



Professional & Financial Regulation

Fortify Maine Home Resiliency Program

Maine Bureau of Insurance

September 2025



Fortify Maine – What's the Need?

- Increasing frequency and intensity of storms
 - Since October 2022, Maine has experienced eight disaster declarations and one emergency declaration
 - By contrast, in the 40 years prior to 2022, the state averaged ONE disaster or emergency declaration per year
- Historically, funding to help homeowners has been provided after the storm has passed and damage has occurred
- This program will help homeowners make upfront investments to make their homes more resilient to avoid or minimize damage



• Fortify Maine - Overview

- \$15M grant program for homeowners to help make homes more resilient to severe weather events and lower insurance premiums
 - Part of L.D. 1 – which was bi-partisan bill introduced by Governor Mills and approved by House and Senate in April.
 - Funded through surplus of Bureau fees on the insurance market, primarily insurance producer fees
- Two types of resiliency projects may qualify for grants:
 - Roof replacement that complies with the Insurance Institute for Business and Home Safety (IBHS) “FORTIFIED” standards
 - Flood mitigation

• Program Structure

1. New roofs built to withstand hurricane force winds and rain.
 - Roof condition is cited in ~75% of Maine homeowners' 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.
2. 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 in-home modifications to reduce impact of water seepage.

• **Fortify Maine Grant Eligibility**

- Maine resident
- Single-family or duplex home, owner occupied
 - No camps, second homes, or condominiums
- In-force homeowners' insurance
- If in special hazard area, must maintain flood insurance (NFIP or private plan)
- Structurally sound / in good repair, with possible exception of roof condition
- Two-tier structure, with lower-income homeowners eligible for enhanced grant
 - \$15,000 – enhanced grant
 - \$10,000 – standard grant

• Pilot Program to Start

- Initial phase will target two or three regions of the state
 - Counties with relatively high loss costs (i.e., homeowners' claims)
- Targeting initial application period to commence in Q1 2026
- First phase of the program will focus on roof replacement
 - Fortified Roofs, standards set by the Insurance Institute for Business and Home Safety (IBHS)
 - Modeled after successful program in Alabama, but modified to address perils of particular concern to Mainers
- Flood resilience program to be rolled out late in 2026 / early 2027
 - What types of flood mitigation work will qualify for funding?
 - How will the work be documented / certified?

• IBHS Certification Process

- All evaluators and contractors will need to be certified by IBHS to participate in the program
 - <https://fortifiedhome.org/how-to-become-fortified-certified/>
 - IBHS has established on-line training and certification program for evaluators and contractors
- Maine certification provisions will also include:
 - In good standing with Maine Revenue Service
 - Insurance requirements
 - No conflicts of interest (e.g., evaluator can't work for the roofer)
 - Agreement with BOI

Fortified Roof

