



1 PUBLIC PROTECTION CABINET

2 Department of Insurance

3 Division of Property and Casualty Insurance

4 (New Administrative Regulation)

5 806 KAR 2:200. Operations, Eligibility and Grant Procedures for the Strengthen Kentucky

6 Homes Program.

7 RELATES TO: KRS 340.2-450

8 STATUTORY AUTHORITY: KRS 304.2-450

9 NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.2-450 authorizes the commissioner  
10 to promulgate administrative regulations to establish any additional rules and eligibility  
11 requirements that are necessary for the proper implementation and administration of the Strengthen  
12 Kentucky Homes program. This administrative regulation establishes the operations of the  
13 program, the eligibility rules and requirements, and the application and grant award process which  
14 are necessary to carry out the provisions of KRS 304.2-450, relating to the Strengthen Kentucky  
15 Homes Program.

16 Section 1. Definitions.

17 (1) “Applicant” means a real property owner seeking, or who has been approved for, a financial  
18 grant pursuant to KRS 304.2-450.

19 (2) “Commissioner” is defined by KRS 304.1-050(1).

20 (3) “Contractor” means a person certified to act as a contractor by IBHS and who is approved to  
21 work with the SKH program pursuant to 806 KAR 2:210.

1 (4) “Department” means the Kentucky Department of Insurance as defined in KRS 304.1-050(2).

2 (5) “Evaluator” means a person certified to act as an evaluator by IBHS and who is approved to  
3 work with the SKH program pursuant to 806 KAR 2:210.

4 (6) “IBHS” means the Insurance Institute for Business and Home Safety.

5 (7) “IBHS FORTIFIED Designation Certificate” means a certificate issued by IBHS upon  
6 successful completion of a FORTIFIED project.

7 (8) “Region” means a distinct geographic area designated for the purpose of fund allocation and  
8 grant award priority, and divided by area development districts established pursuant to KRS  
9 147A.050.

10 (9) “Resident” means a person who resides in Kentucky for at least 181 days per calendar year.

11 (10) “SKH” means the Strengthen Kentucky Homes Program as established by KRS 304.2-450.

12 Section 2. Operations.

13 (1) SKH shall operate within the Property and Casualty Division of the Department.

14 (2) In accordance with KRS 304.2-450, the commissioner shall allocate monies held by the  
15 Strengthen Kentucky Homes Program Fund to the fifteen (15) different regions of the state in equal  
16 amounts.

17 (3) If a region fails to exhaust all funds allocated to that region due to an insufficient number of  
18 applicants, the commissioner may proportionally reallocate that region’s funds to regions which  
19 have exhausted all previously allocated funds.

20 (4) The commissioner may establish special mitigation zones for the allocation of additional funds  
21 in any geographic area within the Commonwealth of Kentucky if:

22 (a) The Governor declares a state of emergency; or

1 (b) Additional funding is needed to mitigate areas which exhibit higher vulnerability to extreme  
2 weather events.

3 Section 3. Eligibility.

4 (1) To be eligible for an SKH grant:

5 (a) The applicant shall be:

6 1. The homeowner of the property to be mitigated; and

7 2. A resident of Kentucky;

8 (b) The property to be mitigated shall be:

9 1. Deemed eligible for mitigation as determined by an evaluator based on the requirements  
10 included in the PSI-1 form; and

11 2. An insurable, owner-occupied primary residence located in Kentucky and either:

12 a. A single-family home; or

13 b. A multifamily home.

14 (2) If the property to be mitigated is a multifamily residence, it shall:

15 (a) Be one singular structure; and

16 (b) Contain or be comprised of four (4) housing units or less.

17 (3) Applications submitted for properties with multiple owners must complete the AOC-1 form  
18 with signatures from all owners of the property.

19 (4) A single-family or multifamily structure is only eligible to receive one (1) SKH grant.

20 (5) The property to be mitigated may be a modular home but shall not be a condominium or  
21 mobile home.

22 Section 4. Application Process.

1 (1) The applicant shall submit a completed application via the SKH online portal at  
2 <https://skh.doi.ky.gov>.

3 (2) The applicant shall select an evaluator from the Department's SKH list of evaluators as  
4 prompted by the SKH website upon successful completion of an application and shall be  
5 responsible for paying the evaluator's charge for services.

6 (3) The evaluator shall:

7 (a) Examine the home to determine whether it is eligible for mitigation;

8 (b) Identify all improvements required to achieve IBHS Roof eligibility; and

9 (c) Report findings to the Department by submitting PSI-1 form to the SKH website.

10 Section 5. Approval of Grants and Process.

11 (1) The Department shall:

12 (a) Review all applications for completeness and determine if the applicant is eligible to receive  
13 grant funds;

14 (b) Verify the accuracy of the information on the application; and

15 (c) Approve applicants in the order received within a region who:

16 1. Meet all eligibility requirements set out in Section 3 of this administrative regulation;

17 2. Successfully submit a complete and verified application; and

18 3. Have a PSI-1 Form on file with the Department which finds the residence eligible for  
19 mitigation.

20 (2) Grants shall be awarded in the order that applications are approved within a region subject to  
21 availability of funds.

22 (3) The Department shall send notice to the applicant informing him or her of an approval or  
23 disapproval of the application.

1 (4) If approved, an applicant shall select at least one contractor from the Department's SKH list  
2 of contractors on the SKH website to request a bid for the mitigation work.

3 (5) Selected contractors shall utilize the BDS-1 form to electronically submit bid proposals via  
4 the SKH online portal at: <https://skh.doi.ky.gov>.

5 (6) Applicants who elect to proceed shall select a contractor of his or her choice from bids  
6 received and enter into an agreement with the contractor to perform the mitigation work.

7 Contractors who begin mitigation work prior to Department approval to begin mitigation work  
8 shall not receive grant fund compensation.

9 (7) Grant projects shall be completed within ninety (90) days of the date of the grant approval  
10 notification. Upon written request, the Department may provide an extension based upon the  
11 following:

12 (a) Unknown additional required mitigation work;

13 (b) Acts of God; or

14 (c) Extenuating circumstances beyond the applicant or contractor's control.

