

# STATE OF NEW YORK

7265

2025-2026 Regular Sessions

## IN SENATE

April 7, 2025

Introduced by Sen. BAILEY -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law and the state finance law, in relation to establishing the strengthen homes program

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. The insurance law is amended by adding a new article 6 to  
2 read as follows:

### ARTICLE 6

#### STRENGTHEN HOMES PROGRAM

##### Section 601. Purpose.

##### 602. Strengthen homes program.

##### 603. Premium discount or insurance rate reduction.

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8 § 601. Purpose. The purpose of this article is to promote the  
9 strengthening of homes in order to protect against severe weather.

10 § 602. Strengthen homes program. (a) The strengthen homes program is  
11 hereby created within the department. The superintendent, as program  
12 administrator, may make financial grants to retrofit roofs of insurable  
13 property, as defined in paragraph six of subsection (b) of section six  
14 hundred three of this article, with a homestead exemption to resist loss  
15 due to hurricane, tornado, or other catastrophic windstorm events and to  
16 meet or exceed the fortified roof standard of the insurance institute  
17 for business and home safety.

18 (b) The superintendent shall promulgate rules governing eligibility  
19 requirements for grants and the administration of the program, which  
20 shall include application forms and procedures for seeking a grant. The  
21 rules shall set forth that applications will be accepted on a first-  
22 come, first-served basis within each income tier established by the  
23 superintendent, with priority given to lower-income applicants, appli-  
24 cants who live in locations that, based on historical data, have a high-  
25 er susceptibility to catastrophic weather events, and applicants meeting

EXPLANATION--Matter in italics (underscored) is new; matter in brackets [-] is old law to be omitted.

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1 any other criteria the superintendent determines is appropriate to meet  
2 the purpose of the program.

3 (c) In order to receive a grant pursuant to this section, the grantee  
4 shall do all of the following:

5 (1) Obtain all permits required by law or ordinance for construction.

6 (2) Arrange and pay for inspections required by law or ordinance and  
7 the terms of the grant, which shall include inspection pursuant to para-  
8 graph two of subsection (b) of section six hundred three of this arti-  
9 cle.

10 (3) Comply with applicable building codes.

11 (4) Maintain records as required by paragraph three of subsection (b)  
12 of section six hundred three of this article and the terms of the grant.

13 (d) The name of a recipient of a grant received pursuant to this  
14 section, the amount of the grant, and the municipal address of the  
15 retrofitted insurable property shall be a public record.

16 (e) The superintendent shall use their best efforts to obtain grants  
17 or funds from the federal government or other funding sources for depos-  
18 it into the strengthen homes program fund, established pursuant to  
19 section ninety-nine-ss of the state finance law, to supplement any  
20 appropriations to such fund made by the legislature.

21 (f) Implementation of the program is subject to the receipt of federal  
22 grants or funds or from other sources of grants or funds.

23 (g) To be eligible to work as a contractor on a project funded by a  
24 grant under this section, such contractor shall meet all of the follow-  
25 ing program requirements and shall maintain a current copy of all  
26 certificates, licenses, and proof of insurance coverage with the program  
27 office. An eligible contractor shall:

28 (1) be registered or licensed as a home improvement contractor pursu-  
29 ant to local law as applicable;

30 (2) not be subject to disciplinary action by the applicable licensing  
31 or accrediting body;

32 (3) hold any other state or jurisdictional business license, registra-  
33 tion, or work permits required by law;

34 (4) possess an in-force general liability policy with one million  
35 dollars in liability coverage;

36 (5) possess an in-force workers compensation policy;

37 (6) maintain certification as a trained service provider with the  
38 insurance institute for business and home safety;

39 (7) maintain internet access and keep a valid email address on file  
40 with the program; and

41 (8) agree to follow program procedures and rules established under  
42 this section and satisfy any additional requirements established by the  
43 superintendent.

44 (h) An eligible contractor shall not have a financial interest, other  
45 than payment on behalf of the homeowner, in any project for which the  
46 eligible contractor performs work toward a fortified roof designation  
47 under the program. An eligible contractor is prohibited from acting as  
48 the evaluator for a fortified designation on any project funded by the  
49 program. An eligible contractor shall report to the superintendent  
50 regarding any potential conflict of interest before work commences on  
51 any job funded by the program.

52 (i) To be eligible to act as an evaluator on a project funded by a  
53 grant under this section, such evaluator shall:

54 (1) meet all program eligibility requirements established by the  
55 superintendent;

1 (2) maintain an active certification as a fortified home evaluator for  
2 high wind and hail or a successor certification with the insurance  
3 institute for business and home safety;

4 (3) not have a financial interest in any project that the evaluator  
5 inspects for designation purposes for the program;

6 (4) not be an eligible contractor or supplier of any material, prod-  
7 uct, or system installed in any home that the evaluator inspects for  
8 designation purposes for the program;

9 (5) not be a sales agent for any home being designated for the  
10 program; and

11 (6) inform the superintendent of any potential conflict of interest  
12 impacting the evaluator's participation in the program.

