

TRANSMITTAL SHEET FOR
NOTICE OF INTENDED ACTION

Control 482 Department or Agency Department of Insurance*

Rule No. 482-1-159-.04

Rule Title: Grant Award Allocations.

New Amend Repeal Adopt by Reference

Would the absence of the proposed rule significantly harm or endanger the public health, welfare, or safety? N/A*

Is there a reasonable relationship between the state's police power and the protection of the public health, safety, or welfare? N/A*

Is there another, less restrictive method of regulation available that could adequately protect the public? N/A*

Does the proposed rule have the effect of directly or indirectly increasing the costs of any goods or services involved and, if so, to what degree? N/A*

Is the increase in costs, if any, more harmful to the public than the harm that might result from the absence of the proposed rule? N/A*

Are all facets of the rulemaking process designed solely for the purpose of, and so they have, as their primary effect, the protection of the public? N/A*

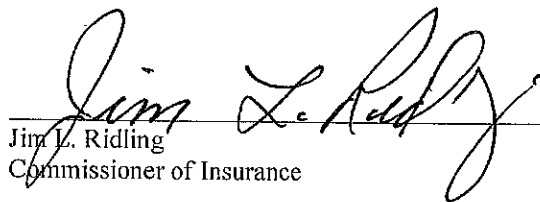
Does the proposed rule have an economic impact? N/A*

If the proposed rule has an economic impact, the proposed rule is required to be accompanied by a fiscal note prepared in accordance with subsection (f) of Section 41-22-23, Code of Alabama 1975.

Certification of Authorized Official

I certify that the attached proposed rule has been proposed in full compliance with the requirements of Sections 27-2-17 and 27-7-43, Code of Alabama 1975, and that it complies with all applicable filing requirements of the Alabama Insurance Code.*

Signature of certifying officer



Jim L. Ridling
Commissioner of Insurance

Date: April 20, 2017

*Note: *The Alabama Department of Insurance is exempt from the Alabama Administrative Procedures Act pursuant to Section 41-22-2(e), Code of Alabama 1975.*

Alabama Department of Insurance

NOTICE OF INTENDED ACTION

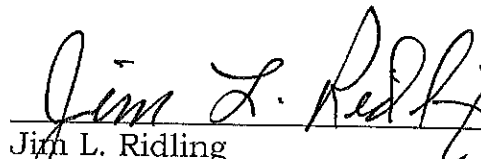
AGENCY NAME: Alabama Department of Insurance
RULE NO. & TITLE: Rule 482-1-159-.04: Grant Award Allocations.
INTENDED ACTION: Amend rule.

SUBSTANCE OF PROPOSED ACTION: The Commissioner of Insurance is proposing to amend the rule which sets forth the grant award allocations percentages for grants from the Strengthen Alabama Homes program. The amendments change the percentage of family income thresholds relative to the percentage of grants to be awarded. The amendments will become effective June 24, 2017.

TIME, PLACE, MANNER OF PRESENTING VIEWS: Interested persons may submit data, views, or arguments in writing at any time prior to June 7, 2017, to the Alabama Department of Insurance, Attention: Legal Division, Post Office Box 303351, Montgomery, Alabama 36130-3351, or orally by appearing at the public hearing, Suite 502, RSA Tower, 201 Monroe Street, Montgomery, Alabama, beginning at 2:00 PM, on June 14, 2017.

FINAL DATE FOR COMMENT AND COMPLETION OF NOTICE:
June 7, 2017

CONTACT PERSON AT AGENCY: Reyn Norman
General Counsel



Jim L. Ridling
Commissioner of Insurance

1 **482-1-159-.04 Grant Award Allocations.**

2 (1) In order to assure equitable distribution of grants
3 in proportion to the income demographics of Mobile and Baldwin
4 Counties, applications will be accepted on a first-come,
5 first-served basis within each income tier, with priority
6 given to lower-income applicants so that the number of grants
7 awarded will be allocated according to the following
8 approximate distribution:

9	Family Income as a %	
10	of CAMI or SMFI	% of Grants
11	≤ 80%	50%
12	> 80% but ≤ 90%	20% <u>50%</u>
13	> 90% but ≤ 105%	10%
14	> 105% but ≤ 120%	5%
15	> 120% but ≤ 145%	5%
16	> 145% but ≤ 170%	5%
17	> 170%	5%

18 (2) If there are not enough applicants in any one income
19 group, then that income group's allocation may be used for
20 other income groups.

1 (3) The relative percentages of family income and the
2 percent of grant allocations, as shown in the above chart, may
3 be adjusted from time to time as deemed appropriate by the
4 Commissioner.

5 Author: Commissioner of Insurance
6 Statutory Authority: Ala. Code §§ 27-2-17, 27-31E-2
7 History: New August 12, 2015, Effective January 1, 2016;
8 Revised June 14, 2017, Effective June 24, 2017