



Professional & Financial Regulation

Fortify Maine Homes

Maine Bureau of Insurance

November 2025



Fortify Maine Homes – 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 Maine residents make upfront investments to make their primary homes more resilient to avoid or minimize damage



• Fortify Maine - Overview

- \$15M grant program for Maine residents to help make their homes more resilient to severe weather events and lower insurance costs
 - Part of L.D. 1 – bi-partisan bill introduced by Governor Mills and approved by House and Senate in April 2025.
 - Funded through a surplus of Bureau of Insurance fees, primarily producer and insurer fees
 - Returning money to Maine people
 - No State General Fund revenues
- 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

Phase 1 - 2026

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 a grant if the roof is built to nationally-recognized standards developed by IBHS.

Phase 2 - 2027

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 drains or other modifications to reduce water seepage.

• **Fortify Maine Homes Eligibility**

- Maine resident, primary home
 - No seasonal residents
- Owner-occupied, single-family or duplex
 - 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 grant structure, with lower-income homeowners eligible for enhanced grant
 - \$15,000 – enhanced grant
 - \$10,000 – standard grant

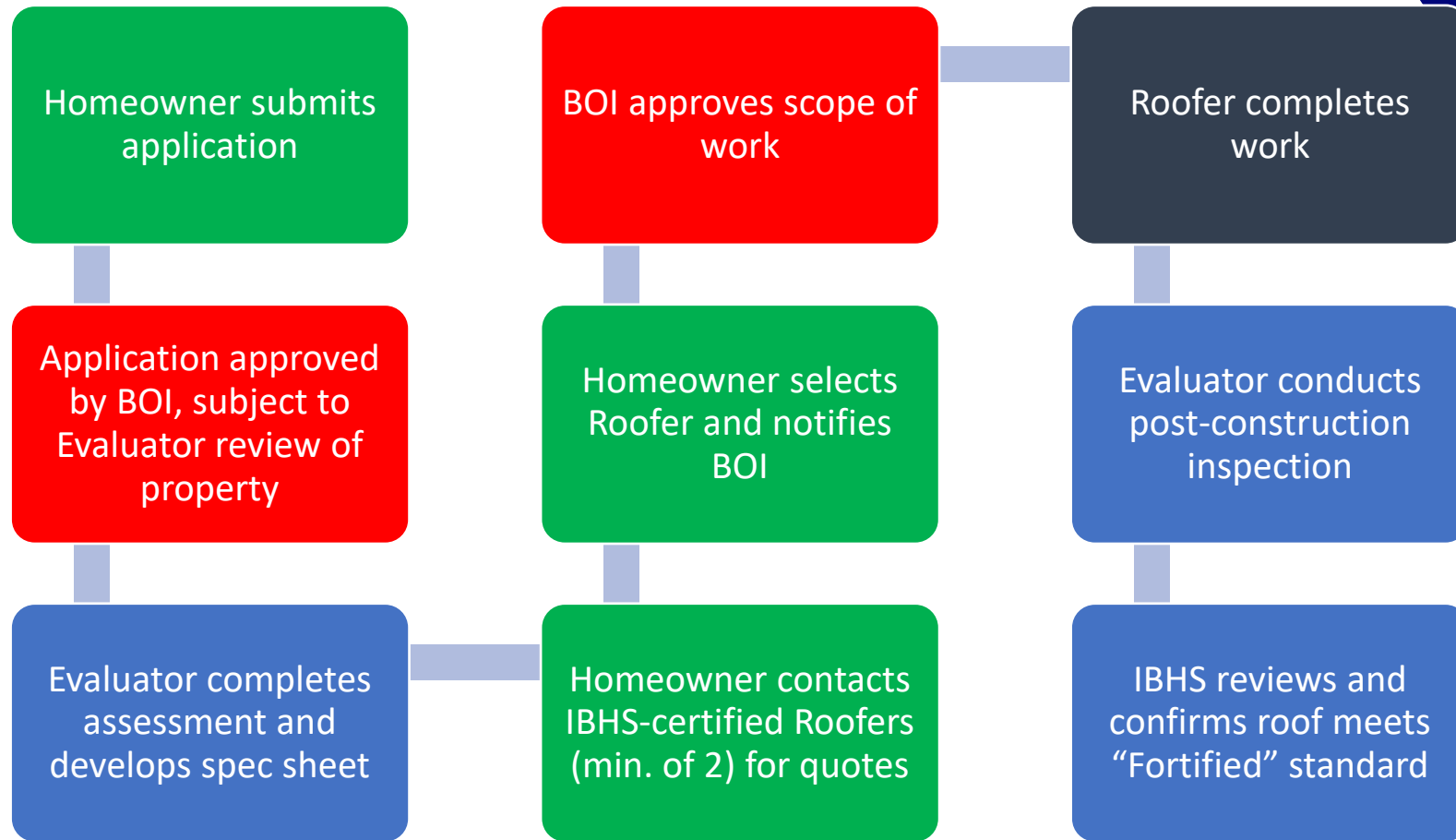
• Pilot Program

- Initial phase includes York, Cumberland, Kennebec and Penobscot
 - Counties with relatively high loss costs (i.e., homeowners' claims)
- Targeting initial application period to commence in first half of 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

• IBHS Certification

- 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 Grant Process



State pays roofer after project completed and certified

• Key Next Steps

- Recruit roofers and evaluators to participate in the program
 - Certified through IBHS
 - Contractor application process established by Maine Bureau of Insurance
- Establish grant management website for homeowners, roofers, evaluators
- Begin marketing and outreach to homeowners
- Open application portal