

JAN 23 2025

A BILL FOR AN ACT

RELATING TO THE STRENGTHEN HAWAII HOMES PROGRAM.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new article to be appropriately designated
3 and to read as follows:

4 "ARTICLE

5 STRENGTHEN HAWAII HOMES

6 **§431: -A Purpose.** This act shall be known and may be
7 cited as the "Strengthen Hawaii Homes Act."

8 **§431: -B Definitions.** As used in this article, unless
9 otherwise specified by statute:

10 "Applicant" means the homeowner of a single-family home who
11 applies to receive funds from the program special fund for
12 purposes of retrofit pursuant to this article.

13 "Commissioner" means the insurance commissioner of this
14 State.

15 "Department" means the department of commerce and consumer
16 affairs.

17 "Program" means the strengthen Hawaii homes program.

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1 "Program special fund" means the strengthen Hawaii homes
2 program special fund.

3 §431: -C Strengthen Hawaii Homes Program. (a) The
4 program is established within the department. The program shall
5 be administered by the commissioner.

6 (b) The program may award grants to single-family
7 homeowners to help offset the cost of retrofits to protect their
8 home against wind damage pursuant to the standards in section
9 431: -G.

10 (c) This article does not create an entitlement for
11 property owners or obligate the State in any way to fund the
12 inspection or mitigation of residential property in this State.
13 Implementation of the program is subject to annual legislative
14 appropriations, receipt of federal grants or funds, and receipt
15 of other sources of grants or funds. The department may obtain
16 grants or funds from the federal government or other funding
17 sources to supplement the financial resources of the program
18 that may be provided by the state.

19 (d) The program may apply for financial grants to mitigate
20 single family homes against windstorm damage consistent with
21 this article.

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(e) All mitigation projects conducted under this article shall be contingent upon the single-family homeowner applicant securing all required local permits and applicable inspections in compliance with local building codes and the Insurance Institute for Business and Home Safety Fortified Homes Program or similar program approved by the commissioner, by order, which shall not constitute rulemaking under chapter 91.

(f) All mitigation projects conducted under this article are subject to random reinspection of all projects by the commissioner. Owners of any property mitigated under this article shall comply with any reinspection request from the commissioner.

(g) Failure to comply with a reinspection request in subsection (f) may result in the commissioner requiring a homeowner to repay the grant amount, either in full or in part.

§431: -D Establishment of strengthen Hawaii homes program special fund; availability; transfer of excess amounts; minimum and maximum limits.

(a) There is established within the state treasury the strengthen Hawaii homes program special fund, into which shall be deposited:

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(1) All federal grants or funds received on behalf of the program;

(2) Appropriations made by the legislature to the fund; and

(3) All grants or funds that may be received from other sources.

(b) Moneys in the program special fund shall be available for the following purposes:

(1) To administer the program; and

(2) To award grants to single-family homeowners to help offset the cost of retrofits to protect their home against wind damage.

(c) Any unexpended or unencumbered moneys remaining in the program special fund at the close of each fiscal year that are deemed by the director of finance to be in excess of the program special fund necessary to carry out the purposes of this program over the next following fiscal year shall remain in the fund and shall not lapse to the credit of the state general fund.

(d) Any amount to be deposited into the program special fund from the appropriations and grant money collected under this chapter that causes the program special fund to exceed \$ shall be deposited into the general fund. No further deposits

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1 from the appropriations and grant money collected under this
2 chapter shall be made into the program special fund until the
3 balance of the program special fund drops below \$, in which
4 event the two and one-half percent of the appropriations and
5 grant money collected under this chapter shall be deposited into
6 the special program fund until the balance equals \$.

7 **§431: -E Strengthen Hawaii homes program administrator and**
8 **requirements.** (a) The commissioner is authorized to delegate
9 the powers and responsibilities incurred under this article to a
10 third party as necessary.

11 (b) The commissioner, without regard to chapter 103D, may
12 contract with a third party to operate and manage the program.

13 (c) A third party contracted pursuant to this section
14 shall be subject to oversight by the commissioner and shall
15 report to the commissioner twice a year and upon request of the
16 commissioner.

17 (d) A third party contracted pursuant to this section
18 shall satisfy the qualification requirements established by the
19 commissioner including having experience and expertise in:

20 (1) Residential resilience technologies and methods; and

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(2) Identifying, developing, administering, and implementing residential resilience management and community-based infrastructure programs.

