



Resilience Policy Resource Guide and Retrofitting Program Playbook for State Insurance Regulators

Addendum – January 2026



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Resilience Guide and Playbook Addendum (January 2026)¹

This second addendum to the [Resilience Policy Resource Guide and Retrofitting Program Playbook for State Insurance Regulators \(Playbook\)](#) serves as an extension resource, offering updates and new information on best practices, case studies, new initiatives, state program progress, and general strategies to support evidence-based mitigation and regulatory decision-making.

Consistent with the Playbook’s three-pillar structure—enhancing new construction,

improving existing housing stock, and advancing a culture of resilience—these updates provide regulators and stakeholders with current insights on program performance, market impacts, and policy trends. The information is intended to assist states in designing, evaluating, and prioritizing policies, programs, and initiatives to promote consumer safety, reduce losses, and improve market health by ensuring stable property insurance availability and affordability.

Table 3. Program-Based Incentives: Regulators’ Perspective

Incentive	Programs With Incentives	Pros	Cons
<p>Cash grant (no match, no means tests) Homeowners or their contractors are reimbursed for the total cost of mitigation up to a dollar cap. Must meet specific construction standards.</p> <p>[Note this table reflects the program existence; however, it does not reflect funding status]</p>	<p>Existing [State (\$ cap)]</p> <p>Alabama (\$10,000)²</p> <p>California (\$3,000 – Earthquake Brace + Bolt; \$13,000 – Earthquake Soft-Story)³</p> <p>Louisiana (\$10,000)⁴</p> <p>Mississippi (\$10,000) – funding suspended⁵</p> <p>North Carolina (\$10,000)⁶</p> <p>Oklahoma⁷</p> <p>Past Texas⁸</p> <p>Starting Up Arkansas⁹</p> <p>Kentucky¹⁰</p> <p>Maine¹¹</p> <p>Minnesota (\$10,000)¹²</p> <p>New Mexico¹³</p> <p>Oregon¹⁴</p>	<ul style="list-style-type: none"> • Popular with homeowners. • Easy to expend budget: Demand typically exceeds funding supply. • Reduces barriers for homeowners who cannot afford any or part of the costs of a retrofit. • No means test ensures all have access to the same assistance. 	<ul style="list-style-type: none"> • Compared with cost-share models, fewer homeowners can be helped per dollar expended. • Demand typically far exceeds supply. • The homeowner must pay costs over the cap.

Table 3. Program-Based Incentives: Regulators’ Perspective (cont.)

Incentive	Programs With Incentives	Pros	Cons
<p>Cash grant (match required) The program matches a specified level of spending by the homeowner up to a cap. Must meet certain construction standards.</p>	<p>Existing South Carolina¹⁵</p> <p>New York¹⁶ (grants and loans)</p> <p>Past Hawaii¹⁷</p>	<ul style="list-style-type: none"> • Homeowner match increases the buying power of the grant. • The homeowner is financially invested and may strike a better bargain with the contractor. • Incentivizes, but also norms, having homeowners invest in their home’s resilience. 	<ul style="list-style-type: none"> • Matching the grant may be a barrier for low-income homeowners. • Homeowners may not participate because they cannot afford the difference not covered by the program to retrofit. • Need to track and verify homeowner investments along with everything else.
<p>Means-tested cash grants or loans More generous grants or loans are limited to lower-income homeowners.¹⁸</p>	<p>Existing California¹⁹</p> <p>Florida (\$10,000)²⁰</p> <p>South Carolina²¹</p>	<ul style="list-style-type: none"> • Method to supplement cost or provide better terms for lower-income applicants. • Eliminates grants to wealthier homeowners who can more easily pay for the work. 	<ul style="list-style-type: none"> • Adds the need to verify income or other means-testing criteria. • Does not provide incentives for homeowners who do not qualify. • Some homeowners may not apply because they don’t think they qualify.

Table 3. Program-Based Incentives: Regulators’ Perspective (cont.)

Incentive	Programs With Incentives	Pros	Cons
Free, subsidized, or cost-controlled home wind inspections or defensible space assessment for wildfire (e.g., Oregon)	<p>California²²</p> <p>Florida²³</p> <p>Mississippi²⁴</p> <p>North Carolina (up to \$600 reimbursement for roof evaluation)²⁵</p> <p>Oregon²⁶</p> <p>South Carolina²⁷</p>	<ul style="list-style-type: none"> • Informs homeowners of deficiencies. • Incentivizes homeowners to consider needed retrofits. • Establishes an inventory of homes for use in future grant opportunities. 	<ul style="list-style-type: none"> • Not all states underwrite the cost of the inspections. • Does not ensure retrofits take place.
Community block grants	<p>Alabama</p>	<ul style="list-style-type: none"> • Allows for partnering with community organizations. • Can target areas with higher needs and lower resources. 	<ul style="list-style-type: none"> • Need to determine which communities to target. • Objections by areas that do not get block grants.
Contactors training, certification, licensure, and/ or Continuing Education Credits (CEs) to participate in the program	<p>Alabama²⁸</p> <p>California²⁹</p> <p>Florida³⁰</p> <p>Minnesota³¹</p> <p>Mississippi³²</p> <p>South Carolina³³</p>	<ul style="list-style-type: none"> • Guides homeowners to reputable contractors. • Educates contractors on best practices. • Provides a level of oversight over contractors. 	<ul style="list-style-type: none"> • Need for training and certification infrastructure. • Limits the number of contractors who can participate.

