

September 4th, 2025

Speaker Jason White
Mississippi House of Representatives
Room 306, State Capitol
400 High St
Jackson, Mississippi 39201
jwhite@house.ms.gov

Re: Support SB 2413—Reestablishment and Funding for the Strengthen Mississippi Homes Program

The Consumer Federation of America (CFA) urges your support for [SB 2413](#) which would reestablish and provide funding for the Comprehensive Hurricane Damage Mitigation Program (Strengthen Mississippi Homes Program). This program provides wind mitigation grants to homeowners to strengthen their homes and reduce their insurance risk. At a time of rising insurance costs and stronger and more frequent natural disasters, Mississippi should be expanding mitigation programs, not shutting them down.

With over 200 state and local members, CFA is an association of consumer organizations that works to advance consumer interests through research, advocacy, and education. Our work is based on decades of experience conducting research on insurance markets, advocating for reforms to make insurance more affordable, and advocating for risk mitigation.

Recently Mississippi established the Strengthen Mississippi Homes Program, overseen by the Department of Insurance, which was intended to lower insurance rates in Mississippi and make homes resilient against hurricanes and other storms. Residents of owner-occupied, single-family homes in the state's six coastal counties could receive grants of up to \$10,000 to retrofit their homes to the FORTIFIED standard, making them significantly more resistant to wind damage.¹ The FORTIFIED standard includes three program levels—Roof, Silver, and Gold—which strengthen

¹ "The Comprehensive Hurricane Damage Mitigation Program." Mississippi Insurance Department. Retrieved on August 27th, 2025. Available at <https://apps.mid.ms.gov/mitigation/strengthen-mississippi-homes.aspx>.

a home's roof and other parts of the house. The grants did not need to be repaid, but any costs above \$10,000 were the homeowner's responsibility.

Mitigation efforts can greatly strengthen homes against natural disasters and reduce insurance costs. A report by the Pew Charitable Trust found that every \$1 invested in mitigation resulted in \$13 saved in future costs.² The Strengthen Mississippi Homes Program helped to fortify hundreds of homes, and we believe that rather suspending the program's funding, as was done during the 2025 special legislative session, the program should be expanded. In an interview, Commissioner Chaney said that the program had to be shut down because the Legislature stripped the Department of its authority to spend this money.³ As a result, the program is no longer accepting applicants and its future is very much in doubt.

We urge you to reconsider this decision and reestablish the Strengthen Mississippi Homes Program so homeowners can get the assistance they need to reduce their risks and lower insurance costs. Home mitigation efforts are incredibly helpful but also quite expensive, and working and middle class consumers, especially those living paycheck to paycheck, often cannot afford these efforts on their own. Creating and funding a mitigation grant program will protect families by decreasing their risk of loss and decreasing their insurance costs. As more residents take advantage of the program, the benefits of a lower risk Mississippi will be felt throughout the market.

Specifically, we urge your support for SB 2413, which would provide funding for the Strengthen Mississippi Homes Program and include some improvements that will strengthen the program. SB 2413 would increase the maximum allowed wind mitigation grant to \$15,000, providing additional help to homeowners, as the cost to replace a roof is

² "Hazard Mitigation Value." Office for Coastal Management, National Oceanic and Atmospheric Administration. Retrieved on August 27th, 2025. Available at <https://coast.noaa.gov/states/fast-facts/hazard-mitigation-value.html>.

³ "Insurance Commissioner Chaney Says Legislative Action a Factor in Windpool Rate Increase." By Jeremy Pittari. Magnolia Tribune. July 30, 2025. Available at <https://magnoliatribune.com/2025/07/30/insurance-commissioner-chaney-says-legislative-action-a-factor-in-windpool-rate-increase/>.



often well beyond the \$10,000 limit of the initial program. The program would be funded by a \$25 fee levied on every agent appointed by an insurance company, and homeowners across Mississippi would be eligible for these grants, not just those living near the coast. As Hurricane Helene of 2024 reminded the country, hurricane damage does not stop at the coastline.

By enacting SB 2413, the Legislature can reduce insurance risk and costs for consumers and be better prepared for future disasters. Mississippi has a golden opportunity to be a state leader on risk mitigation and disaster preparedness, and it should seize this opportunity to benefit all its residents.

We look forward to working with you on this bill and other wind mitigation efforts. Please contact us at mdelong@consumerfed.org with any questions.

Sincerely,

A handwritten signature in black ink that reads 'Michael DeLong'.

Michael DeLong
Research and Advocacy Associate
Consumer Federation of America