(e) The duties and responsibilities of a third party contracted under this section shall be established by the commissioner, and shall include furthering the objectives of the program under section 431: -F(b).

§431: -F Objectives; applications for grants. (a) The program shall not be deemed to be a governmental body as defined in section 103D-104 and shall be exempt from the requirements of chapter 103D; provided that all moneys transferred to the program shall be comprised solely of program special funds, funds provided by the federal government, or private funding sources. The program shall not expend more than eight per cent of the contracted funding in any fiscal year, or other reasonable percentage determined by the commissioner by order, for administration of the programs established under this article.

(b) The objectives of the grant program shall include:

(1) Identifying, developing, administering, promoting, implementing, and evaluating programs, methods, and

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1 technologies that support residential resilience and
2 structural improvement programs;

3 (2) Encouraging the continuance or improvement of
4 efficiencies made in the production, delivery, and use
5 of residential resilience programs and services;

6 (3) Using the climate resilience expertise and
7 capabilities that have been developed or may be
8 developed in the State and consulting with state
9 agency experts;

10 (4) Promoting program initiatives, incentives, and market
11 strategies that address the needs of persons facing
12 the most significant barriers to participation;

13 (5) Promoting coordinated program delivery, including
14 coordination with insurance companies and others
15 regarding the delivery of low-income residential
16 resilience assistance, and other residential
17 structural improvement programs;

18 (6) Considering innovative approaches to delivering
19 residential resilience services, including strategies
20 to encourage third-party financing and customer
21 contributions to the cost of residential resilience
22 services;

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(7) Submitting, to the commissioner for review and approval, a multi-year budget and planning cycle that promotes program improvement, program stability, and maturation of programs and delivery resources; and

(8) Educating and training the construction and home development trades on up-to-date technologies and construction techniques to maximize the use of cost-effective residential resilience improvements.

(c) Applications for grants shall be filed electronically in the form and manner prescribed by the commissioner and shall contain such information as the department shall require. At minimum, an applicant shall show:

(1) The name of the requesting individual applicant;

(2) The purpose for the grant;

(3) The address of the single-family home requesting to receive the grant;

(4) The TMK number, derived from the Hawaii tax map key, of the single-family home;

(5) The proposed plan(s) to comply with the program if the applicant receives a grant pursuant to this section;

(6) Receipt of the licenses and permits necessary to carry out activities performed pursuant to the plan;

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(7) A proposed timeline for compliance with the program;

(8) A declaration that the grant shall only be used for activities that are consistent with the purpose of the program and this article; and

(9) The applicant's household income does not exceed 140 per cent of the area median income.

§431: -G Eligibility. (a) To be eligible for a grant under this article, a residential property must meet the following minimum requirements:

(1) The property to be mitigated shall be a single-family home in good repair unless it is damaged from a catastrophic windstorm event. The program special fund shall be used for improvements described in paragraph (4) and shall not be used for maintenance or repairs, provided that they may be used for the improvements identified through the prequalification process described in paragraph (2) when performed in conjunction with repairs or reconstruction necessitated by damages from a catastrophic wind event;

(2) A certified Insurance Institute for Business and Home safety evaluator shall prequalify the property to be

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1 mitigated as capable of being mitigated and identify
2 all improvements required to achieve Insurance
3 Institute for Business and Home Safety FORTIFIED
4 Roof™, FORTIFIED Silver™, or FORTIFIED Gold™, or
5 similar standard approved by the commissioner, by
6 order, which shall not constitute rulemaking under
7 chapter 91;

8 (3) The owner of a single-family home seeking a grant or
9 funding from the program shall obtain bids from at
10 least three Insurance Institute for Business and Home
11 Safety certified contractors;

12 (4) The owner of the property to be mitigated shall cause
13 all of the improvements to be completed for the home
14 to achieve the Insurance Institute for Business and
15 Home Safety IBHS FORTIFIED Roof™, FORTIFIED Silver™,
16 FORTIFIED Gold™, or a similar standard approved by the
17 commissioner under paragraph (2);

18 (5) The owner of the property to be mitigated shall
19 provide proof of an in-force policy providing wind
20 insurance on the home; and

21 (6) If the property to be mitigated is in a special flood
22 hazard area, the owner shall provide proof of an in-

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1 force flood insurance policy. The flood policy may be
2 from the national flood insurance program or a private
3 carrier.

