



MISSISSIPPI INSURANCE DEPARTMENT

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MISSISSIPPI DEPARTMENT OF INSURANCE BULLETIN 2024-5

STRENGTHEN MISSISSIPPI HOMES PROGRAM INITIAL IMPLEMENTATION PHASE September 30, 2024

The Mississippi Insurance Department (“MID”) is issuing this Bulletin to provide information regarding the implementation of the Strengthen Mississippi Homes (SMH) Program.

The Mississippi Comprehensive Hurricane Damage Mitigation Program is housed within the MID. The SMH Program is a part of the Mississippi Comprehensive Hurricane Damage Mitigation Program and is established pursuant to *Miss. Code Ann.* § 83-1-191(1) to issue financial grants to encourage single-family, site-built, owner-occupied, residential property owners to retrofit their properties to make them less vulnerable to hurricane damage.

The SMH Program will be operational in early 2025. MID Regulation 19 Miss. Admin. Code, Pt. 5, Ch. 7, entitled “Strengthen Mississippi Homes Program” provides more information regarding the SMH Program. Furthermore, the MID has contracted with a third-party to act as Administrator to the SMH Program, Mitigation Assistance and Grant Authority of Mississippi, Inc., d/b/a MississippiMitigationGrants.com, in compliance with the provisions set forth in House Bill 1705, 2024 Mississippi Legislature Regular Session.

In implementing the SMH Program, MID has worked closely with the Insurance Institute for Business and Home Safety (IBHS), Smart Home America, the Louisiana Fortify Home Program and the Strengthen Alabama Homes Program. Representatives from all four (4) organizations have advised MID to start with a Testing Phase before the SMH Program is operational to ensure the success of the SMH Program.

To that end, MID has implemented a Testing Phase to mitigate approximately thirty (30) homes to the FORTIFIED standard beginning October 1, 2024. The homes mitigated during the Testing Phase will be homes that previously applied for roof mitigation through other mitigation grant programs and were identified as eligible for roof mitigation in accordance with IBHS FORTIFIED Roof designation requirements, but were never mitigated due to the expiration of funding under those programs.

It is the intention of MID to take the opportunity during this Testing Phase to identify any potential issues and streamline the grant process to better serve grant applicants when the SMH Program is fully operational. If successful, MID anticipates a full roll out of the program during the first quarter of 2025.

Upon full implementation of the SMH Program, the MID will issue a Bulletin at the time of each Grant Round advising applicants of the submission rules, timeframes, and geographical area subject to the round. Once a Bulletin is issued, a copy will be uploaded to the Strengthen Mississippi Homes webpage at www.smh.mid.ms.gov and also onto MID's Administrative Procedures Bulletin webpage at <https://www.mid.ms.gov/mississippi-insurance-department/legal/bulletins/>.

If there are any questions concerning this Bulletin, please contact the Department at (601) 359-3569.


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