15 (8) Failure of a contractor to complete a grant project within ninety (90) days without an  
16 extension may result in forfeiture of the grant.

17 Section 6. Grant Award Process.

18 (1) Once the grant application is approved, the contractor selected by the applicant may begin the  
19 mitigation work.

20 (2) Once the mitigation work is completed, the contractor shall submit completed CCF-1 and  
21 INV-1 forms via the SKH online portal at: <https://skh.doi.ky.gov>.

1 (3) The evaluator previously selected by the applicant shall conduct all required evaluations  
2 confirming that the work was completed according to the most current IBHS FORTIFIED  
3 Standard and shall submit an HR-1 form to the online portal at: <https://skh.doi.ky.gov>.

4 (4) After all required forms are completed and submitted, the Department shall pay the  
5 contractor's bid up to the limit of the grant.

6 (5) The applicant shall be responsible for any remaining cost to the contractor.

7 Section 7. Release of Funds.

8 (1) Once the grant application is approved, the contractor selected by the applicant may begin the  
9 mitigation work.

10 (2) Once the mitigation work is completed, the contractor shall submit completed CCF-1 and  
11 INV-1 forms via the SKH online portal at: <https://skh.doi.ky.gov>.

12 (3) The evaluator previously selected by the applicant shall conduct all required evaluations  
13 confirming that the work was completed according to the most current IBHS FORTIFIED  
14 Standard and shall submit an HR-1 form to the online portal at: <https://skh.doi.ky.gov>.

15 (4) After all required forms are completed and submitted, the Department shall pay the  
16 contractor's bid up to the limit of the grant.

17 (5) The applicant shall be responsible for any remaining cost to the contractor.

18 (6) Grant funds shall be paid on behalf of an approved applicant after:

19 (a) A FORTIFIED Designation Certificate is issued for the property by IBHS and received by  
20 the Department; and

21 (b) The contractor completes and submits the INV-1 Form via the SKH online portal at:  
22 <https://skh.doi.ky.gov>.

23 (7) Checks shall be mailed to the address of the contractor's choice.

1 Section 8. Incorporation by Reference.

2 (1) The following material is incorporated by reference:

3 (a) “Contractor Bid Sheet”, BDS-1 (7/2025);

4 (b) “Pre-Site Inspection Questions”, PSI-1 (7/2025);

5 (c) “Completion Confirmation Form”, CCF-1 (7/2025);

6 (d) “Additional Owners Consent Form”, AOC-1 (7/2025);

7 (e) “Home Review Form”, HR-1 (7/2025);

8 (f) “Standard Invoice”, INV-1 (7/2025);

9 (g) “Foundation Requirements for FORTIFIED Home Eligibility”, FH 2022-06 (4/2023);

10 (h) “Eligibility and Compliance of Accessory Roof Structures”, FH 2023-03 (4/2023);

11 (i) “FORTIFIED Requirements for Cement and Clay Hip and Ridge Tile Installed Over Asphalt  
12 Shingle Roof Cover”, FH 2023-05 (4/2023);

13 (j) “FORTIFIED Home Requirements for Homes with Excessive Gaps Between Wood Decking  
14 Boards” FH 2023-07 (4/2023);

15 (k) “FORTIFIED Guidance on Leaf Guards and Gutters”, FH 2023-09 (5/2023);

16 (l) “2025 Fortified Home Standard” FH Std.-2025 (11/2024); and

17 (m) “Online SKH Application”, <https://skh.doi.ky.gov> (7/2025).

18 (2) This material may be inspected, copied or obtained, subject to applicable copyright law, at

19 the Department of Insurance, Mayo-Underwood Building, 500 Mero Street, Frankfort, Kentucky

20 40601, Monday through Friday, 8 a.m. to 4:30 p.m. This material is also available on the

21 department's website at: <https://insurance.ky.gov/ppc/CHAPTER.aspx>.

READ AND APPROVED:



Sharon P. Clark  
Commissioner, Department of Insurance

7-9-2025

Date



Ray A. Perry  
Secretary, Public Protection Cabinet

7-9-25

Date



## PUBLIC HEARING AND PUBLIC COMMENT PERIOD

A public hearing on this administrative regulation shall be held at 9:00 AM on September 22, 2025, at 500 Mero Street, Frankfort, KY 40601. Individuals interested in being heard at this hearing shall notify this agency in writing by five workdays prior to the hearing, of their intent to attend. If no notification of intent to attend the hearing is received by that date, the hearing may be canceled. If held, this hearing will be open to the public. Any person who wishes to be heard will be given an opportunity to comment on the proposed administrative regulation. A transcript of the public hearing will not be made unless a written request for a transcript is made. If you do not wish to be heard at the public hearing, you may submit written comments on the proposed administrative regulation. Written comments shall be accepted through 11:59 PM on September 30, 2025. Send written notification of intent to be heard at the public hearing or written comments on the proposed administrative regulation to the contact person below.

Contact Person: Shaun T. Orme  
Title: Executive Advisor  
Address: 500 Mero Street, Frankfort, KY 40601  
Phone: +1 (502) 782-1698  
Fax: +1 (502) 564-1453  
Email: [shaun.orme@ky.gov](mailto:shaun.orme@ky.gov)

## REGULATORY IMPACT ANALYSIS AND TIERING STATEMENT

806 KAR 2:200

Contact Person: Shaun T. Orme

Phone: 502-782-1698

Email: shaun.orme@ky.gov

(1) Provide a brief summary of:

(a) What this administrative regulation does:

806 KAR 2:200 provides the eligibility requirements, application process, and grant award procedures for the Strengthen Kentucky Home Program.

(b) The necessity of this administrative regulation:

KRS 304.2-450 mandates the Department promulgate regulations for administering the Strengthen Kentucky Homes Program.

(c) How this administrative regulation conforms to the content of the authorizing statutes:

KRS 304.2-450 provides that the Department shall establish the eligibility criteria, requirements, and procedures for obtaining a financial grant.