4 (b) To be awarded a grant, an applicant shall comply with
5 the following terms and conditions:

6 (1) The applicant has applied for and received all
7 applicable licenses and permits, as required to
8 conduct the activities or provide the services for
9 which a grant is awarded;

10 (2) The applicant agrees to comply with all applicable
11 federal, state, and county laws;

12 (3) The applicant shall comply with other criteria as the
13 commissioner may prescribe, by order, which shall not
14 constitute rulemaking under chapter 91;

15 (4) The applicant shall not conduct any activities and
16 improvements inconsistent with the purpose of the
17 program; and

18 (5) The applicant shall indemnify and hold harmless the
19 program, the department, the State of Hawaii, and its
20 officers, agents, and employees from and against any
21 and all claims arising out of or resulting from
22 activities carried out or projects undertaken with

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1 funds provided hereunder, and shall provide proof of
2 sufficient insurance to provide this indemnification
3 if requested to do so by the program or commissioner.

4 (c) Documents, materials, and other information submitted
5 to the commissioner or third party contracted under section 431:
6 -E by applicants or insurers in support of a grant application
7 shall be confidential and not be subject to disclosure under
8 chapter 92F, subpoena, or discovery, and shall not be admissible
9 as evidence in any private civil action.

10 (d) Grants issued by the program shall be used to mitigate
11 the property described in the application to comply with the
12 Insurance Institute for Business and Home Safety FORTIFIED
13 Roof™, FORTIFIED Silver™, or FORTIFIED Gold™, or a similar
14 standard approved by the commissioner under subsection (a)(2).

15 (e) Failure to complete a mitigation project as described
16 in subsection (d) within twelve months of the latter of the
17 commissioner's approval of a grant or the county issuance of
18 required permits shall result in forfeiture of the grant by the
19 applicant.

20 (f) Grant funds shall be paid only after a certificate has
21 been issued for the mitigated property for compliance with the
22 Insurance Institute for Business and Home Safety FORTIFIED

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1 Roof™, FORTIFIED Silver™, or FORTIFIED Gold™, or a similar
2 standard approved by the commissioner under subsection (a)(2)
3 and the certificate has been received by the commissioner.
4 Grant funds shall be paid on behalf of the retrofitted property
5 owner, directly to the contractor who performed the retrofit
6 work.

7 (g) Applications will be accepted through a lottery system
8 conducted by the commissioner, provided that priority will be
9 given to applicants submitting applications for their primary
10 residence and other criteria that the commissioner may determine
11 appropriate to meet the purpose of the program. The
12 commissioner may establish lottery procedures and additional
13 criteria by order, rather than by rulemaking, and the procedures
14 and criteria shall not be subject to chapter 91.

15 **§431: -H Service providers.** (a) An applicant who is
16 awarded a grant under this article shall utilize a contractor
17 licensed under chapter 444, with a surety bond of no less than
18 \$25,000 guaranteeing completion of work, with an active
19 Institute for Business and Home Safety FORTIFIED Roof™
20 contractor certification or FORTIFIED professional certification
21 to perform all work related to a grant issued under this
22 article.

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1 (b) The commissioner shall not endorse any contractor to
2 perform work related to this article.

3 (c) The commissioner shall not be liable for any amounts
4 owed to a contractor that exceed the amount of an awarded grant.

5 (d) An evaluator for any mitigation project for which a
6 grant application has been submitted to the program may not
7 serve as a contractor for any mitigation project under this
8 article or receive any funds from the program.

9 **§431: -I Confidentiality.** Documents, materials, and other
10 information submitted to the commissioner or administrator
11 contracted under section 431: -C by property owners or
12 insurance companies in support of a grant application shall be
13 confidential by law and privileged, shall not be subject to open
14 records requests, shall not be subject to chapter 92F, shall not
15 be subject to subpoena, and shall not be subject to discovery or
16 admissible as evidence in any private civil action; provided
17 that the commissioner may use the documents, materials, or other
18 information submitted in support of a grant application in the
19 furtherance of any regulatory or legal action brought as a part
20 of the commissioner's duties.

21 **§431: -J Rules.** The commissioner may adopt rules pursuant
22 to chapter 91 to carry out this article."

