

By: Oliverson, et al.

H.B. No. 1576

A BILL TO BE ENTITLED

AN ACT

relating to a grant program for hurricane and windstorm loss mitigation for single-family residential property.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Subtitle A, Title 10, Insurance Code, is amended by adding Chapter 1813 to read as follows:

CHAPTER 1813. GRANT PROGRAM FOR HURRICANE AND WINDSTORM LOSS

MITIGATION FOR SINGLE-FAMILY RESIDENTIAL PROPERTY

Sec. 1813.001. DEFINITION. In this chapter, "program" means the hurricane and windstorm loss prevention grant program established under this chapter.

Sec. 1813.002. CONSTRUCTION OF CHAPTER. This chapter does not create an entitlement for property owners or obligate the state to fund the inspection or retrofitting of residential property in this state.

Sec. 1813.003. RULEMAKING. The commissioner may adopt rules necessary to implement this chapter.

Sec. 1813.004. ESTABLISHMENT OF PROGRAM. The commissioner shall establish the hurricane and windstorm loss prevention grant program to provide grants to retrofit eligible residential property to resist hurricane and windstorm losses.

Sec. 1813.005. ELIGIBILITY. An owner of residential property may apply for a grant under the program if:

(1) the property to be retrofitted is:

1 (A) a single-family home or HUD-code
2 manufactured home, as defined by Section 1201.003, Occupations
3 Code; and

4 (B) the owner's residence homestead, as defined
5 by Section 11.13, Tax Code; and

6 (2) the owner and the property meet other eligibility
7 requirements for the program prescribed by commissioner rule.

8 Sec. 1813.006. AWARD OF GRANTS. The commissioner may award
9 grants under the program to eligible applicants to ensure the state
10 purpose of protecting public safety during a hurricane or windstorm
11 is achieved. The commissioner may only award a grant under a
12 contract between the department and a grant recipient that includes
13 provisions under which the department is given sufficient control
14 to ensure the state purpose is accomplished and the state receives
15 the return benefit.

16 Sec. 1813.007. USE OF GRANT. (a) A grant under the program
17 must be used to retrofit the property that is the subject of the
18 grant to one of the following:

19 (1) the fortified home hurricane standard or fortified
20 home high wind and hail standard adopted by the Institute for
21 Business and Home Safety; or

22 (2) another mitigation program, construction
23 technique, or standardized code that may be submitted by an insurer
24 and approved by the commissioner.

25 (b) A property that is a HUD-code manufactured home, as
26 defined by Section 1201.003, Occupations Code, in wind zone III as
27 designated by the United States Department of Housing and Urban

1 Development must be retrofitted to the fortified home hurricane
2 manufactured/modular home guidelines adopted by the Institute for
3 Business and Home Safety.

4 Sec. 1813.008. PERMITTING AND INSPECTIONS. (a) The
5 recipient of a grant under this chapter shall secure all required
6 local permits and inspections for a retrofitting project to be
7 performed using the grant and ensure that the project is performed
8 in accordance with local building codes.

9 (b) The department or a political subdivision in which
10 property for which a grant is awarded is located may inspect the
11 property at any time during the progress of or following completion
12 of the retrofitting project for compliance with laws applicable to
13 the project.

14 Sec. 1813.009. HURRICANE AND WINDSTORM MITIGATION ACCOUNT.
15 (a) The hurricane and windstorm mitigation account is a dedicated
16 account in the general revenue fund. Money in the account may be
17 appropriated only to the department and only for the purpose of
18 implementing the program.

19 (b) The account is composed of:
20 (1) gifts, grants, donations, and legislative
21 appropriations; and
22 (2) interest earned on the investment of money in the
23 account.

24 (c) Section 403.0956, Government Code, does not apply to the
25 account.

26 (d) The department administers the account. The department
27 may solicit and receive gifts, grants, and donations from any

1 source for the benefit of the account.

2 Sec. 1813.010. NONPROFIT ADMINISTRATION. (a) The
3 commissioner may make grants or funding available through the
4 program to a nonprofit organization for use by the organization to
5 retrofit eligible property in the manner required by this chapter.

6 (b) A nonprofit organization that received a grant or
7 funding under this section must administer the grant or funding in
8 the same manner as the program is required to administer grants or
9 funding. The organization shall provide any documentation
10 requested by the department in a timely manner.

11 SECTION 2. This Act takes effect September 1, 2025.