(d) How this administrative regulation currently assists or will assist in the effective administration of the statutes:

806 KAR 2:200 provides Strengthen Kentucky Homes Operating procedures, eligibility requirements, application process, and grant award procedures. This will create a consistent and efficient process for determining grant fund allocation and eligibility for a grant award.

(2) If this is an amendment to an existing administrative regulation, provide a brief summary of:

(a) How the amendment will change this existing administrative regulation: N/A

(b) The necessity of the amendment to this administrative regulation: N/A

(c) How the amendment conforms to the content of the authorizing statutes: N/A

(d) How the amendment will assist in the effective administration of the statutes: N/A

(3) List the type and number of individuals, businesses, organizations, or state and local governments affected by this administrative regulation:

806 KAR 2:200 will affect an unknown number of homeowners and persons eligible to become contractors and evaluators. The number of affected individuals may depend on current and future funding levels for the Strengthen Kentucky Homes Program.

(4) Provide an analysis of how the entities identified in question (3) will be impacted by either the implementation of this administrative regulation, if new, or by the change, if it is an amendment, including:

(a) List the actions that each of the regulated entities identified in question (3) will have to take to comply with this administrative regulation or amendment:

Homeowners seeking a financial grant to mitigate their home will be required to submit an application, select an evaluator and contractor, and make their property available for inspection and mitigation.

Evaluators will be required to inspect the home to determine if eligible for a mitigation grant and to certify that repairs are complete.

Contractors will be required to provide a bid on a mitigation project, and if selected, perform the mitigation work on the property. Once complete, contractors will submit an invoice to the Department for payment.

(b) In complying with this administrative regulation or amendment, how much will it cost each of the entities identified in question (3):

The cost to comply with the regulation is de minimis.

(c) As a result of compliance, what benefits will accrue to the entities identified in question (3):

Homeowners may receive grant funds to mitigate their homes to better withstand extreme wind and hail events.

Evaluators and contractors will be paid to perform their respective tasks as part of this program.

(5) Provide an estimate of how much it will cost the administrative body to implement this administrative regulation:

(a) Initially: This regulation alone does not cost any amount, but rather sets requirements for the eligibility and process for applicants to apply for grants from the five million already appropriated to the Strengthen Kentucky Home Program.

(b) On a continuing basis: This regulation alone will not cost any amount, but rather sets requirements for the eligibility and process for applicants to apply for grants from the five million already appropriated to the Strengthen Kentucky Home Program.

(6) What is the source of the funding to be used for the implementation and enforcement of this administrative regulation:

HB 256 appropriated an initial five million (\$5,000,000.00) dollars from the Insurance Regulatory Trust Fund to the Strengthen Kentucky Home Program. Funding in the future will come from interest earned on investments, additional appropriations, and/or grants.

(7) Provide an assessment of whether an increase in fees or funding will be necessary to implement this administrative regulation, if new, or by the change if it is an amendment:

There will not be an increase in fees related to this administrative regulation. If the program is successful, additional funding in the future may be appropriate.

(8) State whether or not this administrative regulation establishes any fees or directly or indirectly increases any fees:

This administrative regulation does not establish any fees.

(9) TIERING: Is tiering applied? (Explain why or why not):

Tiering is not applied as the provisions of this administrative regulation apply to all entities equally.

## FISCAL IMPACT STATEMENT

806 KAR 2:200

Contact Person: Shaun T. Orme

Phone: 502-782-1698

Email: shaun.orme@ky.gov

(1) Identify each state statute, federal statute, or federal regulation that requires or authorizes the action taken by the administrative regulation:

*KRS 304.2-450*

(2) State whether this administrative regulation is expressly authorized by an act of the General Assembly, and if so, identify the act:

*KRS 304.2-450*

(3)(a) Identify the promulgating agency and any other affected state units, parts, or divisions:

*Department of Insurance*

(b) Estimate the following for each affected state unit, part, or division identified in

(3)(a):

1. Expenditures:  
For the first year: *< \$5,000,000.00*  
For subsequent years: *Unknown*
2. Revenues:  
For the first year: *\$0.00*  
For subsequent years: *Unknown*
3. Cost Savings:  
For the first year: *\$0.00*  
For subsequent years: *Unknown*

(4)(a) Identify affected local entities (for example: cities, counties, fire departments, school districts):

*This regulation will not affect any local entities.*

(b) Estimate the following for each affected local entity identified in (4)(a):

1. Expenditures:  
For the first year: *N/A*  
For subsequent years: *N/A*
2. Revenues:  
For the first year: *N/A*  
For subsequent years: *N/A*

- a. Cost Savings:
  - For the first year: *N/A*
  - For subsequent years: *N/A*

(5)(a) Identify any affected regulated entities not listed in (3)(a) or (4)(a):

*This regulation will not affect any regulated entities.*

(b) Estimate the following for each regulated entity identified in (5)(a):

- 1. Expenditures:
  - For the first year: *N/A*
  - For subsequent years: *N/A*
- 2. Revenues:
  - For the first year: *N/A*
  - For subsequent years: *N/A*
- 3. Cost Savings:
  - For the first year: *N/A*
  - For subsequent years: *N/A*

(6) Provide a narrative to explain the following for each entity identified in (3)(a), (4)(a), and (5)(a):

(a) Fiscal impact of this administrative regulation:

*The Department of Insurance is tasked with promulgating regulations related to the administration and operation of the Strengthen Kentucky Homes Program pursuant to KRS 304.2-450. Accordingly, the General Assembly has appropriated five million (\$5,000,000.00) dollars for this program.*

(b) Methodology and resources used to reach this conclusion: *N/A*

(7) Explain, as it relates to the entities identified in (3)(a), (4)(a), and (5)(a):

(a) Whether this administrative regulation will have a “major economic impact”, as defined by KRS 13A.010(13):

*This regulation will not have a major economic impact as defined by KRS 13A.010(13).*