13 (j) This section does not create any of the following:

14 (1) An entitlement for property owners to receive funding to inspect  
15 or retrofit residential property.

16 (2) An obligation for the state to appropriate funding to inspect or  
17 retrofit residential property.

18 § 603. Premium discount or insurance rate reduction. (a) All insurance  
19 companies writing property insurance for any property located in the  
20 state that has been certified as complying with the most recent version  
21 of the fortified roof standard of the insurance institute for business  
22 and home safety:

23 (1) shall provide a premium discount or rate reduction on the coverage  
24 if the discount or reduction is actuarially justified and there is  
25 sufficient and credible evidence of cost savings that can be attributed  
26 to the construction standards; and

27 (2) may provide a premium discount or rate reduction on the coverage  
28 in accordance with any standard discount amounts, targets, or benchmarks  
29 established under paragraph one of subsection (c) of this section, and  
30 any other adjustment on the coverage.

31 (b)(1) To obtain a credit or discount provided in this section, an  
32 insurable property located in this state shall be certified as  
33 constructed in accordance with the fortified roof standards provided by  
34 the insurance institute for business and home safety.

35 (2) An insurable property shall be certified as in conformance with  
36 the fortified roof standards only after inspection and certification by  
37 an insurance institute for business and home safety certified inspector.

38 (3) An owner of insurable property claiming a credit or discount shall  
39 maintain the insurance institute for business and home safety certif-  
40 ication documents, which shall be considered evidence of compliance with  
41 the fortified home standards. Upon request, the certification shall be  
42 presented to the insurer or potential insurer of a property owner before  
43 the adjustment becomes effective for the insurable property.

44 (4) The credit or discount shall apply only to policies that provide  
45 wind coverage and may apply to the portion of the premium for wind  
46 coverage or to the total premium, if the insurer does not separate out  
47 the premium for wind coverage in the rate filing. The adjustment shall  
48 apply exclusively to the premium designated for the improved insurable  
49 property. The adjustment is not required to be in addition to other  
50 mitigation adjustments provided by the insurer and shall be in lieu of  
51 those other adjustments, including those in place prior to the effective  
52 date of this section, if they are deemed to be duplicated by the super-  
53 intendent.

54 (5) Nothing in this section shall prohibit insurers from offering  
55 additional adjustments in deductible, other credit rate differentials,  
56 or a combination thereof. These adjustments shall be available under the

1 terms specified in this section to any owner who builds or locates a new  
2 insurable property in this state to resist loss due to hurricane, torna-  
3 do, or other catastrophic windstorm events.

4 (6) For the purposes of this section, "insurable property" means resi-  
5 dential property that is an owner-occupied, single-family, primary resi-  
6 dence, that may be retrofitted.

7 (c) The superintendent, in consultation with the state fire prevention  
8 and building code council, shall promulgate rules and regulations to  
9 implement the provisions of this section. Such rules and regulations  
10 shall include but not be limited to the following:

11 (1) Provisions defining and delineating the criteria for discounts,  
12 credits, rate differentials, targets, benchmarks, adjustments in deduct-  
13 ibles, or any other adjustments to reduce the insurance premium and how  
14 such discounts, credits, rate differentials, adjustments in deductibles,  
15 or any other adjustments are computed in determining their application  
16 in each premium quoted. Any standard discount amounts, targets, or  
17 benchmarks promulgated shall be optional and primarily for the benefit  
18 of insurers that are unable to obtain actuarially valid data to provide  
19 a premium discount or rate reduction under paragraph one of subsection  
20 (a) of this section due to inadequate resources or experience.

21 (2) Those items necessary for an insurer to compute or otherwise  
22 determine the actuarially justified amount of any premium rate  
23 reduction, discount, credit, rate differential, reduction in deductible,  
24 or other adjustment available to an insured.

25 (3) Provisions establishing the inspection and certification require-  
26 ments for insureds who comply with the provisions of this section.

27 (4) Recordkeeping requirements for insurers.

28 § 2. The state finance law is amended by adding a new section 99-ss to  
29 read as follows:

30 § 99-ss. Strengthen homes program fund. 1. There is hereby established  
31 in the joint custody of the comptroller and the commissioner of taxation  
32 and finance a fund to be known as the "strengthen homes program fund".

33 2. Such fund shall consist of all grants and funds received or raised  
34 by the superintendent of financial services pursuant to subsection (e)  
35 of section six hundred two of the insurance law and all other moneys,  
36 appropriated, credited, or transferred thereto from any other fund or  
37 source pursuant to law.

38 3. All moneys of the fund shall be used to provide grants pursuant to  
39 section six hundred two of the insurance law.

40 4. Moneys shall be payable from the fund on the audit and warrant of  
41 the comptroller on vouchers approved and certified by the superintendent  
42 of financial services.

43 § 3. This act shall take effect on the one hundred eightieth day after  
44 it shall have become a law. Effective immediately, the addition, amend-  
45 ment and/or repeal of any rule or regulation necessary for the implemen-  
46 tation of this act on its effective date are authorized to be made and  
47 completed on or before such effective date.