



February 10, 2025

Senator Chip Curry
Representative Traci Gere
Honorable Members of the Committee on Housing & Economic Development

Re: LD 1

Senator Chip Curry, Representative Traci Gere, and Honorable Members of the Committee on Housing & Economic Development:

My name is Michael Newman, and I am General Counsel of the Insurance Institute for Business & Home Safety (IBHS). IBHS is a 501(c)(3) organization, enabled by the property insurance industry's investment, to fund building safety research that leads to real-world solutions for home and business owners, helping to create more resilient communities. I am writing today to provide our perspective on LD 1, particularly the proposal to establish the Home Resiliency Program.

At our Research Center in Richburg, South Carolina, we study the effects of severe weather on the built environment. Our facility is the only place beside real-world severe weather events that can expose full-size buildings and building components to realistic high wind, hail, and wind-driven rain. Creating realistic scenarios to study building vulnerabilities to severe weather has made IBHS the epicenter of building science research. We have learned that strengthening the roof – the biggest potential damage escalator - is essential to keeping roofs on, water out, families in their homes, businesses open, and communities thriving.

Strong public policies that harness science-based, field-proven tools help homeowners and communities reduce their severe weather risk. Financial support to help homeowners cover the cost to proactively mitigate their properties – like the Home Resiliency Program proposed in LD 1 - can go a long way to shore up communities' resilience to severe weather and maintain healthy insurance markets. Grant programs in states like Alabama, Louisiana, and Mississippi are helping homeowners strengthen their homes, increase their insurability, and secure affordable rates.

The Home Resiliency Program proposed in LD 1 is sensible and should help Mainers confront and mitigate their severe weather risk. Should LD 1 be enacted, we would be pleased to work with state agencies to carry out the bill's purpose and help increase Mainers' resilience to severe weather.

Please do not hesitate to reach out with any questions.

Sincerely,

A handwritten signature in black ink, consisting of stylized initials 'MN' followed by a long horizontal stroke.

Michael Newman
General Counsel
Insurance Institute for Business & Home Safety