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SECTION 2. Section 76-16, Hawaii Revised Statutes, is amended by amending subsection (b) to read as follows:

"(b) The civil service to which this chapter applies shall comprise all positions in the State now existing or hereafter established and embrace all personal services performed for the State, except the following:

- (1) Commissioned and enlisted personnel of the Hawaii National Guard and positions in the Hawaii National Guard that are required by state or federal laws or regulations or orders of the National Guard to be filled from those commissioned or enlisted personnel;
- (2) Positions filled by persons employed by contract where the director of human resources development has certified that the service is special or unique or is essential to the public interest and that, because of circumstances surrounding its fulfillment, personnel to perform the service cannot be obtained through normal civil service recruitment procedures. Any contract may be for any period not exceeding one year;
- (3) Positions that must be filled without delay to comply with a court order or decree if the director determines that recruitment through normal recruitment

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1 civil service procedures would result in delay or
2 noncompliance, such as the Felix-Cayetano consent
3 decree;

4 (4) Positions filled by the legislature or by either house
5 or any committee thereof;

6 (5) Employees in the office of the governor and office of
7 the lieutenant governor, and household employees at
8 Washington Place;

9 (6) Positions filled by popular vote;

10 (7) Department heads, officers, and members of any board,
11 commission, or other state agency whose appointments
12 are made by the governor or are required by law to be
13 confirmed by the senate;

14 (8) Judges, referees, receivers, masters, jurors, notaries
15 public, land court examiners, court commissioners, and
16 attorneys appointed by a state court for a special
17 temporary service;

18 (9) One bailiff for the chief justice of the supreme court
19 who shall have the powers and duties of a court
20 officer and bailiff under section 606-14; one
21 secretary or clerk for each justice of the supreme
22 court, each judge of the intermediate appellate court,

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1 and each judge of the circuit court; one secretary for
2 the judicial council; one deputy administrative
3 director of the courts; three law clerks for the chief
4 justice of the supreme court, two law clerks for each
5 associate justice of the supreme court and each judge
6 of the intermediate appellate court, one law clerk for
7 each judge of the circuit court, two additional law
8 clerks for the civil administrative judge of the
9 circuit court of the first circuit, two additional law
10 clerks for the criminal administrative judge of the
11 circuit court of the first circuit, one additional law
12 clerk for the senior judge of the family court of the
13 first circuit, two additional law clerks for the civil
14 motions judge of the circuit court of the first
15 circuit, two additional law clerks for the criminal
16 motions judge of the circuit court of the first
17 circuit, and two law clerks for the administrative
18 judge of the district court of the first circuit; and
19 one private secretary for the administrative director
20 of the courts, the deputy administrative director of
21 the courts, each department head, each deputy or first

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1 assistant, and each additional deputy, or assistant
2 deputy, or assistant defined in paragraph (16);

3 (10) First deputy and deputy attorneys general, the
4 administrative services manager of the department of
5 the attorney general, one secretary for the
6 administrative services manager, an administrator and
7 any support staff for the criminal and juvenile
8 justice resources coordination functions, and law
9 clerks;

10 (11) (A) Teachers, principals, vice-principals, complex
11 area superintendents, deputy and assistant
12 superintendents, other certificated personnel,
13 and no more than twenty noncertificated
14 administrative, professional, and technical
15 personnel not engaged in instructional work;

16 (B) Effective July 1, 2003, teaching assistants,
17 educational assistants, bilingual or bicultural
18 school-home assistants, school psychologists,
19 psychological examiners, speech pathologists,
20 athletic health care trainers, alternative school
21 work study assistants, alternative school
22 educational or supportive services specialists,

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1 alternative school project coordinators, and
2 communications aides in the department of
3 education;

4 (C) The special assistant to the state librarian and
5 one secretary for the special assistant to the
6 state librarian; and

7 (D) Members of the faculty of the [~~University~~]
8 university of Hawaii, including research workers,
9 extension agents, personnel engaged in
10 instructional work, and administrative,
11 professional, and technical personnel of the
12 university;

13 (12) Employees engaged in special, research, or
14 demonstration projects approved by the governor;

15 (13) (A) Positions filled by inmates, patients of state
16 institutions, and persons with severe physical or
17 mental disabilities participating in the work
18 experience training programs;

19 (B) Positions filled with students in accordance with
20 guidelines for established state employment
21 programs; and

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(C) Positions that provide work experience training or temporary public service employment that are filled by persons entering the workforce or persons transitioning into other careers under programs such as the federal Workforce Investment Act of 1998, as amended, or the Senior Community Service Employment Program of the Employment and Training Administration of the United States Department of Labor, or under other similar state programs;

