

2026 -- S 3150 SUBSTITUTE A

=====
LC005440/SUB A
=====

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- WEATHER-RELATED LOSSES

Introduced By: Senator V. Susan Sosnowski

Date Introduced: March 27, 2026

Referred To: Senate Environment & Agriculture

(Dept. of Business Regulation)

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-76 of the General Laws entitled "Weather-Related Losses" is
2 hereby amended by adding thereto the following section:

3 **27-76-10. Strengthen Rhody homes.**

4 (a) There is hereby established within the department of business regulation, division of
5 insurance, the "strengthen Rhody homes" program.

6 (b) This section does not create an entitlement for property owners or obligate the state in
7 any way to fund the inspection, construction, or retrofitting of residential property in this state.
8 Implementation of the program is subject to the receipt of federal grants or funds from other sources
9 of grants or funds. The insurance superintendent shall use its best efforts to obtain grants or funds
10 from the federal government or other funding sources to supplement the financial
11 resources of the strengthen Rhody homes program that may be provided by the state.

12 (c) The strengthen Rhody homes program may apply for and receive financial grants or
13 gifts to construct or retrofit insurable property to resist loss due to a hurricane or other catastrophic
14 events.

15 (d) The strengthen Rhody homes program may also make grants or funding available to
16 nonprofit entities for projects to construct or retrofit insurable properties to resist loss due to
17 hurricane or other catastrophic windstorm if such grants or funding to nonprofit entities are
18 allowable under grant or funding rules, requirements, guidelines, or criteria. However, a nonprofit
19 entity shall agree to administer the grants or funds as the strengthen Rhody homes program would

1 be required to administer grants or funds, and the entity shall provide documentation to the
2 insurance superintendent in a timely manner as requested by the insurance superintendent.

3 (e) All mitigation shall be based upon the securing of all required local permits and
4 applicable inspections in keeping with local building codes and the Insurance Institute for Business
5 and Home Safety (IBHS) Fortified Homes Program. Mitigation projects are subject to random
6 reinspection of all projects.

7 (f) The insurance division may promulgate rules and eligibility requirements necessary for
8 the proper administration of this section and pursuant to any instructions or requirements on grants
9 or funds received by the insurance superintendent for the strengthen Rhody homes program.

10 (g) Strengthen Rhody homes program.

11 (1) The strengthen Rhody homes program is hereby created to make grants available to
12 residential Rhode Island homeowners to undertake resilience construction or retrofits to make the
13 residential home more resilient to a hurricane or other catastrophic risk.

14 (2) To be eligible for a grant, residential property owners applying for a grant must be able
15 to meet the eligibility requirements as set forth by the insurance division for each grant type. These
16 requirements shall include, but not be limited to, the following:

17 (i) The residential property owner shall claim their primary residence in a county where
18 grants are being approved at the property to be improved;

19 (ii) The home to be mitigated shall be an owner-occupied, single family, primary residence,
20 and cannot be a condominium or mobile home;

21 (iii) The home shall be in good repair unless damaged by a hurricane or other catastrophic
22 windstorm event. Strengthen Rhody homes program grant funds cannot be used for maintenance
23 or repairs, but may be used in conjunction with repairs or reconstruction necessitated by damages
24 from a catastrophic event;

25 (iv) A certified IBHS evaluator shall prequalify the insurable property as mitigable and
26 identify all improvements required to achieve IBHS FORTIFIED Roof™ (Roof), FORTIFIED
27 Silver™ (Silver), FORTIFIED Gold™ (Gold), or successor designation, or similar standard
28 approved by the insurance division. The residential property owner shall select the evaluator from
29 a list provided by the strengthen Rhody homes program and shall pay the evaluator's fee;

30 (v) The residential property owner shall obtain bids from at least three (3) IBHS certified
31 contractors approved by the strengthen Rhody homes program;

32 (vi) The residential property owner shall construct or retrofit the home to the IBHS Roof,
33 Silver, Gold, or successor designation or similar standard approved by the insurance
34 superintendent;

1 (vii) The residential property owner shall provide proof of an in-force policy providing
2 wind insurance on the home;

3 (viii) If the insurable property is in a special flood hazard area, the residential property
4 owner shall provide proof of an in-force flood insurance policy. The flood policy may be from the
5 National Flood Insurance Program (NFIP) or a private carrier; and

6 (ix) Grant applications shall be filed in the manner directed by the insurance division in the
7 form and manner prescribed by the insurance superintendent, along with any applicable transaction
8 fees.

9 (3) Documents, materials, and other information submitted to the insurance superintendent
10 by property owners or insurance companies in support of a grant application shall be confidential
11 by law and privileged, shall not be subject to open records requests, shall not be subject to subpoena,
12 and shall not be subject to discovery or admissible in evidence in any private civil action.

13 (4) Grants to residential property owners shall be used to construct or retrofit an insurable
14 property to resist loss due to a hurricane or other catastrophic event.

15 (5) Retrofit projects within three (3) months of the date the residential property owner
16 receives notice of the grant approval. New builds shall be completed within the timeframe approved
17 by the insurance superintendent. Failure to complete the project timely may result in forfeiture of
18 the grant.

