STATE OF NEW HAMPSHIRE

SENATE

REPORT OF THE COMMITTEE
FOR THE CONSENT CALENDAR

Thursday, February 5, 2026

THE COMMITTEE ON Commerce

to which was referred **SB 562**

AN ACT relative to a home damage mitigation and resiliency program.

Having considered the same, the committee recommends that the Bill

OUGHT TO PASS

BY A VOTE OF: 5-0

Senator Daniel Innis
For the Committee

At the request of the Insurance Department, this bill would establish the Granite State Home Mitigation and Resiliency Program to provide financial grants to homeowners to mitigate residential real property against loss from severe weather events. In recent years, homeowners insurance costs have substantially increased resulting in homeowners struggling to afford coverage. This program aims to create long-term stabilization in the market by establishing a grant fund to enable homeowners to perform necessary repairs to make their property more resilient. Similar programs have been successful in 8 states, including Alabama, Louisiana, and North Carolina. Given existing budget constraints, this program would be funded through partnerships with outside organizations. The Insurance Department is able to meet the requirements of this bill with no increase in costs or staffing.

Aaron Jones 271-2609

FOR THE CONSENT CALENDAR

COMMERCE

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Ought to Pass, Vote 5-0.
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