Several states use Hazard Mitigation Grant Program (HMGP) funds to create a rebate program for residential tornado safe rooms.

FEMA HMGP-Funded Rebate Program for Tornado Safe Rooms		
Kansas ³⁵	Pros: Tested and certified safe rooms can provide near-absolute protection from extreme winds and wind-borne debris. ⁴⁰	Cons: HMGP funds are available after a presidential major disaster declaration. ⁴¹
Mississippi ³⁶		
Nebraska ³⁷		
Ohio ³⁸		
Oklahoma ³⁹		

Insurance regulators and retrofit program leaders participating in the FLASH Study³⁴ provided perspectives on different incentive types based on their short- and long-term experience with each type, including insights about how, or whether, incentives have

affected their states' insurance markets. The study revealed additional types of incentives that complement matching grant-based retrofitting programs, and several examples are included in the table below.



Table 4. Market-Based Incentives: Regulators’ Perspective

Incentive	Programs With Incentives	Pros	Cons
<p>Mandated homeowners insurance discount - The state requires insurers to offer specific or non-specific premium discounts for retrofits.</p>	<p>Alabama⁴² California⁴³ Colorado⁴⁴ Connecticut⁴⁵ Florida⁴⁶ Georgia⁴⁷ Kentucky⁴⁸ Louisiana⁴⁹ Maryland⁵⁰ Minnesota⁵¹ Mississippi⁵² New York⁵³ North Carolina⁵⁴ Oklahoma⁵⁵ Rhode Island⁵⁶ South Carolina⁵⁷</p>	<ul style="list-style-type: none"> • Consistent discounts can be promoted uniformly to consumers. • Level playing field for insurers. • Incentives are in place for all homeowners. 	<ul style="list-style-type: none"> • Requires government mandate. • No longer a point of differentiation among insurers. • Does not factor financial conditions of different-sized companies. • Can discourage new companies from entering a market or existing companies from expanding.
<p>Varied homeowners insurance discounts - Offered voluntarily.</p>	<p>Numerous states</p>	<ul style="list-style-type: none"> • Market-based. No government mandate. • May be promoted in the sales process. 	<ul style="list-style-type: none"> • Difficult for a state to promote as actual discounts may vary. • Some insurers may not offer discounts to incentivize retrofits. • Allows companies the flexibility to differentiate based on their needs and market conditions.

Table 4. Market-Based Incentives: Regulators’ Perspective (cont.)

Incentive	Programs With Incentives	Pros	Cons
Deductible waiver	Rhode Island ⁵⁸	<ul style="list-style-type: none"> Requires homeowner awareness and specific mitigation measures. 	<ul style="list-style-type: none"> May not offer enough incentive. A small percentage of the overall cost.
Insurance policy endorsement – FORTIFIED Roof	Alabama ⁵⁹ Mississippi ⁶⁰ North Carolina ⁶¹	<ul style="list-style-type: none"> Broad impact Can facilitate widespread use, especially during reroofing 	<ul style="list-style-type: none"> May increase premium
Sales tax exemption or credit (On certain retrofitting supplies or efforts)	Alabama ⁶² Colorado ⁶³ Florida ⁶⁴ South Carolina ⁶⁵ Texas ⁶⁶ Virginia ⁶⁷	<ul style="list-style-type: none"> Reduces the cost of a retrofit immediately. Small overall investment per retrofit from the state. 	<ul style="list-style-type: none"> It may not offer enough incentive. A small percentage of the overall cost.
Income tax credits and deductions	Alabama ⁶⁸ Colorado ⁶⁹ Louisiana ⁷⁰ South Carolina ⁷¹	<ul style="list-style-type: none"> Incentivizes retrofit: reduces the ultimate cost of a retrofit. Broad impact: available to all taxpayers (may be subject to any federal taxable income limits, e.g., Colorado). 	<ul style="list-style-type: none"> The need to pay costs up front remains a barrier. Delayed gratification: tax write-off will not typically be taken at the time of construction. Does not provide an incentive to those who pay little or nothing in income taxes.

Table 4. Market-Based Incentives: Regulators' Perspective (cont.)