(b) The methodology and resources used to reach this conclusion: *N/A*

SUMMARY OF MATERIALS INCORPORATED BY REFERENCE  
806 KAR 2:200

- (a) "Contractor Bid Sheet", BDS-1 (1pg), July 2025 edition. Kentucky Department of Insurance form developed using IBHS standards pursuant to KRS 304.2-450. Eligible contractors participating in the Strengthen Kentucky Homes Program shall submit this form through the SKH online portal, which will transmit it directly to applicants and provide information on available bids for SKH mitigation work;
- (b) "Additional Owners Mitigation Consent Form", AOC-1 (2pg), July 2025 edition. Kentucky Department of Insurance form created pursuant to KRS 304.2-450 to be filled out by applicants when a mitigable residence has more than one owner, to ensure that all owners have consented to mitigation work;
- (c) "Completion Confirmation Form", CCF-1 (1pg), July 2025 edition. Kentucky Department of Insurance form developed pursuant to KRS 304.2-450 to be sent by contractor to the Strengthen Kentucky Homes Program through the SKH online portal upon completion of the mitigation project so that funds may be issued;
- (d) "Home Review Form", HR-1 (3pgs.), July 2025 edition. Kentucky Department of Insurance form developed pursuant to KRS 304.2-450. HR-1 must be filled out by certified evaluators after completion of mitigation project and sent to both IBHS and the Department so that it can be recorded for potential re-inspection.
- (e) "Pre-Site Inspection Questions for Determining if a Home is Eligible for Mitigation", PSI-1 (3pgs.), July 2025 edition. Kentucky Department of Insurance form developed pursuant to KRS 304.2-450. PSI-1 form must be submitted to the Department through the SKH online portal by the evaluator after initial application review to determine if an applicant's home is eligible for mitigation.

- (f) “Standard Invoice”, INV-1, (1pg.), July 2025 edition, Kentucky Department of Insurance form developed pursuant to KRS 304.2-450. Contractors shall send this invoice through the SKH online portal to request payment upon completion of the mitigation project and after confirmation from IBHS that Fortified Roof status is achieved;
- (g) “Eligibility and Compliance of Accessory Roof Structures”, FH 2023-03, (6pgs.), April 2023 edition. Bulletin setting forth the technical requirements Contractors shall be required to comply with in completing SKH mitigation work associated with accessory roof structures.
- (h) “FORTIFIED Requirements for Cement and Clay Hip and Ridge Tile Installed Over Asphalt Shingle Roof Cover”, FH 2023-05, (2pgs.), April 2023 edition. Bulletin setting forth the technical requirements Contractors shall be required to comply with in completing SKH mitigation work associated with cement and clay hip and ridge tile installation over an asphalt shingle roof cover.
- (i) “Foundation Requirements for FORTIFIED Home Eligibility”, FH 2022-06, (7pgs.), April 2023 edition. Bulletin setting forth the technical requirements Contractors shall be required to comply with in completing SKH mitigation work associated with home foundation.
- (j) “FORTIFIED Home Requirements for Homes with Excessive Gaps Between Wood Decking Boards”, FH 2023-07, (2pgs.), April 2023 edition. Bulletin setting forth the technical requirements Contractors shall be required to comply with in completing SKH mitigation work associated with excessive gaps between wood decking boards.
- (k) “FORTIFIED Guidance on Leaf Guards and Gutters”, FH 2023-09, (6pgs.), May 2023 edition. Bulletin setting forth the technical requirements Contractors shall be required to comply with in completing SKH mitigation work associated with leaf guards and gutters.



- (l) “FORTIFIED Home Standard”, FH Std.-2025 (100pgs.), 2025 edition. Home Standards providing a FORTIFIED program overview, eligibility and minimum requirements for all designations, and several technical supplements with which Contractors shall be required to comply.
- (m) “Online SKH Application”, <https://skh.doi.ky.gov> (7/2025). The Department’s online platform for the Strengthen Kentucky Homes Program that will allow applicants to submit applications for mitigation grants online.



# Strengthen Kentucky Homes Program- Contractor Bid Sheet

Owner Name: _____	Contractor Name: _____
Street: _____	IBHS Cert #: _____
City: _____	AVG Roof Pitch: _____
State: _____	Total SQ FT under roof: _____

Using the IBHS FORTIFIED Standard, the Bid Items marked with an "X" require retrofit using the FORTIFIED Home™ standards. Failure to complete the indicated Bid Items and provide photos of in progress work may disqualify the home for a designation certificate and require tear out and rework to bring it up to the FORTIFIED Home™ Roof standards. If there are any doubts or questions regarding a Bid Item, it is strongly recommended that you contact the FORTIFIED Home Evaluator prior to bidding or starting work.

