

119TH CONGRESS
2D SESSION

H. R. 10122

To establish a Fortified Roof revolving loan fund to assist State agencies in making grants for the installation of Fortified Roofs, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

AUGUST 20, 2026

Mr. CARTER of Louisiana (for himself, Mr. EZELL, and Mr. CARBAJAL) introduced the following bill; which was referred to the Committee on Transportation and Infrastructure

A BILL

To establish a Fortified Roof revolving loan fund to assist State agencies in making grants for the installation of Fortified Roofs, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Safeguarding Tomor-
5 row through Ongoing Risk Mitigation FORTIFIED and
6 Wildfire Prepared Act” or the “STORM FORTIFIED
7 and Wildfire Prepared Act”.

8 **SEC. 2. DEFINITIONS.**

9 In this Act:

1 (1) ADMINISTRATOR.—The term “Adminis-
2 trator” means the Administrator of the Federal
3 Emergency Management Agency.

4 (2) AREA MEDIAN INCOME.—The term “area
5 median income” means the mean income in the lo-
6 cality in which the property is located based on the
7 most recent annual publication of the Department of
8 Housing and Urban Development.

9 (3) ENTITY.—The term “entity” means a State
10 (including the District of Columbia and the terri-
11 tories of the United States) eligible to receive
12 STORM Revolving Loan Fund (RLF) capitalization
13 grants under this Act.

14 (4) FORTIFIED ROOF.—The term “Fortified
15 Roof” means a roof meeting the Insurance Institute
16 for Business and Home Safety (IBHS) FOR-
17 TIFIED Roof Standard, which includes a sealed
18 roof deck, enhanced edge protection, and ring-shank
19 fasteners, and can be verified by a qualified For-
20 tified Evaluator or consistent with, and no less strin-
21 gent than, the standard developed by a nationally
22 recognized, verifiable, science-based standard-setting
23 organization, such as the Insurance Institute for
24 Business and Home Safety.

1 (5) ELIGIBILITY CRITERIA.—The term “Eligi-
2 bility Criteria” means the homeowner eligibility
3 framework established by the State agency gov-
4 erning eligibility requirements for mitigation grants
5 that includes primary residence and homestead ex-
6 emption, proof of wind insurance coverage (and flood
7 insurance coverage where applicable), the issuance of
8 a FORTIFIED Roof, Wildfire Prepared Home, or
9 FORTIFIED Home designation upon project com-
10 pletion, and exclusions for new construction, con-
11 dominiums, and mobile homes.

12 (6) STATE AGENCY.—The term “State agency”
13 means a unit of a State government authorized to
14 administer homeowner mitigation grants, including
15 the office of the State Insurance Commissioner or
16 an equivalent office.

17 (7) WILDFIRE PREPARED HOME.—The term
18 “Wildfire Prepared Home” means a home meeting
19 the Institute for Business and Home Safety (IBHS)
20 Wildfire Prepared Home Standard verified by a
21 third-party inspector or consistent with, and no less
22 stringent than, the standard developed by a nation-
23 ally recognized, verifiable, science-based standard-
24 setting organization, such as the Insurance Institute
25 for Business and Home Safety, at either the Essen-

1 tial level, addressing ember intrusion and ignition
 2 risk, or the Enhanced level, which includes all Es-
 3 sential requirements plus additional protections
 4 against direct flame contact and radiant heat. The
 5 term includes any successor designation established
 6 by IBHS under a substantially equivalent standard
 7 recognized by the Administrator.

8 **SEC. 3. AUTHORIZATION OF APPROPRIATIONS.**

9 There is authorized to be appropriated to capitalize
 10 or recapitalize STORM FORTIFIED Roof Revolving
 11 Loan Funds administered by the Federal Emergency
 12 Management Agency under this Act, \$100,000,000 for
 13 each of fiscal years 2027 through 2036, to remain avail-
 14 able until expended.

15 **SEC. 4. GRANTS TO ENTITIES FOR ESTABLISHMENT OF**
 16 **STORM FORTIFIED ROOF REVOLVING LOAN**
 17 **FUNDS.**

18 (a) GENERAL AUTHORITY.—

19 (1) IN GENERAL.—The Administrator may
 20 enter into agreements with eligible entities to make
 21 capitalization grants to such entities for the estab-
 22 lishment of STORM FORTIFIED Roof revolving
 23 loan funds (referred to in this section as “entity loan
 24 funds”) for providing funding assistance to home-
 25 owners to carry out eligible projects under section 5

1 for the installation of mitigation measures for FOR-
2 TIFIED Roof, FORTIFIED Home, or Wildfire Pre-
3 pared Home designations.

4 (2) AGREEMENTS.—Any agreement entered
5 into under this section shall require the participating
6 entity to—

7 (A) comply with the requirements of this
8 section; and

9 (B) use accounting, audit, and fiscal proce-
10 dures conforming to generally accepted account-
11 ing standards.

