



Maine Bureau of Insurance

HoME Resiliency Program

Bob Carey, Superintendent
July 2025



• **HoME Resiliency - Overview**

- \$15M Grant program for homeowners to help make their homes more resilient to severe weather events and lower homeowners' insurance premiums.
 - Funded through one-time surplus of Bureau fees on the insurance market
- Two types of projects may qualify for grants:
 - Roof replacement that complies with the Insurance Institute for Business and Home Safety (IBHS) "FORTIFIED" standards
 - Flood resiliency projects
- Modeled after successful programs in Alabama and other southeastern US states – but modified to focus on perils Maine homeowners face.

• HoME Resiliency – Eligible Projects

- New roofs built to withstand hurricane force winds and rain.
 - Roof condition is cited in ~75% of non-renewal notices in which “condition of property” is listed as the reason.
 - Homeowners needing to replace their roof could receive grant if new roof is built to nationally-recognized standards developed by IBHS.
- Flood-related perils that are commonly excluded from homeowners’ insurance, which may include:
 - Retrofitting electrical wiring, elevating sockets and switches
 - Sealing ground level openings and foundations
 - Installing French drains or other home modifications to reduce impact of water seepage.

• **HoME Resiliency – Grant Eligibility**

- Maine resident
- Primary home (no “camps” or second homes)
- No condominiums
- Homeowners insurance required
- If in flood plain, must maintain flood insurance (NFIP)
- Home must be structurally sound
- Two-tier grant, with lower-income homeowners eligible for enhanced grant (actual amounts TBD)

• **HoME Resiliency - Status**

- Since the bill was signed on April 22:
 - Developing business plan
 - Evaluating software platform to manage the grant program
 - Staffing plan (in-source vs. out-source)
 - Rules to guide the program
- Consulting with IBHS and other states that have adopted similar program
- Initial roll-out will focus on roof resiliency and target 2 or 3 regions of the state
- Targeting 1Q 2026 for first grant awards
- BOI will also be working with insurers to provide a premium discount for homes that are more resilient