



S.7265 (Bailey)/A.5874 (Hunter)

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<p>BILL</p> <p>S.7265 (Bailey)/A.5874 (Hunter)</p>
<p>SUBJECT</p> <p>Establishes the Strengthen Homes Program</p>
<p>DATE</p> <p>April 20, 2026</p>
<p>SUPPORT</p>

The Business Council of New York State strongly supports S.7265 (Bailey)/A.5874 (Hunter) which would create the Strengthen Homes Program. The program would allow the Superintendent of The Department of Financial Services to provide grants that would be used to retrofit roofs to withstand extreme weather such as hurricanes, tornados, and other catastrophic wind events. These upgrades to roofs would meet or exceed the fortified roof standard of the Insurance Institute for Business and Home Safety (IBHS). IBHS is an independent nonprofit scientific research and communications organization. The IBHS uses their research, dedicated to advancing building science and reducing losses to inform the insurance industry on solutions to mitigate disruption for families and mitigate financial loss.

In recent years, there have been numerous high windstorms across the state as well as tornados and even many years ago Hurricane Sandy left substantial damage downstate. When insurers go through their rate making process, they do analyses over about a 10-year span, taking into consideration all damage/losses. This program would substantially assist business owners in upgrading roofing to be more durable and safer to withstand future storms. In doing so, this would mitigate losses and be a contributing factor in premium rates decreasing.

For these reasons, The Business Council strongly supports this legislation. This legislation would help tackle the increase in premium rates many New Yorkers across the state are seeing.