12 (b) APPLICATION.—

13 (1) IN GENERAL.—To be eligible to receive a
14 capitalization grant under this section, an eligible
15 entity shall submit to the Administrator an applica-
16 tion at such time, in such manner, and containing
17 such information as the Administrator may require.

18 (2) TECHNICAL ASSISTANCE.—The Adminis-
19 trator shall provide technical assistance to eligible
20 entities for applications under this section.

21 (c) ENTITY LOAN FUND.—

22 (1) ESTABLISHMENT OF FUND.—An entity that
23 receives a capitalization grant under this section
24 shall establish an entity loan fund that complies with
25 the requirements of this subsection.

1 (2) FUND MANAGEMENT.—Except as provided
2 in paragraph (3), entity loan funds shall—

3 (A) be administered by the State agency;

4 and

5 (B) include only—

6 (i) funds provided by a capitalization
7 grant under this section;

8 (ii) repayments of loans under this
9 section and section 5 to the entity loan
10 fund; and

11 (iii) interest earned on amounts in the
12 entity loan fund.

13 (3) ADMINISTRATION.—A participating entity
14 may combine the financial administration of the en-
15 tity loan fund of such entity with the financial ad-
16 ministration of any other revolving fund established
17 by such entity if the Administrator determines
18 that—

19 (A) the capitalization grant, entity share,
20 repayments of loans, and interest earned on
21 amounts in the entity loan fund are accounted
22 for separately from other amounts in the revolv-
23 ing fund; and

24 (B) the authority to establish assistance
25 priorities and carry out oversight activities re-

1 mains in the control of the entity agency re-
2 sponsible for homeowner mitigation grants.

3 (4) ENTITY SHARE OF FUNDS.—

4 (A) IN GENERAL.—On or before the date
5 on which a participating entity receives a cap-
6 italization grant under this section, the entity
7 shall deposit into the entity loan fund of such
8 entity, an amount equal to not less than 35 per-
9 cent of the amount of the capitalization grant.
10 An entity's appropriations or deposits into an-
11 other fund for an existing grant program that
12 covers all or some of the mitigation measures in
13 subsection (1)(a) shall count towards entity
14 loan fund deposits.

15 (B) REDUCED GRANT.—If, with respect to
16 a capitalization grant under this section, a par-
17 ticipating entity deposits in the entity loan fund
18 of the entity an amount that is less than 35
19 percent of the total amount of the capitalization
20 grant that the participating entity would other-
21 wise receive, the Administrator shall reduce the
22 amount of the capitalization grant received by
23 the entity so that the deposit is 35 percent of
24 the new capitalization amount.

25 (d) APPORTIONMENT.—

1 (1) IN GENERAL.—Except as otherwise pro-
2 vided by this subsection, the Administrator shall ap-
3 portion funds made available to carry out this sec-
4 tion to entities that have entered into an agreement
5 under subsection (a)(2) in amounts as determined
6 by the Administrator.

7 (2) RESERVATION OF FUNDS.—The Adminis-
8 trator of the Federal Emergency Management Agen-
9 cy may set aside up to 3 percent of the funds made
10 available to carry out this Act for technical assist-
11 ance, guidance updates, data systems (including
12 FEMA Go), and oversight to address gaps in clarity
13 and consistency identified by the Comptroller Gen-
14 eral of the United States.

15 (e) USE OF FUNDS.—Amounts deposited in an entity
16 loan fund, including loan repayments and interest earned
17 on such amounts, may be used—

18 (1) to make loans to State agencies, on the con-
19 dition that—

20 (A) such loans are made at an interest
21 rate of not more than 1 percent;

22 (B) annual principal and interest payments
23 will commence not later than 1 year after com-
24 pletion of any project and all loans made under
25 this subparagraph will be fully amortized, ex-

cept for the forgivable portion of any loan described in section 5—

(i) not later than 20 years after the date on which the project is completed; or

(ii) for projects in a low-income geographic area, not later than 30 years after the date on which the project is completed and not longer than the expected design life of the project;

(C) the loan recipient of a loan under this subparagraph establishes a dedicated source of revenue for repayment of the loan; and

(D) the entity loan fund will be credited with all payments of principal and interest on all loans made under this subparagraph;

(2) for the reasonable costs of administering the fund and conducting activities under this section, except that such amounts shall not exceed \$100,000 per year, 2 percent of the capitalization grants made to the participating entity in a fiscal year, or 1 percent of the value of the entity loan fund, whichever amount is greatest, plus the amount of any fees collected by the entity for such purpose regardless of the source; and

(3) to earn interest on the entity loan fund.