FRAMING RETROFITS, ROOF MOUNTED EQUIPMENT AND ACCESSORY STRUCTURES RETROFIT							
	REQUIREMENT	DESCRIPTION OF REQUIREMENT	U/M	#	UNIT LABOR	UNIT MTRL	SUB TOTAL
	Roof Framing Retrofits	Engineering or retrofit required because the home does not comply with FORTIFIED Minimum Standards (i.e., rafters spaced at more than 24" and/or deck is gapped or has insufficient thickness that needs to be decked over)					
	Roof Mounted Equipment	Engineering costs and repairs as required per IBHS Roof Mounted Equipment documentation (i.e., HVAC units)					
	Photovoltaic Panels	Removal and replacement of solar panels per Section 4.10 of the 2020 FORTIFIED Home Standard					
	Accessory Structures Retrofit	Installation per FORTIFIED Technical Bulletin FH 2023-03					
SUBTOTAL FOR FRAMING RETROFITS, ROOF MOUNTED EQUIPMENT AND ACCESSORY STRUCTURES RETROFIT							
WOOD WORK- REPLACEMENT OF DAMAGED ROOFING STRUCTURE AND TEAR-OFF DISPOSAL OF ROOF COVERING							
	REPAIRS TO ROOF SYSTEM	DESCRIPTION OF RETROFIT	U/M	#	UNIT LABOR	UNIT MTRL	SUB TOTAL
X	Roof Structure Repairs	Repair or replace rotted wood decking and any damaged truss/rafter, soffits, fascia, etc.	LUMP SUM	1			
X	Tear Off and Disposal Fee	When the roof covering is being replaced, enter the cost to tear off and dispose of old roof covering materials.	LUMP SUM	1			
SUBTOTAL FOR TEAR OFF, DISPOSAL, AND ROOF STRUCTURE REPAIRS							
ROOF COVERING REPLACEMENT TO THE FORTIFIED ROOF STANDARDS							
BID ITEM	ROOF RETROFIT FEATURE	DESCRIPTION OF RETROFIT	UM	#	UNIT LABOR	UNIT MTRL	SUB TOTAL
X	Roof Covering	Shingle receiving a good or excellent rating on the IBHS Hail Rating Scale AND either ASTM D7158 (Class H) or ASTM D3161 (Class F)	SQUARES				
X	Sealed Roof Deck (SRD)	Continuous fully adhered membrane (peel and stick) meeting ASTM D 1970 per shingle manufacturers specifications or a double layer of 30# felt or the tape and underlayment (meeting the correct testing standards)					
X	Roof Deck Attachment	Minimum 8d ring-shank nails at 4" on center (Standard Detail F-G-1)					
X	Roof Flashing	Wall, Valley, Skylight, Boots, Drip Edge, Vent Hoods, Gas/Plumbing Vent Stacks, Etc.					
X	Ridge and Off Ridge Vents	Replace or install ridge, off-ridge, turbine vents that meet TAS 100(A)					
N/A	*Supplemental Deck Attachment and SRD	*When specified as an acceptable retrofit and the existing roof covering is not being replaced, apply a two- part closed cell foam adhesive sprayed in a fillet application from the attic (products must be pre- approved by the FORTIFIED Evaluator)	SQ				
SUB TOTAL FOR REROOFING (LABOR/MATERIAL)							
SUBTOTAL FOR ALL FORTIFIED ROOF REQUIREMENTS							
<b>TOTAL</b>							

Disclaimer: Homeowners are financially responsible for all costs beyond the full grant amount of \$10,000.

DATE: \_\_\_\_\_ SIGNATURE (type name): \_\_\_\_\_



## Strengthen Kentucky Homes Additional Owners Mitigation Consent Form

By signing this Additional Owner Mitigation Consent Form I declare all information herein to be true and accurate.

I attest that I am a partial owner of the residence listed below. As a result of another partial owner's application to the Strengthen Kentucky Homes Program, grant funds may be allocated for mitigation work to my property. Accordingly, I consent to work at the residence provided below, to be performed by an IBHS Fortified Contractor.

I further attest that I have not previously applied to the Strengthen Kentucky Homes Grant Program for a grant.

### **ACKNOWLEDGEMENT AND AGREEMENTS OF PROPERTY OWNER**

By signing below, I the undersigned acknowledge the Commonwealth of Kentucky, its departments or agencies, and the officers and employees thereof make no representation, guarantee, or warranty, either expressed or implied, regarding the performance or effectiveness of any project completed in association with the Strengthen Kentucky Homes Program which includes the performance or effectiveness of any materials, products, or devices installed pursuant to the Evaluator's Pre-Site Inspection document with respect to protecting property, loss prevention, life safety and protection purposes, or fitness for this particular purpose. All warranties to such effect, express or implied, are specifically and unconditionally disclaimed. The undersigned acknowledges that installation of improvements may not protect either the home or persons within the home and/or garage from any loss or injury.

The undersigned acknowledges he or she should consult a tax professional with any tax issues that may arise if this grant is awarded to the applicant owner. The Commonwealth of Kentucky does not offer tax advice in relation to the Strengthen Kentucky Homes Program grant.

The undersigned understands and agrees that nothing contained herein shall be construed as conferring any right to payment.

The undersigned acknowledges that nothing contained herein constitutes a debt of the Commonwealth of Kentucky. The Commonwealth of Kentucky reserves the right to modify the information contained in its grant program documents without notice. The undersigned acknowledges and agrees that in no event shall the Commonwealth of Kentucky, its departments or agencies, and the officers and employees be held liable for any damages or loss sustained by any person or entity due to the utilization of any materials, products, devices, or the information contained in the Evaluator's Pre-Site Inspection document, including, but not limited to, any selection of products, vendors, or contractors, which is solely the applicant owner's

responsibility. The undersigned, in conjunction with any other partial owners, assumes all risks and liabilities, if any, with respect to selection of products, vendors, contractors, devices, or the information contained in this application, the Strengthen Kentucky Home Program, or the Evaluator's Pre-Site Inspection document.

The Commonwealth of Kentucky, Kentucky Department of Insurance, and Strengthen Kentucky Homes Program does not assume any responsibility for the accuracy or completeness of any information contained in the Evaluator's Pre-Site Inspection document. This document, the Evaluator's Pre-Site Inspection document, and material contained therein or provided pursuant thereto, are provided to the undersigned as is without any express or implied warranty.

By signing below, I do hereby swear and affirm, under penalty of law, that all information provided is true to the best of my knowledge. I understand that knowing submission of false information may subject me to criminal penalties and civil liability.

