrophic  
36 windstorm event damage mitigation that may include the following:

37           \* \* \*

38                   ( \* \* \* a) \* \* \* **Strengthen Mississippi Homes Program.**

39 The Strengthen Mississippi Homes Program shall provide financial  
40 grants \* \* \* to encourage single-family, site-built,  
41 owner-occupied, residential property owners or commercial property  
42 owners to retrofit their properties to make them less vulnerable  
43 to hurricane, tornado, or other catastrophic windstorm event

44 damage. No financial grant made under this section shall  
45 exceed \* \* \* Fifteen Thousand Dollars (\$15,000.00) per recipient.

46 Any grant award shall include the following language: "Funds were  
47 made available for this grant by the Mississippi State  
48 Legislature." The commissioner shall promulgate rules governing  
49 eligibility requirements for grants and the administration of the  
50 program, including, but not limited to, establishing applicant



51 criteria, contractor and evaluator eligibility requirements and  
52 grant round eligibility and criteria.

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

65 \* \* \*

66 ( \* \* \*c) **Rules and regulations.** The Department of  
67 Insurance may adopt rules and regulations governing the \* \* \*  
68 Strengthen Mississippi Homes Program. The department also may  
69 adopt rules and regulations establishing priorities for grants  
70 provided under this section based on objective criteria that gives  
71 priority to reducing the state's probable maximum loss from  
72 hurricanes, tornado, or other catastrophic windstorm event.  
73 However, pursuant to this overall goal, the department may further  
74 establish priorities based on the insured value of the dwelling,  
75 whether or not the dwelling is insured by the Mississippi



76 Windstorm Underwriting Association and whether or not the area  
77 under consideration has sufficient resources and the ability to  
78 perform the retrofitting required.

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

85 (3) In implementing, establishing and administering the  
86 Strengthen Mississippi Homes Program, the Department of  
87 Insurance \* \* \* may enter into contracts for personal or  
88 professional services, and may access monies in the \* \* \*  
89 Strengthen Mississippi Homes Program Fund created in subsection  
90 (4) of this section \* \* \* and may access an amount not greater  
91 than five percent (5%) annually of monies in the Strengthen  
92 Mississippi Homes Program Fund created in subsection (4) of this  
93 section for said contracts.

94 (4) There is created a special fund in the State Treasury to  
95 be known as the \* \* \* Strengthen Mississippi Homes Program Fund.  
96 The fund shall consist of any monies from any source that are  
97 designated or made available for deposit into the fund. The  
98 Department of Insurance may apply for any federal or private  
99 grants to provide additional funds for the special fund. Monies  
100 in the fund shall be expended by the Department of Insurance \* \* \*



101 for the purposes as provided in this section. Unexpended amounts  
102 remaining in the fund at the end of a fiscal year shall not lapse  
103 into the State General Fund, and any interest earned or investment  
104 earnings on amounts in the fund shall be deposited into such fund.

105       \* \* \* No later than December 1st of each year, the  
106 Department of Insurance shall submit to the Governor, Lieutenant  
107 Governor, and the House and Senate Chairs of Insurance a report  
108 detailing for that calendar year the number of grants awarded; the  
109 number of homes mitigated; the number of IBHS FORTIFIED  
110 certificates issued; and the estimated amount of premium discounts  
111 grant recipients were given through this program. This report  
112 shall also be made public by placing it on the department's  
113 website.

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

116       83-5-73. The commissioner shall collect and pay into the  
117 special fund in the State Treasury designated as the "Insurance  
118 Department Fund" the following fees: for certificate of authority  
119 to each general or district agent or manager, Twenty-five Dollars  
120 (\$25.00); for filing and processing an agent's certificate of  
121 authority, \* \* \* Fifty Dollars (\$50.00); for filing and examining  
122 statement preliminary to admission, One Thousand Dollars  
123 (\$1,000.00); for filing and processing a Form A application, Two  
124 Thousand Dollars (\$2,000.00); for filing and auditing annual  
125 statement, Five Hundred Dollars (\$500.00); for filing any other



126 paper required by law, Fifty Dollars (\$50.00); for continuing  
127 education courses or programs filed by the providers for approval,  
128 Fifty Dollars (\$50.00); for each certification company licensed  
129 status, Forty Dollars (\$40.00); for each seal when required,  
130 Twenty Dollars (\$20.00); for service of process on the  
131 commissioner as attorney, Twenty-five Dollars (\$25.00).

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

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

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