1 (f) INTENDED USE PLANS.—

2 (1) IN GENERAL.—After providing for public
3 comment and review, and consultation with appro-
4 priate government agencies of the State or Indian
5 tribal government, Federal agencies, and interest
6 groups, each participating entity shall annually pre-
7 pare and submit to the Administrator a plan identi-
8 fying the intended uses of the entity loan fund.

9 (2) CONTENTS OF PLANS.—An entity intended
10 use plan prepared under paragraph (1) shall include
11 a list of proposed projects describing targeted geog-
12 raphies, expected numbers of grants made, income-
13 based forgiveness volumes, and projected loan revolv-
14 ing schedules.

15 (g) AUDITS, REPORTS, PUBLICATIONS, AND OVER-
16 SIGHT.—

17 (1) BIENNIAL ENTITY AUDIT AND REPORT.—
18 Beginning not later than the last day of the second
19 fiscal year after the receipt of payments under this
20 section, and biennially thereafter, any participating
21 entity shall—

22 (A) conduct an audit of the entity loan
23 fund established under subsection (c); and

24 (B) provide to the Administrator a report
25 including—

- 1 (i) the result of any such audit; and
2 (ii) a review of the effectiveness of the
3 entity loan fund of the entity with respect
4 to meeting the goals and intended benefits
5 described in the intended use plan sub-
6 mitted by the entity under subsection (g).

7 (2) OVERSIGHT.—

8 (A) IN GENERAL.—The Administrator
9 shall, at least every 4 years, conduct reviews
10 and audits as may be determined necessary or
11 appropriate by the Administrator to carry out
12 the objectives of this section and determine the
13 effectiveness of the fund.

14 (B) GAO REQUIREMENTS.—A partici-
15 pating entity shall conduct audits under para-
16 graph (1) in accordance with the auditing pro-
17 cedures of the Government Accountability Of-
18 fice, including generally accepted government
19 auditing standards.

20 (C) RECOMMENDATIONS BY ADMINIS-
21 TRATOR.—The Administrator may at any time
22 make recommendations for or require specific
23 changes to an entity loan fund in order to im-
24 prove the effectiveness of the fund.

1 (D) USE OF FEMA GO.—All applications,
2 awards, and closeouts under a revolving loan
3 fund established pursuant to this section shall
4 use FEMA GO and conform to auditing and
5 recordkeeping requirements applicable to revolving
6 loan funds established pursuant to section
7 205 of the Robert T. Stafford Disaster Relief
8 and Emergency Assistance Act (42 U.S.C.
9 5135).

10 (h) REGULATIONS OR GUIDANCE.—Not later than
11 180 days after the date of enactment of this Act, the Ad-
12 ministrator shall publish clarified guidance for the special-
13 ized use-case under this section addressing reporting, for-
14 giveness accounting, and equity targeting, consistent with
15 recommendations of the Comptroller General of the
16 United States.

17 (i) WAIVER AUTHORITY.—Until such time as the Ad-
18 ministrator issues final regulations to implement this sec-
19 tion, the Administrator may—

20 (1) waive notice and comment rulemaking, if
21 the Administrator determines the waiver is necessary
22 to expeditiously implement this section; and

23 (2) provide capitalization grants under this sec-
24 tion as a pilot program.

1 (j) LIABILITY PROTECTIONS.—The Agency shall not
2 be liable for any claim based on the exercise or perform-
3 ance of, or the failure to exercise or perform, a discre-
4 tionary function or duty by the Agency, or an employee
5 of the Agency in carrying out this section.

6 (k) INSURANCE COORDINATION.—The Administrator
7 shall encourage State agencies establishing a revolving
8 fund under this section to coordinate with insurers to rec-
9 ognize FORTIFIED Roof, FORTIFIED Home, or Wild-
10 fire Prepared Home certificates for actuarially justified
11 premium discounts and to publicize State incentives where
12 available, following the Eligibility Criteria model.

13 (l) COMPLIANCE WITH ENVIRONMENTAL AND
14 BUILDING CODES.—Projects carried out under this sec-
15 tion shall comply with applicable building codes, environ-
16 mental planning, and historic preservation requirements
17 as outlined in the Notice of Funding Opportunities for
18 projects carried out under section 205 of the Robert T.
19 Stafford Disaster Relief and Emergency Assistance Act
20 (42 U.S.C. 5135).

21 **SEC. 5. HOMEOWNER GRANT PROGRAMS.**

22 (a) IN GENERAL.—State agencies receiving a loan
23 from a revolving loan fund established under section 4 of
24 this Act shall establish a homeowner grant program for
25 the installation of FORTIFIED Roofs, or improvements

1 made to meet the FORTIFIED Home or Wildfire Pre-
2 pared Home designation, and may only use such loan
3 funds to make grants under such program.

