

1 SB389  
2 129302-2  
3 By Senators Brooks, Pittman, Keahey and Bedford  
4 RFD: Banking and Insurance  
5 First Read: 12-APR-11

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4 ENGROSSED

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7 A BILL  
8 TO BE ENTITLED  
9 AN ACT

10  
11 To establish the Strengthen Alabama Homes Program to  
12 aid homeowners in retrofitting insurable property to resist  
13 loss due to hurricane or other catastrophic windstorm events.  
14 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

15 Section 1. This act shall be known and may be cited  
16 as the Strengthen Alabama Homes Act.

17 Section 2. (a) There is established within the  
18 Department of Insurance, the Strengthen Alabama Homes Program.

19 (b) There is established the Strengthen Alabama  
20 Homes Fund within the State Treasury for the use of the  
21 department to administer the program.

22 (c) This act does not create an entitlement for  
23 property owners or obligate the state in any way to fund the  
24 inspection or retrofitting of residential property in this  
25 state. Implementation of this program is subject to annual  
26 legislative appropriations, receipt of federal grants or  
27 funds, or receipt of other sources of grants or funds. The

1 department shall use its best efforts to obtain grants or  
2 funds from the federal government or other funding sources to  
3 supplement the financial resources of the program that may be  
4 provided by the state.

5 (d) Monies in the program shall be deposited in the  
6 Strengthen Alabama Homes Fund. Monies shall not lapse, unless  
7 otherwise specified under federal funding or a federal grant,  
8 or a grant or funds from another source, or be transferred to  
9 the General Fund or other state funds and shall not be  
10 redistributed. Monies shall be used for the purpose of  
11 assisting the program in performing all acts that relate to  
12 the function and purpose of the program.

13 (e) The program shall apply for financial grants to  
14 retrofit insurable property as defined in Section 27-31D-3,  
15 Code of Alabama 1975, to resist loss due to hurricane or other  
16 catastrophic windstorm events as prescribed in subsection (b)  
17 of Section 27-31D-2, Code of Alabama 1975.

18 (f) The program may also make grants or funding  
19 available to nonprofit entities for projects to retrofit an  
20 insurable property to resist loss due to hurricane or other  
21 catastrophic windstorm events if such grants or funding to  
22 nonprofit entities are allowable under grant or funding rules,  
23 requirements, guidelines, or criteria. However, a nonprofit  
24 entity shall agree to administer the grants or funds as the  
25 program would be required to administer grants or funds and  
26 the entity shall provide documentation to the department in a  
27 timely manner as requested by the department.

1 (g) All mitigation shall be based upon the securing  
2 of all required local permits and applicable inspections in  
3 keeping with local building codes and the Fortified for  
4 Existing Homes Program. Mitigation projects are subject to  
5 random reinspection of all projects.

6 (h) The department may promulgate rules and  
7 eligibility requirements necessary for the proper  
8 administration of this act and pursuant to any instructions or  
9 requirements on grants or funds received by the program.

10 Section 3. (a) To be eligible for a grant,  
11 residential property owners applying for a grant must have an  
12 insurable property that has been granted a homestead exemption  
13 and must be able to meet the eligibility requirements as set  
14 forth by the department for each grant type.

15 (b) Grants to residential property owners must be  
16 used to retrofit an insurable property as defined in Section  
17 27-31D-3, Code of Alabama 1975, to resist loss due to  
18 hurricane or other catastrophic windstorm events as prescribed  
19 in subsection (b) of Section 27-31D-2, Code of Alabama 1975.

20 Section 4. This act shall become effective on  
21 January 1, 2012, following its passage and approval by the  
22 Governor, or its otherwise becoming law.

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Senate

Read for the first time and referred to the Senate  
committee on Banking and Insurance..... 12-APR-11

Read for the second time and placed on the calen-  
dar..... 26-APR-11

Read for the third time and passed as amended .... 27-APR-11

Yeas 30  
Nays 0

Patrick Harris  
Secretary