

MID Responses will be in red:

MITIGATION ASSISTANCE AND GRANT AUTHORITY OF MISSISSIPPI, INC.
(d/b/a MississippiMitigationGrants.com)

Gentlemen;

MMG respectfully requests answers to the below listed questions:

RFP Questions for Consideration

1. The title of RFP Number 3160006694 is alternatively “Administrator for the Mississippi Comprehensive Hurricane Damage Mitigation Program aka Strengthen Mississippi Homes” and “PROFESSIONAL ORGANIZATION TO ACT AS ADMINISTRATOR FOR THE MISSISSIPPI COMPREHENSIVE HURRICANE DAMAGE MITIGATION PROGRAM aka STRENGTHEN MISSISSIPPI HOMES.” SECTION II, Paragraph 1.1 Solicitation of Proposals. Provides “The Mississippi Insurance Department (“MID”), a department of the state government of Mississippi, is responsible for establishing and administering the Comprehensive Hurricane Damage Mitigation Program, aka “Strengthen Mississippi Homes”, a grant program designed to provide wind mitigation grants to homeowners in Mississippi, and may be referenced as “SMH Program” or “Program”.”

- 1.1 What is the meaning of the term “Professional Organization” for purposes of the RFP?

“Professional Organization” is a common term of art that includes a group that aims to advance a specific interest, which in this case would include the interest of administering wind mitigation grants for the “Strengthen Mississippi Homes”.

- 1.2 Is the RFP seeking an administrator for the entirety of the “Comprehensive Hurricane Damage Mitigation Program” as provided for in Mississippi Code Section 83-1-191 or solely the mitigation grant portion of the Comprehensive Hurricane Damage Mitigation Program contemplated by the legislative amendments to Section 83-1-191 in House Bill No. 1705, 2024 Regular Session of the Mississippi Legislature?

The RFP is for the mitigation grant portion of the Comprehensive Hurricane Damage Mitigation Program contemplated by the legislative amendments to Section 83-1-191 in House Bill No. 1705, 2024 Regular Session of the Mississippi Legislature. The scope of work under the RFP is defined under Section 1.2.2 of the RFP.

2. SECTION I, SUBMISSION COVER SHEET & CONFIGURATION SUMMARY and SECTION II, RFP PROPOSAL, PART 4, PROPOSAL SUBMISSION REQUIREMENTS 4.3. Submittal letter. include the certification that the Respondent (Vendor) is an authorized dealer in good standing of the products/services included in the Proposal.

2.1. What is the meaning of the term “authorized dealer” for purposes of the RFP?

“Authorized dealer” as used in this RFP means a business entity which has the ability to administer the grant program and is registered, or if awarded the bid will become registered, with the Mississippi Secretary of State’s Office.

3. SECTION II. The RFP states that MID is responsible for establishing and administering the Program and seeks proposals to assist MID in administration of the Program. The Commissioner’s press release entitled “MITIGATION PROGRAM FUNDED BY LEGISLATURE” dated May 21, 2024, states “the Department has begun the initial phases of implementing this mitigation program, which includes the development of a website dedicated to containing vital consumer education information and details regarding the grant application process.”

3.1. To what extent has MID established the Program?

The MID has identified staff and resources for this Program. Also, as stated in the RFP, the MID has established a website which provides information about the Program. Currently, the website can be found at the following link:

<https://www.mid.ms.gov/mississippi-insurance-department/preparedness/mitigation/the-comprehensive-hurricane-damage-mitigation-program/>

3.2. To what extent will MID be involved in administration of the mitigation grant program portion of the Comprehensive Hurricane Damage Mitigation Program?

MID’s involvement in the Program will be determined based on the services the winning Vendor can provide.

3.3. To what extent has MID developed a website for the Program?

Please see response to Question 3.1.

3.4. Is the MID developed website an interactive website capable of fully implementing the Program including electronic grant application and security and data protections? If so, will the cost of development, hosting and maintaining the MID developed website be borne by MID outside of the funds specified in House Bill No. 1705?

As stated in the response to Question 3.1, the SMH Website currently has only information about the program and grant process. What development, hosting and data security services a Respondent can provide as part of their bid will be factors that will be considered in evaluating bids Whether or not MID bears the costs of these services will be determined based on what services the winning bidder can provide.

4. SECTION II, Paragraph 1.2.3. Distribution Strategy. includes the following sentence: “The Respondent will need to be able to assist the MID with establishing a distribution strategy to insure that SMH program resources are properly and fairly distributed.”

4.1. What is the meaning of the term “properly and fairly distributed” for purposes of the RFP?

The use of the term “properly and fairly distributed” should encourage Respondents to create a Program that will ensure that mitigation funds are not expended in a wasteful manner and awards should be made in a manner to provide the best outcome for Coastal residents and not based on cronyism or preferential treatment.

4.2. Has MID begun establishing or does MID have a distribution strategy for program resources?

As stated in Section 1.2.3 of the RFP, the winning Vendor will need to assist MID with establishing a distribution strategy. From a reading of Section 1.2.3., a Respondent could and should assume that MID has not established a distribution strategy.

