

**SENATE . . . . . No. 720**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Julian Cyr*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act to promote climate resilient homes.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Julian Cyr</i>	<i>Cape and Islands</i>	
<i>Brendan P. Crighton</i>	<i>Third Essex</i>	<i>4/24/2025</i>

**SENATE . . . . . No. 720**

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By Mr. Cyr, a petition (accompanied by bill, Senate, No. 720) of Julian Cyr for legislation to promote climate resilient homes by establishing the Strengthen Massachusetts Homes Program and Fund. Financial Services.

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**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-Fourth General Court  
(2025-2026)**  
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An Act to promote climate resilient homes.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 Chapter 175 of the General Laws is hereby amended by inserting after section 230 the  
2 following section:-

3 Section 231. (a) The following words, as used in this section, shall have the following  
4 meanings: “Program,” the Strengthen Massachusetts Homes Program.

5 “Fund,” the Strengthen Massachusetts Homes Fund.

6 “windstorm,” means any storm with a damaging or destructive wind component.

7 (b) There is established within the division of insurance the Strengthen Massachusetts  
8 Homes Program.

9 (c) There is established within the treasury of the commonwealth the Strengthen  
10 Massachusetts Homes Fund, for the use of the commissioner of insurance to administer the  
11 program.

12 (d) This chapter does not create an entitlement for property owners or obligate the  
13 commonwealth in any way to fund the inspection or retrofitting of residential property in the  
14 commonwealth. Implementation of this program is subject to annual legislative appropriations,  
15 receipt of federal grants or funds, or receipt of other sources of grants or funds. The division  
16 shall use its best efforts to obtain grants or funds from the federal government or other funding  
17 sources to supplement the financial resources of the program that may be provided by the  
18 commonwealth.

19 (e) Monies in the program shall be deposited in the Strengthen Massachusetts Homes  
20 Fund. Monies shall not lapse, unless otherwise specified under federal funding or a federal grant,  
21 or a grant or funds from another source, or be transferred to the General Fund or other  
22 commonwealth funds and shall not be redistributed. Monies shall be used for the purpose of  
23 assisting the program in performing all acts that relate to the function and purpose of the  
24 program.

25 (f) The program shall apply for financial grants to retrofit property covered by basic  
26 property insurance as defined in section 1 of chapter 175C to resist loss due to flood, hurricane,  
27 tornado or other windstorm.

28 (g) The program may also make grants or funding available to nonprofit entities for  
29 projects to retrofit an insurable property to resist loss due to hurricane, tornado or other  
30 catastrophic windstorm events if such grants or funding to nonprofit entities are allowable under  
31 grant or funding rules, requirements, guidelines or criteria. However, a nonprofit entity shall  
32 agree to administer the grants or funds as the program would be required to administer grants or

33 funds and the entity shall provide documentation to the division in a timely manner as requested  
34 by the division of insurance.

35 (h) All mitigation shall be based upon the securing of all required local permits and  
36 applicable inspections in keeping with local building codes and other applicable guidance on the  
37 fortification of homes to resist loss due to climate change as may be published by the  
38 commonwealth office of climate science. Mitigation projects are subject to random reinspection  
39 of all projects.

40 (i) The division of insurance may promulgate rules and eligibility requirements necessary  
41 for the proper administration of this chapter and pursuant to any instructions or requirements on  
42 grants or funds received by the program.