(14) A custodian or guide at Iolani Palace, the Royal Mausoleum, and Hulihee Palace;

(15) Positions filled by persons employed on a fee, contract, or piecework basis, who may lawfully perform their duties concurrently with their private business or profession or other private employment and whose duties require only a portion of their time, if it is impracticable to ascertain or anticipate the portion of time to be devoted to the service of the State;

(16) Positions of first deputies or first assistants of each department head appointed under or in the manner provided in section 6, article V, of the Hawaii State

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1 Constitution; three additional deputies or assistants
2 either in charge of the highways, harbors, and
3 airports divisions or other functions within the
4 department of transportation as may be assigned by the
5 director of transportation, with the approval of the
6 governor; one additional deputy in the department of
7 human services either in charge of welfare or other
8 functions within the department as may be assigned by
9 the director of human services; four additional
10 deputies in the department of health, each in charge
11 of one of the following: behavioral health,
12 environmental health, hospitals, and health resources
13 administration, including other functions within the
14 department as may be assigned by the director of
15 health, with the approval of the governor; two
16 additional deputies in charge of the law enforcement
17 programs, administration, or other functions within
18 the department of law enforcement as may be assigned
19 by the director of law enforcement, with the approval
20 of the governor; three additional deputies each in
21 charge of the correctional institutions,
22 rehabilitation services and programs, and

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1 administration or other functions within the
2 department of corrections and rehabilitation as may be
3 assigned by the director of corrections and
4 rehabilitation, with the approval of the governor; two
5 administrative assistants to the state librarian; and
6 an administrative assistant to the superintendent of
7 education;

8 (17) Positions specifically exempted from this part by any
9 other law; provided that:

10 (A) Any exemption created after July 1, 2014, shall
11 expire three years after its enactment unless
12 affirmatively extended by an act of the
13 legislature; and

14 (B) All of the positions defined by paragraph (9)
15 shall be included in the position classification
16 plan;

17 (18) Positions in the state foster grandparent program and
18 positions for temporary employment of senior citizens
19 in occupations in which there is a severe personnel
20 shortage or in special projects;

21 (19) Household employees at the official residence of the
22 president of the [~~University~~] university of Hawaii;

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(20) Employees in the department of education engaged in the supervision of students during meal periods in the distribution, collection, and counting of meal tickets, and in the cleaning of classrooms after school hours on a less than half-time basis;

(21) Employees hired under the tenant hire program of the Hawaii public housing authority; provided that no more than twenty-six per cent of the authority's workforce in any housing project maintained or operated by the authority shall be hired under the tenant hire program;

(22) Positions of the federally funded expanded food and nutrition program of the ~~[University]~~ university of Hawaii that require the hiring of nutrition program assistants who live in the areas they serve;

(23) Positions filled by persons with severe disabilities who are certified by the state vocational rehabilitation office that they are able to perform safely the duties of the positions;

(24) The sheriff;

(25) A gender and other fairness coordinator hired by the judiciary;

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- 1 (26) Positions in the Hawaii National Guard youth and adult
2 education programs;
- 3 (27) In the Hawaii state energy office in the department of
4 business, economic development, and tourism, all
5 energy program managers, energy program specialists,
6 energy program assistants, and energy analysts;
- 7 (28) Administrative appeals hearing officers in the
8 department of human services;
- 9 (29) In the Med-QUEST division of the department of human
10 services, the division administrator, finance officer,
11 health care services branch administrator, medical
12 director, and clinical standards administrator;
- 13 (30) In the director's office of the department of human
14 services, the enterprise officer, information security
15 and privacy compliance officer, security and privacy
16 compliance engineer, security and privacy compliance
17 analyst, information technology implementation
18 manager, assistant information technology
19 implementation manager, resource manager, community or
20 project development director, policy director, special
21 assistant to the director, and limited English
22 proficiency project manager or coordinator;

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(31) The Alzheimer's disease and related dementia services coordinator in the executive office on aging;

(32) In the Hawaii emergency management agency, the executive officer, public information officer, civil defense administrative officer, branch chiefs, and emergency operations center state warning point personnel; provided that for state warning point personnel, the director shall determine that recruitment through normal civil service recruitment procedures would result in delay or noncompliance;

(33) The executive director and seven full-time administrative positions of the school facilities authority;

(34) Positions in the Mauna Kea stewardship and oversight authority;