<b>Street Address of Property To Be Mitigated:</b>	
<b>City:</b>	<b>Zip Code:</b>

\_\_\_\_\_  
Additional Owner Name (Print)

\_\_\_\_\_  
Additional Owner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Additional Owner Name (Print)

\_\_\_\_\_  
Additional Owner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Additional Owner Name (Print)

\_\_\_\_\_  
Additional Owner Signature

\_\_\_\_\_  
Date

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Additional Owner Name (Print)

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Additional Owner Signature

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Date

\_\_\_\_\_  
Additional Owner Name (Print)

\_\_\_\_\_  
Additional Owner Signature

\_\_\_\_\_  
Date



**Strengthen Kentucky Homes Program  
Completion Confirmation Form**

**DATE:**

**State of Kentucky  
Department of Insurance  
Strengthen Kentucky Homes Program  
P.O. Box 517  
Frankfort, KY 40602**

**To Whom It May Concern:**

**This letter is to confirm that \_\_\_\_ (Vendor) \_\_\_\_\_ has completed the Fortified Roof Project for \_\_\_\_ (Address) \_\_\_\_\_. All work was completed to the Fortified Roof Standards as per the bid sheet that was submitted.**

**Sincerely,**

**Vendor Name**

**Address**

**State Vendor #**

**FORTIFIED™/ SKH HOME REVIEW  
ELIGIBILITY RESULT**

DATE:		EVALUATOR EMAIL:
OWNER NAME:		YEAR BUILT:
PROPERTY ADDRESS:		SKH Application #
HOME PHONE:	MOBILE PHONE:	EMAIL:
GEOCODE:		

FORTIFIED Roof Designation Requirements		
CONSTRUCTION FEATURE	COMPLIANCE RESULT	FORTIFIED
DWELLING TYPE		<b>Minimum Requirements – Single family homes, duplexes, and townhomes may all be eligible for designations. Please note that for duplexes and townhomes the entire structure (all units) must be re-roofed in order to be eligible for a FORTIFIED Designation. For more information see Section 2.2 of the <a href="#">FORTIFIED Home Standard</a></b>
FOUNDATION RESTRAINT MINIMUM REQUIREMENTS		<b>Minimum Requirements-</b> Foundations must not be "dry stack" (unrestrained stacked masonry or stone with no foundation). For more detailed information see Sections 2.3 and 2.4 of the <a href="#">2025 FORTIFIED Home Standard</a> and <a href="#">Technical Bulletin 2022-06</a> .
ROOF FRAMING MINIMUM REQUIREMENTS		<b>Minimum Requirements-</b> For wood framed roof structural members, minimum 2in. nominal thickness spaced no more than 24 inches on center. Homes that do not meet these minimum requirements may not qualify for a FORTIFIED designation without an engineered roof framing solution. For more detailed information see <a href="#">Section 2.5 of the 2025 FORTIFIED Home Standard</a> .
ROOF DECK SHEATHING MINIMUM REQUIREMENTS  <i>*Contractors should verify roof deck thickness PRIOR to bid and/or tear off</i>		<b>Minimum Requirements-</b> Minimum 7/16-inch-thick plywood or OSB sheathing OR dimensional lumber boards that are continuous with no spaces greater than 1/8". If there is no access to the attic OR spray foam insulation is obscuring verification, some form of documentation or removal of some spray foam insulation in several areas to allow verification is required. See <a href="#">Technical Bulletin 2023-07</a> for more information on requirements for retrofitting homes with excessive gaps in board decking.

<b>ROOF COVERING</b>		Replace the roof covering with a qualified roof covering that meets the requirements of Section 3 and Section 7 of the 2025 FORTIFIED Home Standard. Asphalt shingles are required to meet: <ul style="list-style-type: none"> <li>- Either ASTM D7158 (Class H) or ASTM D3161 (Class F)</li> <li style="text-align: center;">AND</li> <li>- Receive an excellent or good rating on the IBHS Hail Rating Scale</li> </ul>
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<b>ROOF DECK ATTACHMENT</b> Fastening or strengthening of the wood deck to the trusses or rafters		Renail the roof decking using 8d ring shank nails spaced no greater than 4 inches on center (12 nails every 4 feet). For more detailed information see <a href="#">F-RS-2</a> .  For tongue and groove or dimensional lumber decking, Refer to FORTIFIED Home Details <a href="#">F-RS-1</a> , and <a href="#">F-RR-5</a> for more information.  When replacing damaged plywood or OSB decking, replace the entire sheet. Do not patch damaged spots with smaller sizes unless edge blocking is used to support the horizontal joints. When installing new decking over "skip decking" or battens refer to the FORTIFIED Roof Deck Replacement requirements. See <a href="#">Roof Deck Replacement F-RR-1</a>
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<b>SEALED ROOF DECK-</b> Sealing the roof deck against roof covering damage that could allow water intrusion into the interior of the home causing damage to interior finishes and property		Option 1: <a href="#">F-SRD-2</a> - Install a 4-in.-wide (nominal) roof deck flashing tape over all roof sheathing panel seams and cover the deck with a #30 felt or an equivalent synthetic underlayment. Note: Attach underlayment with button cap nails at 6 in. o.c. along the laps and 12 in. o.c. spacing, vertically and horizontally, between the laps. - OR - 2.4.2 Option 2: <a href="#">F-SRD-3</a> - Install a two-layer #30 felt underlayment system(3.7). Installation instructions for a two-layer #30 felt underlayment system: Cut 17 in. off one side of the roll and install the remaining 19-in.-wide strip of underlayment. Tack in place. Install a 36-in.wide roll of underlayment over the 19-in.-wide course of underlayment along the eave. Continue, overlapping the sheets 19 in. (leaving a 17-in. exposure). Attach underlayment with button cap nails at 6 in. o.c. along the laps and 12 in. o.c. spacing, vertically and horizontally, between the laps. IMPORTANT NOTE: Synthetic underlayments do not qualify for this method.
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<b>ROOF VENTILATION</b>  E.g., Includes ridge vents, off-ridge vents, power vents, static vents, etc used to ventilate the attic		Roof-top attic ventilation products require written or photographic (box labels and packaging) documentation of compliance with TAS 100(A) testing for high wind and water penetration resistance. Install systems with corrosion resistant fasteners as specified and spaced in strict accordance with the manufacturers' written installation instructions.
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<b>ROOF SKYLIGHTS</b>		Remove and eliminate them OR replace skylights with a product meeting the requirements of Section 7.4 of the 2025 FORTIFIED Home Standard.
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<b>DOCUMENTATION REQUIREMENTS AND STANDARDS</b>	In order to qualify the home for a FORTIFIED designation, documentation must be collected during the re-roofing process that prove the work was performed to the FORTIFIED Standards. Failure to document materials, installation, and provide photos, invoices, permits (where required) and compliance forms will disqualify the project from designation until all standards and documentation requirements have been met.  <a href="#">Click here for the FORTIFIED Standard</a>	
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**ALL PHOTOS MUST BE SITE SPECIFIC**  
 verified by geolocation stamp or home address visible *in* photo

