

PUBLIC PROTECTION CABINET
Department of Insurance
Division of Property and Casualty Insurance
(Amended at ARRS Committee)

806 KAR 2:220. Subsequent reinspection procedures for the Strengthen Kentucky Homes Program.

RELATES TO: KRS Chapter 45A, 304.1-050, 304.2-450, 304.47-050, 304.99-010

STATUTORY AUTHORITY: 304.2-450

CERTIFICATION STATEMENT:

NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.2-450 requires the commissioner to promulgate administrative regulations to establish rules and eligibility requirements that are necessary for the proper implementation and administration of the Strengthen Kentucky Homes program. This administrative regulation establishes subsequent reinspection rules, procedures, and requirements which are necessary to carry out the provisions of KRS 304.2-450, relating to the Strengthen Kentucky Homes Program.

Section 1. Definitions.

- (1) "Applicant" means a real property owner seeking, or who has been approved for, a financial grant pursuant to KRS 304.2-450.
- (2) "Commissioner" is defined by KRS 304.1-050(1).
- (3) "Department" means the Kentucky Department of Insurance as defined by KRS 304.1-050(2).
- (4) "Evaluator" means a person certified to act as an evaluator by IBHS and who is approved to work with the SKH program pursuant to 806 KAR 2:210.
- (5) "Grant recipient" means an applicant who has received a financial grant pursuant to KRS 304.2-450.
- (6) "IBHS" means the Insurance Institute for Business and Home Safety.
- (7) "SKH" means the Strengthen Kentucky Homes Program as established by KRS 304.2-450.

Section 2. Subsequent Reinspections.

- (1) All completed SKH mitigation projects are subject to subsequent reinspection by the Department.
- (2) If selected for reinspection, a grant recipient shall schedule and complete a reinspection within sixty (60) days from the date he or she is contacted by an evaluator.
- (3) Upon written request, the Department shall provide up to two (2) sixty (60) day extensions.
- (4) Extension requests may be sent by email to skh.doi@ky.gov.
- (5) Evaluator services shall be procured by the Department in accordance with KRS Chapter 45A.
- (6) The evaluator for the reinspection shall be paid through SKH at no cost to the grant recipient.
- (7) Failure to comply with a required reinspection may result in penalties pursuant to KRS 304.99-010.
- (8) Suspected criminal activities shall be reported to the Kentucky Department of Insurance Division of Insurance Fraud Investigation in accordance with KRS 304.47-050. (806 KAR 002:220. 52 Ky.R. 343, 749; eff. 12-17-2025.) COMPILER'S NOTE: 2025 RS HB 6, enacted by the General Assembly on March 27, 2025, altered the information to be provided at the time an administrative regulation is filed. Aside from formatting changes

necessary to upload the regulation into the LRC's publication application, this regulation has been published as submitted by the agency.

FILED WITH LRC: October 14, 2025

CONTACT PERSON: Shaun T. Orme, Executive Advisor, 500 Mero Street, Frankfort, Kentucky 40601, phone +1 (502) 782-1698, fax +1 (502) 564-1453, email shaun.orme@ky.gov.