

**The Mississippi Insurance Department (“MID”) is set to begin fortifying homes along the Mississippi Gulf Coast through the Strengthen Mississippi Homes Program (“SMHP”).**

With the passage of Senate Bill 2409 during the 2026 Legislative Session, the Mississippi Insurance Department (“MID”) will administer a grant program designed to help homeowners install stronger, storm-resistant roofs. The program supports upgrades to [FORTIFIED Roof™ standards, which are designed to better withstand high winds, heavy rain, and severe weather.](#)

Senate Bill 2409 allows the MID to seek private funding and to enter into a contract with an appropriate state or federal agency, Mississippi Windstorm Underwriting Association (“MWUA”), or any appropriate entity to act on behalf of, administer, and perform any of the duties within the SMHP.

**Beginning July 1, 2026, the MID, through funding provided by the MWUA, will administer its grant program for MWUA policyholders only.**

**What does this mean?**

- MWUA has agreed to provide up to \$2M in funding for calendar year 2026 for the SMHP.
- Recipients will receive up to \$10,000 in grant money.
- These funds will be provided to mitigate primary, single-family, owner occupied residences of current MWUA insureds who have been insured by the MWUA for three consecutive policy years prior to being eligible.
- MWUA insureds will be evaluated and selected based upon previously submitted SMHP Interest Forms. Please note: You do not need to contact MID as we will be in contact with you, if you are selected for a SMHP grant.
- Other homeowners who are ***not*** insured with MWUA will be eligible in the statewide rollout anticipated to take place in early 2027. Additional information will be provided on our website later this year.

**State Funding for Strengthen Mississippi Homes Grant Program**

House Bill 1911, which is the MID’s appropriation for FY 2027, allowed the MID to receive up to \$15M in statewide funding to provide grants for homeowners who qualify for the program. Unfortunately, due to a scrivener’s error in House Bill 1911, the MID will not have spending authority for these funds until such time as the Legislature reconvenes and can address the issue. House Bill 1911 incorrectly referenced “*contingent upon passage of Senate Bill 2406*” which was a State Aid Road Bill that died in Committee on February 3, 2026.

During this time, MID will continue to work on the infrastructure to expand this grant program statewide in preparation of future Legislative appropriation action which is to be expected in early 2027.

For any questions or additional information, feel free to contact MID at 1-800-562-2957 or via email at [smh@mid.ms.gov](mailto:smh@mid.ms.gov).

Additional information can also be found at [www.mid.ms.gov](http://www.mid.ms.gov). Click “Mitigation Program Information”.