(35) In the office of homeland security of the department of law enforcement, the statewide interoperable communications coordinator;

(36) In the social services division of the department of human services, the business technology analyst;

[+] (37) [+] The executive director and staff of the 911 board;

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[+] (38) [+] Senior software developers in the department of
taxation;

[+] (39) [+] In the department of law enforcement, five
Commission on Accreditation for Law Enforcement
Agencies, Inc., coordinator positions;

[+] (40) [+] The state fire marshal; ~~and~~

[+] (41) [+] The administrator for the law enforcement standards
board[-]; and

(42) In the insurance division of the department of
commerce and consumer affairs, full-time employees
hired under the strengthen Hawaii homes program for
the purpose of its administration and operations.

The director shall determine the applicability of this
section to specific positions.

Nothing in this section shall be deemed to affect the civil
service status of any incumbent as it existed on July 1, 1955."

SECTION 3. There is appropriated out of the general
revenues of the State of Hawaii the sum of \$10,000,000 or so
much thereof as may be necessary for fiscal year 2025-2026 to be
deposited into the strengthen Hawaii homes program special fund.

SECTION 4. There is appropriated out of the strengthen
Hawaii homes program special fund, the sum of \$10,000,000 or so

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1 much thereof as may be necessary for fiscal year 2025-2026 for
2 purposes of the establishment and implementation of the
3 strengthen Hawaii homes program.

4 The sum appropriated shall be expended by the department of
5 commerce and consumer affairs for the purposes of this Act.

6 SECTION 5. There is appropriated out of the compliance
7 resolution fund established pursuant to section 26-9(o) the sum
8 of \$1,500,000 or so much thereof as may be necessary for fiscal
9 year 2025-2026 to establish and hire seven full-time equivalent
10 (1.0 FTE) permanent positions within the insurance division of
11 the department of commerce and consumer affairs to implement and
12 administer the strengthen Hawaii homes program.

13 The sum appropriated shall be expended by the department of
14 commerce and consumer affairs for the purposes of this Act.

15 SECTION 6. In codifying the new sections added by section
16 1 of this Act, the revisor of statutes shall substitute
17 appropriate section numbers for the letters used in designating
18 the new sections in this Act.

19

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1 SECTION 7. This Act, upon its approval, shall take effect
2 on July 1, 2025.

3

4

INTRODUCED BY: 

5

BY REQUEST

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Report Title:

State Treasury; Department of Commerce and Consumer Affairs;
Insurance Commissioner; Strengthen Hawaii Homes Program;
Insurance Division; Appropriation

Description:

Establishes the Strengthen Hawaii Homes Program to encourage single-family homeowners to retrofit their homes to resist damage by providing for grants to help offset the cost of retrofits. Appropriates funds.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

JUSTIFICATION SHEET

DEPARTMENT: Commerce and Consumer Affairs

TITLE: A BILL FOR AN ACT RELATING TO THE STRENGTHEN HAWAII HOMES PROGRAM.

PURPOSE: To establish the Strengthen Hawaii Homes Program and to encourage single-family homeowners to retrofit their homes to resist wind damage by providing for grants to help offset the cost of retrofits.

MEANS: Add a new article to chapter 431, Hawaii Revised Statutes.

JUSTIFICATION: This is a proactive bill to fortify Hawaii's homes against the increased threat of windstorms through retrofitting. The bill is needed to safeguard and preserve existing single-family residences for present and future use, minimize the potential scale of damage, and ensure the continued safety of Hawaii's residents.

Impact on the public: This bill will improve Hawaii's resilience to windstorms by encouraging single-family homeowners to retrofit their homes for better wind resistance. By offering grants to offset retrofit costs, the program will help prevent property damage, enhance public safety, and reduce recovery costs after storms.

Impact on the department and other agencies: Administering the program established in this bill will increase demands on staff of the Department of Commerce and Consumer Affairs, Insurance Division, which should be somewhat mitigated by the creation of additional positions and by the authority to contract with a program administrator.

GENERAL FUND: \$10,000,000 for fiscal year 2025-2026.

OTHER FUNDS: \$1,500,000, Compliance Resolution Fund for
fiscal year 2025-2026.

PPBS PROGRAM
DESIGNATION: CCA-106.

OTHER AFFECTED
AGENCIES: Department of Commerce and Consumer Affairs,
Insurance Division.

EFFECTIVE DATE: July 1, 2025.