We recommend adding these to the roof section

<b>GUTTERS</b>		Gutters can interfere with the installation of required edge metal and other edge details. If edge details are not able to be installed per FORTIFIED requirements, home is not eligible for new roof designation. See <a href="#">Technical Bulletin 2023-09</a> for more information.
<b>GUTTER GUARDS OR COVERS</b>		Gutters with gutter guard systems that extend onto the roof, over the edge metal and/or under the starter or first course of shingles can interfere with the installation of required edge metal and other edge details. If edge details are not able to be installed per FORTIFIED requirements, home is not eligible for designation. See <a href="#">Technical Bulletin 2023-09</a> for more information.

<p><b>ROOF MOUNTED EQUIPMENT</b> (Including but not limited to decorative vents, solar panels, or roof mounted equipment)</p>		<ul style="list-style-type: none"> <li>Decorative roof vents: All roof mounted vents, both ridge and off ridge, must be TAS 100(A) rated and anchored to the roof per the manufacturers specifications. For the home to be eligible for a designation, it may be necessary to remove decorative vents and re-evaluate ventilation requirements.</li> <li>Roof mounted equipment, including air conditioning units: The presence of roof mounted equipment will require an engineer to review the attachment of the equipment to the roof and the entire roof, including the area under the equipment, will need to be re-roofed to the requirements of the FORTIFIED Standard. Refer to the IBHS document on roof mounted equipment for more information.</li> <li>Photovoltaic (Solar) panels: Existing solar panels will need to be removed and if reinstallation is planned, documentation per sections 3.4 or 4.10 of the 2025 FORTIFIED Home Standard will be required. This includes a letter of compliance from a professional engineer.</li> </ul>
<p><b>ATTACHED OR ACCESSORY STRUCTURES</b></p>		<p>Attached structures, such as sunrooms or carports, may affect the ability of a home to receive a FORTIFIED Designation. For more information, see FORTIFIED Technical Bulletin FH 2023-03</p>
<p><b>STRUCTURAL DETERIORATION OR CODE COMPLIANCE ISSUES</b></p>		<p>Does the home have any obvious structural deterioration or code compliance issues that might affect FORTIFIED eligibility? This can include missing doors or windows, obvious rot or deterioration, or anything else that would affect the livability of the home. These issues will need to be reviewed and approved by a licensed professional engineer.</p>

AERIAL PHOTO OF PROPERTY



ATTIC and ROOF DECK THICKNESS PHOTOS

GUTTERS, ATTACHED STRUCTURES AND/OR ROOF MOUNTED EQUIPMENT PHOTOS

**IMPORTANT INFORMATION CONCERNING STRENGTHEN KENTUCKY HOMES GRANT PROGRAM HOME REVIEW**

**Scope of Home Review**

This Home Review is a visual review that identifies and documents the current condition of components required for FORTIFIED Home™ designation per the FORTIFIED Home™ 2025 Standards. Representative samples of accessible building components were observed and documented. No destructive testing was performed. It is required that any issues that may affect FORTIFIED eligibility that were not visible during the Home Review, discovered after retrofit work begins, be reported to the FORTIFIED Evaluator. Contractors are solely responsible for completing retrofits and additional contracted mitigation work per the requirements of the FORTIFIED Home™ standards.

**Purpose**

The Home Review identifies components or systems that do not meet FORTIFIED Home™ Program requirements to determine necessary mitigation tasks for FORTIFIED Home™ designation eligibility. Detached structures are excluded.

**Limitations**

The Home Review and subsequent FORTIFIED Home™ evaluation do not address code compliance, mold, mildew, indoor air quality, asbestos, radon gas, lead paint, urea formaldehyde, soil contamination, or other substances. Contact a specialist for these concerns.

**Report Findings**

Findings are based on information reported on approved Home Review forms used for the Strengthen Kentucky Homes grant program and are not a product of FORTIFIED Home™, a program of IBHS. Eligibility and scope may change with any new information discovered by the contractor. IBHS/FORTIFIED is not liable for inaccuracies from incorrect, incomplete, or outdated information.

**Eligibility**

To be eligible for FORTIFIED designation, a complete roofing system must meet FORTIFIED Home™ Standard requirements and be installed by a certified FORTIFIED Roofing Contractor. Required products include roof coverings, attic ventilation, sealed roof deck system, underlayments, edge metal, and appropriate fasteners. Documentation for all products and installation is required. Additional requirements and restrictions apply. See the current FORTIFIED Home™ standard at FORTIFIED Home Technical Documents for details.



**Strengthen Kentucky Homes Program**  
**Pre-Site Inspection Questions for Determining if a Home Is Mitigable and Eligible**

Owner/Insured Name \*

Year of Original Construction \*

What is the Owners preferred method of contact? \*

Home Phone

Cell Phone

Email

Property Address \*

Property City \*

Property State \*

Property Zip \*

Insert Geocode (Measured from the front of the property) (5-6 meters or less vertical accuracy is desired). \*

- 1) Attach an aerial view photo and circle the subject property. This is used to identify roof features.
  
- 2) Is the home a manufactured home (mobile home) or a condominium?  
 Yes  No  
If "YES", the home is not eligible for the grant program.  
If "NO", proceed.
  
- 3) Is the home a single family home, duplex, or townhome as defined by the 2025 FORTIFIED Standard?  
 Yes  No  
If "YES", proceed and ATTACH ELEVATION PHOTOS – MINIMUM FOUR (one from all four sides)  
If "NO", the home does not qualify for the grant program.
  