Incentive	Programs With Incentives	Pros	Cons
Property tax credits and deductions	Hawaii: Island of Kaua'i ⁷²	<ul style="list-style-type: none"> • Incentivizes retrofit: reduces the ultimate cost of a retrofit. 	<ul style="list-style-type: none"> • The need to pay costs up front remains a barrier. • Delayed gratification: tax write-off will not typically be taken at the time of construction.
Catastrophe Savings Account	Alabama ⁷³ Mississippi ⁷⁴ South Carolina ⁷⁵	<ul style="list-style-type: none"> • Tax-advantaged account for qualified catastrophe expenses. • Incentivizes homeowners to prepare financially for post-disaster recovery. 	<ul style="list-style-type: none"> • Contributions over the established cap or spending on non-qualified expenses could result in homeowner tax liabilities and penalties.



Resources

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Endnotes

- ¹ Table 3. Program-Based Incentives: Regulators’ Perspective begins on p. 46 of the [Resilience Policy Resource Guide and Retrofitting Program Playbook for State Insurance Regulators](#).
- ² *Strengthen Alabama Homes*. <https://strengthenalabamahomes.com/>.
- ³ California Residential Mitigation Program. *Our Seismic Retrofit Programs*. <https://www.crmpp.org/our-seismic-retrofit-programs>.
- ⁴ Louisiana Department of Insurance. *Louisiana Fortify Homes*. <https://ldi.la.gov/fortifyhomes>.
- ⁵ Mississippi Insurance Department. *The Comprehensive Hurricane Damage Mitigation Program*. <https://www.mid.ms.gov/mississippi-insurance-department/preparedness/mitigation/the-comprehensive-hurricane-damage-mitigation-program/>. “Please note that the Mississippi Legislature, during the 2025 special session, suspended funding for the SMH Fortified Home program, which was previously granted pursuant to Miss. Code Ann. § 83-1-191. At this time, the SMH Fortified Home grant program is no longer accepting applicants for interest in the program until such time as funding may be re-appropriated in the future.”
- ⁶ North Carolina Insurance Underwriting Association. *Frequently Asked Questions*. Strengthen Your Roof. <https://strengthenyourroof.com/Home/FAQ>.
- ⁷ Oklahoma H.B. 3089. Reg. Sess. (2024). <http://www.oklegislature.gov/BillInfo.aspx?Bill=hb3089&Session=2400>. Oklahoma Insurance Department. *What is the Strengthen Oklahoma Homes (SOH) Program?* <https://www.oid.ok.gov/okready/>.
- ⁸ Texas General Land Office. *Homeowner Assistance*. <https://www.glo.texas.gov/disaster-recovery/hurricane-harvey/homeowner-assistance>.
- ⁹ Arkansas Act No. 427. 2025. <https://arkleg.state.ar.us/Bills/Detail?id=SB366&ddBienniumSession=2025%2F2025R>.
- ¹⁰ Kentucky H.B. 256. 2024. <https://apps.legislature.ky.gov/record/24rs/hb256.html>. The Strengthen Kentucky Homes Program is anticipated to launch in 2025.

- ¹¹ Maine LD 1 (2025), “An Act to Increase Storm Preparedness for Maine’s Communities, Homes and Infrastructure.” https://legislature.maine.gov/legis/bills/display_ps.asp?LD=1&snum=132. Note that this legislation also creates a revolving loan fund for resilience improvements.
- ¹² Minnesota Commerce Department. *Strengthen Minnesota Homes Grant Program*. <https://mn.gov/commerce/energy/consumer/energy-programs/strengthen-mn-homes.jsp>. The Strengthen Minnesota Homes program has not begun, and no launch date has been set, with the program not anticipated to begin until 2026 at the earliest, according to the Minnesota Department of Commerce.
- ¹³ New Mexico SB 33, 2025. “Wildfire Prepared Act.” <https://www.nmlegis.gov/Legislation/Legislation?Chamber=S&LegType=B&LegNo=33&year=25>; Energy, Minerals and Natural Resources Department. *Landmark wildfire protection bill headed to Governor’s desk*. (2025, Mar. 21). <https://www.emnrd.nm.gov/sfd/wp-content/uploads/sites/4/3.21.25-Landmark-wildfire-protection-bill-headed-to-Governors-desk.pdf>.
- ¹⁴ Wildfire Prepared Structure Program. Oregon HB 3940. (2025). <https://olis.oregonlegislature.gov/liz/2025R1/Measures/Overview/HB3940>.
- ¹⁵ The South Carolina Safe Home’s Resilient Mitigation Award details non-matching grants of up to \$7,500 and matching grants of up to \$6,000 with two other categories of mitigation award types. South Carolina Department of Insurance. Bulletin 2024-04. *SC Safe Home Mitigation Grant Program Award Amount – Notice of Program Revisions and Maximum Grant Amounts*. <https://doi.sc.gov/DocumentCenter/View/14717/2024-04-SC-Safe-Home-Mitigation-Grant-Program-Award-Amount---Notice-Program-Revisions-and-Max-Grant-Amounts-6-28-2024>. See also, South Carolina Department of Insurance. *SC Safe Home Mitigation Grant Program*. <https://www.doi.sc.gov/605/SC-Safe-Home>.
- ¹⁶ “New York State Homes and Community Renewal has expanded the Resilient Retrofit program and will make available a combination of low-interest loans and grants to low and moderate income single-family homeowners whose homes are located in flood-prone areas or have been damaged due to heavy rainfall, enabling them to render their homes more resilient to flood damage and if, desired, to decrease their greenhouse gas emission consumption by improving the energy efficiency of the home and/or electrification of the home’s heating and cooling systems.” New York State Homes and Community Renewal. *Resilient Retrofits*. <https://hcr.ny.gov/resilient-retrofits>. Governor Kathy Hochul. *Governor Hochul Announces Up to \$20 Million in Funding Available to Eligible Homeowners for*

