SENATE . . . . No.

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:
Julian Cyr	*Cape and Islands*

SENATE . . . . No.

The Commonwealth of Massachusetts

_____

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

_____

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.