- 4) Does the foundation meet MINIMUM REQUIREMENTS? - Foundations must not be "dry stack" (unrestrained stacked masonry or stone with no foundation). See [Technical Bulletin 2022-06](#) for more information on Foundation Requirements for FORTIFIED Eligibility. ATTACH PHOTOS OF FOUNDATION - MINIMUM FOUR, (one from all four sides). If elevated on piers or stem wall foundation, additional photos may be required from underneath the home and/or behind skirting or lattice.  
  
Is structure supported by a "dry stack"?  
 Yes  No  
If "YES", the home does not qualify for mitigation.  
If "NO", proceed.

- 5) Does Roof Framing meet MINIMUM REQUIREMENTS? - Min 2x6 rafters spaced no more than 24 inches o.c. OR 2x4 trusses spaced no more than 24 inches o.c.: ATTACH PHOTOS OF ATTIC SHOWING MEASUREMENTS BETWEEN RAFTERS (this should be verified in several locations within the attic)

Yes  No

If "YES", proceed.

If "NO", For the home to be eligible for a FORTIFIED Designation, an independent verification by a professional engineer will be required per the requirements of Appendix B.1 in the 2025 FORTIFIED standards.

- 6) Does roof deck meet MINIMUM REQUIREMENTS? - Must have a roof deck of minimum 7/16" OR have tongue and groove or wood board decking with gaps no greater than 1/8". ATTACH PHOTOS SHOWING DECK THICKNESS MEASUREMENT OR GRADE STAMP.

Yes  No

If "YES", proceed.

If "NO", 7/16" or 15/32" decking over existing deck will be required, depending on the home location. See [Technical Bulletin 2023-07](#) for more information on requirements for retrofitting homes with excessive gaps in board decking.

- 7) Are gutters present?

Yes  No

If "YES", gutters can interfere with the installation of required edge metal and other edge details. If edge details are not installed per FORTIFIED requirements, home is not eligible for designation. See [Technical Bulletin 2023-09](#) for more information. ATTACH PHOTOS SHOWING UP CLOSE OF GUTTERS

If "NO", proceed.

- 8) Are there gutter guards or covers installed?

Yes  No

If "YES", gutters with gutter guard systems that extend onto the roof, over the edge metal and/or under the starter or first course of shingles can interfere with the installation of required edge metal and other edge details. If edge details are not installed per FORTIFIED requirements, home is not eligible for designation. See [Technical Bulletin 2023-09](#) for more information. ATTACH PHOTOS OF GUTTER GUARDS

If "NO", proceed.

- 9) Are there any attached structures (e.g. Unconditioned sunrooms with roof systems that may interfere with installation of drip edge or other edge details) that are connected to the home at or above the soffit line?

Yes  No

If "YES", home may not be eligible for designation. Refer to [FORTIFIED Technical Bulletin FH 2023-03](#).

ATTACH PHOTOS OF ANY ATTACHED STRUCTURES SHOWING CONNECTION TO HOME FROM TOP AND SIDES

If "NO", proceed.

10) Are there any items on the roof that may cause challenges? These can include decorative vents, solar panels, or roof mounted equipment.

Yes  No

If "YES", it is important to notify the homeowner that the following issues must be addressed prior to work beginning:

- Decorative roof vents: All roof mounted vents, both ridge and off ridge, must be TAS 100(A) rated and anchored to the roof per the manufacturers specifications. For the home to be eligible for a designation, it may be necessary to remove decorative vents and re-evaluate ventilation requirements.
- Roof mounted equipment, including air conditioning units: The presence of roof mounted equipment will require an engineer to review the attachment of the equipment to the roof and the entire roof, including the area under the equipment, will need to be re-roofed to the requirements of the FORTIFIED Standard. Refer to the IBHS document on roof mounted equipment for more information.
- Photovoltaic (Solar) panels: Existing solar panels will need to be removed and if reinstallation is planned, documentation per sections 3.4 or 4.10 of the 2025 FORTIFIED Home Standard will be required. This includes a letter of compliance from a professional engineer.
- PLEASE ATTACH PHOTOS SHOWING ANY POTENTIAL CHALLENGES OR ROOF MOUNTED EQUIPMENT THAT WILL NEED TO BE ADDRESSED

If "NO", proceed.

11) Does the home have any obvious structural deterioration or code compliance issues that might affect FORTIFIED eligibility?

Yes  No

If "YES", take photos of potential issues for further review.

If "NO", proceed.

Additional Comments: Please add any comments or descriptions that would be helpful for the contractor or grant program administrators.

I certify by my signature below, that all the information and answers being provided to the Strengthen Kentucky Homes Program in this report are true and correct. I have reviewed my answers for accuracy and confirmed they fall within the requirements of the FORTIFIED Roof standards.

FORTIFIED Evaluator Signature (type name) \*

FORTIFIED Evaluator Email



COMMONWEALTH OF KENTUCKY

Strengthen Kentucky Homes Program - Standard Invoice

DELIVERED TO Strengthen Kentucky Homes Program

Contractor Invoice No: \_\_\_\_\_

Contractors Name and Address
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Contractor Invoice Date: \_\_\_\_\_

DOI Grant # \_\_\_\_\_

Federal ID # \_\_\_\_\_

Table with 6 columns: ITEM NO., DESCRIPTION, QUANTITY, UNIT, UNIT PRICE, AMOUNT

Instructions to Contractor

- 1. Submit invoice directly to the receiving agency immediately upon completing work of all items per agreement.
2. Use a separate invoice for each purchase order or contract.
3. Be certain to insert the purchase order or contract number and the account number in the spaces provided.
4. Vendor's certification must be signed on all copies.
5. FAILURE TO COMPLY WILL RESULT IN RETURN OF INVOICE FOR CORRECTION.

Total Amount 0.00

Contractor's Certification

I hereby certify that the commodities or services specified above have been furnished to the Commonwealth of Kentucky; that the quality and prices conform to the proposal and purchase order or contract; and that payment, in whole or in part, has not been received.

FIRM \_\_\_\_\_

SIGNED BY \_\_\_\_\_

NAME AND TITLE \_\_\_\_\_