19 (6) Grant funds shall only be paid once a certificate has been issued for the IBHS standard
20 or similar approved by the insurance superintendent. Grant funds shall be paid by the insurance
21 superintendent or another designated agency, on behalf of the residential property owner, directly
22 to the contractor who performed the mitigation work.

23 (7) Applications will be accepted on a first-come, first-served basis within each income tier
24 established by the superintendent, with priority given to lower-income applicants, applicants who
25 live in locations that, based on historical data, have a higher susceptibility to catastrophic weather
26 events, and applicants meeting any other criteria the insurance superintendent determines is
27 appropriate to meet the purpose of the program.

28 (8) Any entity providing funds to the strengthen Rhody homes program shall be permitted
29 to establish additional rules and guidelines under which those funds may be used, as long as such
30 rules and guidelines do not violate any state or federal law.

31 (9) The insurance division may conduct random inspections of funds, records, and/or
32 properties to detect any fraud. These inspections may be conducted similarly to those in chapters
33 13.1 and 71 of title 27.

34 (10) Under the strengthen Rhody homes program, a residential property owner shall hire

1 an IBHS certified contractor who is capable of performing work that satisfies the standards
2 prescribed by this section and the rules adopted thereto:

3 (i) The insurance superintendent shall not endorse or otherwise provide preferential
4 treatment to any contractor;

5 (ii) A residential property owner is legally responsible for any amount owed to a contractor
6 that exceeds awarded grant monies;

7 (iii) To be eligible to work on a project funded by the strengthen Rhody homes program as
8 a contractor, a contractor shall meet all program requirements including, but not limited to, those
9 listed in this section, and maintain a current copy of all applicable certificates, licenses, and proof
10 of insurance coverages with the program office;

11 (iv) The contractor shall hold a valid and active contractor's registration or license as
12 applicable pursuant to the provisions of chapter 65 and 65.4 of title 5 in Rhode Island and be free
13 from disqualifying disciplinary actions taken by the contractor registration licensing board as
14 determined by the insurance superintendent

15 (v) The contractor shall hold an active IBHS FORTIFIED Roof™ contractor certification
16 or FORTIFIED professional certification. The contractor is responsible for paying all fees
17 associated with certification and training;

18 (vi) The contractor shall maintain accurate contact information with the strengthen Rhody
19 homes program;

20 (vii) The contractor shall agree to follow the strengthen Rhody homes program's
21 procedures and rules as prescribed by the insurance superintendent;

22 (viii) The contractor shall not have a financial interest in any project funded by the
23 strengthen Rhody homes program for which they perform work other than receiving payment on
24 behalf of the homeowner from the strengthen Rhody homes program and shall report to the
25 strengthen Rhody homes program any potential conflicts of interest before work commences; and

26 (ix) The contractor shall not be the evaluator for any project funded by the strengthen
27 Rhody homes program.

28 (11) Evaluators:

29 (i) To be eligible to work on a project funded by the strengthen Rhody homes program as
30 an evaluator, the evaluator shall meet all program requirements including, but not limited to, those
31 listed below and maintain a current copy of all applicable certificates and licenses with the
32 strengthen Rhody homes program office;

33 (ii) The evaluator must be in good standing with IBHS and maintain an active IBHS
34 certification as a FORTIFIED roof evaluator. The evaluator is responsible for paying all fees

1 associated with certification and training;

2 (iii) The evaluator shall agree to follow the strengthen Rhody homes program's procedures
3 and rules as prescribed by the insurance superintendent;

4 (iv) The evaluator shall maintain accurate contact information with the strengthen Rhody
5 homes program;

6 (v) The evaluator shall not have any financial interest in any project which they inspect for
7 designation purposes for the strengthen Rhody homes program;

8 (vi) The evaluator shall not be a contractor or supplier of any materials and/or products or
9 systems installed in any home they inspect for designation purposes for the strengthen Rhody
10 homes program;

11 (vii) The evaluator shall not be the sales agent for any home being designated for the
12 strengthen Rhody homes program; and

13 (viii) The evaluator shall inform the strengthen Rhody homes program of any potential
14 conflicts of interest.

15 (12) Funding:

16 (i) There is hereby created a revolving fund in the department of business regulation, to be
17 designated the "strengthen Rhody homes revolving fund". The fund shall be a continuing fund, not
18 subject to fiscal year limitations, and shall consist of any monies deposited to the fund from the
19 receipt of federal grants or funds or from other sources of grants or funds. All monies accruing to
20 the credit of the fund are hereby appropriated and may be budgeted and expended by the insurance
21 superintendent for the purpose of assisting the strengthen Rhody homes program in performing all
22 acts that relate to the function and purpose of the strengthen Rhody homes program.

23 (ii) Monies collected pursuant to this act shall be deposited in the strengthen Rhody homes
24 revolving fund. Monies shall not lapse, unless otherwise specified under federal funding or federal
25 grant, or a grant or funds from another source, or be transferred to any other state funds and shall
26 not be utilized for any other purpose

27 SECTION 2. This act shall take effect upon passage.

=====
LC005440/SUB A
=====

EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- WEATHER-RELATED LOSSES

- 1 This act would provide a framework through which the department of business regulation
- 2 can seek grants to fund a home hardening program.
- 3 This act would take effect upon passage.

=====
LC005440/SUB A
=====