4.3. Will dwellings insured by the Mississippi Windstorm Underwriting Association be eligible for grants under the Program?

Yes.

4.4. Considering Section 83-1-191, will dwellings insured by the Mississippi Windstorm Underwriting Association receive preference in grant distribution priorities?

MID has no plans to give dwelling insured by MWUA any preferential treatment.

5. SECTION II, Paragraph 1.2.5. Vendor Management. includes the following sentence: “The Respondent will need to be able to assist the MID with managing vendors to insure [ensure] that vendors selected for the SMH program are properly credentialed and certified to perform work pursuant to SHA program requirements and IBHS standards.”

5.1. What is the meaning of the term “SHA” for the purposes of the RFP?

“SHA” would be a typographical error. “SMH” would be the correct term.

6. The term “inspectors” is used in the RFP but is not defined and no tasks of inspectors are delineated in the RFP.

6.1. What is the meaning of the term “inspectors” for purposes of the RFP?

Persons who can provide the services and meet the qualifications as provided in *Miss. Code Ann.* § 83-1-191(b) which, for the purposes of the Program,

refers to anyone certified by IBHS to determine proper mitigation techniques to be employed to address property mitigation efforts necessary to qualify a successfully mitigated home under HB1705 and the Program.

7. To what extent is the Mississippi Department of Information Technology Services involved or to be involved in the Program and/or this RFP?

Whether the Mississippi Department of Information Technology Services would be involved in this Program would be dependent on the services provided by the winning Vendor.

8. To what extent will state agencies other than the Mississippi Department of Information Technology be involved in the Program?

Whether other state agencies would be involved in this Program would be dependent on the services provided by the winning Vendor.

9. Have the Insurance Institute for Business & Home Safety's FORTIFIED™ standards formally been adopted as the building standards of the Program?

The Insurance Institute for Business & Home Safety's FORTIFIED™ standards are the recognized standard within the insurance industry. If the question is whether MID has issued a Bulletin or Regulation adopting this industry standard, the answer is no; however, the FORTIFIED™ standard has clearly been stated as the required standard in the RFP, and Respondents should use that standard in submitting their bids.

10. Does the Mississippi Department of Insurance intend to adopt rules and regulations governing the Program?

The MID will determine whether or not rules and regulations are needed once a Vendor is selected.

11. Does the Mississippi Department of Insurance intend to adopt rules and regulations establishing priorities for grants? If so, will dwellings insured by the Mississippi Windstorm Underwriting Association receive preference in grant distribution priorities?

The MID will determine whether or not rules and regulations are needed once a Vendor is selected.

12. Does the Mississippi Commissioner of Insurance intend to promulgate a rule or regulation adopting the IBHS Fortified standards for purposes of the Program?

The MID does not believe at this time that it is necessary to promulgate a rule or regulation adopting the IBHS Fortified standard as that is the industry standard.

13. The RFP uses the terms inspector and evaluator. Section 83-1-191 uses the term inspector. The IBHS FORTIFIED standards use the term evaluator.

13.1. Are the terms “inspector” and “evaluator” intended to be synonymous and interchangeable for purposes of the RFP?

Yes.

13.2. To provide evaluation services to the Program, will IBHS Certified Evaluators be subject to drug testing and background checks? If so, will MID arrange for the drug testing and background checks?

The extent of MID’s involvement, if any, in providing the drug testing and background checks will be determined based on the services the winning Vendor can provide.

13.3. To provide evaluation services to the Program, will IBHS Certified Evaluators be required to have been certified through a state mandated training program in addition to the IBHS training program? If so, what is the applicable state mandated program?

The state mandated training program is established as the requirements for IBHS Certified Evaluators; therefore, if an evaluator/inspector has the proper IBHS certification, then they have met the state mandated requirements.

13.4. To provide evaluation services to the Program, will IBHS Certified Evaluators be subject to fingerprinting and background verification? If so, what forms, processes and procedures has MID adopted for this purpose?

Please see the Response to Question 13.2.

14. Section 83-1-191 provides “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” and that such notification “must be sent by the insurance company within thirty (30) days after filing their insurance discount schedules with the Department of Insurance.”

14.1. Has MID adopted or does MID anticipate adopting a form by which insurers shall provide notification to their clients regarding the Program?

Once a winning Vendor is selected and the Program is more established, MID will then at that time make the determination of what forms, notices, rules or regulations may be needed.

15. What will be the role in the Program of the advisory council created by Section 83-1-191(1)(e)?

At this time, it is the understanding of MID that the Advisory Council as provided in *Miss. Code Ann.* § 83-1-191(1)(e) has not been instituted.

16. What happens to the Program if Section 83-1-191 is repealed from and after July 1, 2025, or some later date?

As with any program established by the Mississippi Legislature, this Program is subject to the establishment, continuation and appropriation of funds by action of the Legislature. MID will assess the situation should the enabling legislation be repealed or funds not be appropriated.

Respectfully Submitted,

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