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¹⁷ “From 2006 to 2008, the Insurance Division of Hawaii’s Department of Commerce and Consumer Affairs (DCCA) ran the Loss Mitigation Grant Program authorized by the State Legislature, which reimbursed homeowners 35% of the cost for hurricane retrofits, up to \$2,100. To qualify for the grant, homeowners were required to comply with the specifications for installing pre-approved wind resistive devices (WRDs). The Loss Mitigation Grant Program was active for only two fiscal years, from 2006 to 2008. The most common retrofit was the installation of hurricane ties to the roof. Approximately 430 homes were retrofitted and received a grant subsidy.” Department of Commerce and Consumer Affairs. *State of Hawai‘i Guide to Hurricane Strengthening of Homes*. 2015. <https://cca.hawaii.gov/ins/files/2016/01/Guide-to-Hurricane-Strengthening-of-Hawaii-Single-Family-Residences-Jan-2016.pdf>.

¹⁸ Note also loans without means tests like the Connecticut Green Bank *Smart E-Loan*. <https://www.ctgreenbank.com/home-solutions/smart-e-loans/>.

¹⁹ A supplemental grant is available for the \$3,000 Brace + Bolt grants for households with incomes below \$89,040. Caps vary by region and the extent of the work (bolt only or brace + bolt). The brace + bolt cap in northern California is \$7,000 (\$2,800 for bolt only) and \$2,650 for southern California (\$1,125 for brace only). Earthquake Brace + Bolt. *EBB Supplemental Grant for Income-Eligible Homeowners*. <https://www.crimp.org/our-seismic-retrofit-programs/see-if-you-qualify/ebb-supplemental-grant-for-income-eligible-homeowners>.

See also the California Safe Homes Act (CA Assembly Bill 888, 2025). https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=202520260AB888. This California Safe Homes program goals include: “(1) Reducing local and statewide wildfire losses. (2) Improving insurability and resilience of vulnerable communities. (3) Home hardening of insurable properties to mitigate wildfire risk and enable consumers to get access to insurance premium incentives offered by insurance companies and in alignment with the department’s rules.”

Additionally see the Cal OES California Wildfire Mitigation Program. <https://www.caloes.ca.gov/office-of-the-director/operations/recovery-directorate/hazard-mitigation/california-wildfire-mitigation-program/>. Cal OES. *Homeowner Cost Share*. <https://www.caloes.ca.gov/wp-content/uploads/CWMP/Framework/A4-Homeowner-Cost-Share-September-10-2025.pdf>.

- ²⁰ *My Safe Florida Home*. <https://mysafehome.com/>. See also the *Hurricane Loss Mitigation Program*. <https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/>, and the *Gulf Coast State College Mobile Home Tie-Down Program*. <https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/>.
- ²¹ “Grant awards are based on the Mitigation Grant Type selected by the applicant, the cost of the mitigation project and the total annual adjusted gross household income of the applicant, adjusted for family size relative to the county area median income or the state median family income, whichever is higher.” South Carolina Department of Insurance. Bulletin 2024-04. *SC Safe Home Mitigation Grant Program Award Amount – Notice of Program Revisions and Maximum Grant Amounts*. <https://doi.sc.gov/DocumentCenter/View/14717/2024-04-SC-Safe-Home-Mitigation-Grant-Program-Award-Amount---Notice-Program-Revisions-and-Max-Grant-Amounts-6-28-2024>.
- ²² Free home assessment for approved California Wildfire Mitigation Program applications. Governor’s Office of Emergency Services. *California Wildfire Mitigation Program*. <https://www.caloes.ca.gov/office-of-the-director/operations/recovery-directorate/hazard-mitigation/california-wildfire-mitigation-program/cwmp-homeowner-page/>.
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