4 (b) ELIGIBILITY.—Under the program established
5 pursuant to subsection (a), State agencies shall determine
6 eligibility for grants under the program provided it follows
7 the following criteria:

8 (1) PRIMARY RESIDENCE AND HOMESTEAD EX-
9 EMPTION.—The dwelling shall be the homeowner's
10 primary residence and shall be subject to a State or
11 local homestead exemption, owner-occupancy tax
12 classification, or equivalent designation under State
13 law. Where no such State mechanism exists, the
14 homeowner shall provide alternative documentation
15 of owner-occupancy as prescribed by the Adminis-
16 trator.

17 (2) PROOF OF WIND COVERAGE.—For home-
18 owners seeking Fortified Home designation, the
19 homeowner shall provide proof of an in-force resi-
20 dential property insurance policy including wind
21 peril coverage, valid through the projected date of
22 project completion. A State agency may establish eli-
23 gibility criteria for homeowners who are not insured
24 at the time of application if the homeowner dem-
25 onstrates that the proposed mitigation project is rea-

sonably intended to improve the insurability or affordability of coverage for the dwelling following project completion.

(3) PROOF OF FLOOD COVERAGE IN SPECIAL FLOOD HAZARD AREAS.—If the dwelling is located within a Special Flood Hazard Area as designated by the Federal Emergency Management Agency, the homeowner shall also provide proof of an in-force flood insurance policy, issued under the National Flood Insurance Program or a qualifying private policy under 42 U.S.C. 4012a(b), valid through the projected date of project completion.

(4) PROOF OF FIRE COVERAGE IN WILDFIRE HAZARD AREAS.—For applications seeking a Wildfire Prepared Home designation, if the dwelling is located within a designated Wildfire Hazard Area under applicable State or Federal mapping, the homeowner shall provide proof of an in-force residential property insurance policy including fire peril coverage, valid through the projected date of project completion. A State agency may establish eligibility criteria for homeowners who are not insured at the time of application if the homeowner demonstrates that the proposed mitigation project is reasonably intended to improve the insurability or affordability

1 of coverage for the dwelling following project comple-
2 tion.

3 (5) DWELLING CONDITION.—The dwelling shall
4 be in a condition permitting completion of the pro-
5 posed mitigation work to the applicable designation
6 standard, as determined by a certified evaluator. A
7 dwelling damaged by a covered weather event may
8 remain eligible if the evaluator determines it is oth-
9 erwise suitable for the proposed work.

10 (6) NO DUPLICATE FUNDING.—The homeowner
11 shall certify and disclose any prior Federal, State, or
12 local grant or subsidy received for the same scope of
13 work. Grant funds under this Act shall not duplicate
14 prior funding for the same improvements. The Ad-
15 ministrator shall establish rules governing the per-
16 missible use of grant funds to supplement insurance
17 claim proceeds.

18 (7) INELIGIBLE DWELLINGS.—New construc-
19 tion homes, condominiums, and mobile homes are
20 not eligible to participate in the program.

21 (8) ELIGIBILITY CRITERIA.—A State agency
22 may establish eligibility criteria for homeowners who
23 are not insured at the time of application if the
24 homeowner demonstrates that the proposed mitiga-
25 tion project is reasonably intended to improve the in-

1 surability or affordability of coverage for the dwell-
2 ing following project completion.

3 (9) PRIORITIZATION.—States may give priority
4 to lower-income applicants, applicants who live in lo-
5 cations that, based on historical data, have a higher
6 susceptibility to catastrophic weather events, and ap-
7 plicants meeting any other criteria the State agency
8 determines is appropriate to meet the purpose of the
9 program.

10 (c) GRANT AMOUNTS.—The amount of a grant under
11 a program established pursuant to subsection (a) may
12 cover the specific construction upgrades, including labor
13 and materials, for a Fortified Roof, Fortified Home, or
14 Wildfire Prepared Home project up to a State agency set-
15 cap, which may not be more than \$10,000.

16 (d) PROCUREMENT AND CERTIFICATION.—All work
17 done using a grant made by a loan under this section shall
18 be performed by a qualified contractor and verified by a
19 qualified evaluator under the applicable Fortified Roof,
20 Fortified Home, or Wildfire Prepared Home program.

21 (e) FORGIVENESS OF CERTAIN AMOUNTS.—As a con-
22 dition for establishing a revolving loan fund under section
23 4, the State agency shall forgive the repayment or cost-
24 share obligation, if any, of any grant made pursuant to
25 this section for a Fortified Roof, Fortified Home, or Wild-

1 fire Prepared Home project for an individual homeowner
2 that has an income below 120 percent of the area median
3 income.

4 **SEC. 6. RULE OF CONSTRUCTION.**

5 Nothing in this Act shall be construed to limit the
6 ability of the Administrator under any other provision of
7 law to capitalize revolving loan funds for other hazard
8 mitigation projects.

○