



Frequently Asked Questions

**** For further information and questions about the IBHS FORTIFIED standards, materials, or Certification Process, please go to www.fortifiedhome.org ****

What is the Strengthen Kentucky Homes Program (SKH)?

The SKH grants up to \$10,000 for homeowners to upgrade their roofs to the FORTIFIED™ Roof standard set by the Insurance Institute for Business & Home Safety (IBHS). The program will help Kentucky homeowners strengthen their roofs to better withstand high wind and hail damage.

How much is a SKH grant?

The grant will cover up to \$10,000 in construction costs for the roof upgrade and will be paid directly to the contractor upon completion of the project and submission of required paperwork, including the FORTIFIED™ certificate from IBHS. Homeowners are financially responsible for all costs beyond the full grant amount.

When will the grant program open?

The grant program will be available in Spring 2026.

How do I apply?

Homeowners must visit <http://skh.ky.gov> to create a profile in the SKH system and complete an application. This can be done at any time.

What is the FORTIFIED Roof standard?

The wind mitigation standard adopted by SKH is known as the FORTIFIED™ Roof standard. Based on decades of research by the Insurance Institute for Business & Home Safety (IBHS) FORTIFIED is a voluntary construction and re-roofing program designed to strengthen homes against specific types of severe weather such as high winds, hail, hurricanes, and even tornados. More information about the FORTIFIED™ Roof standard is available at www.fortifiedhome.org

What requirements must a homeowner meet to be eligible?

Homeowners are only eligible for their primary residence. The home must also be in good repair and eligible for a FORTIFIED Home designation as determined by a FORTIFIED™ Evaluation and IBHS. Properties must meet eligibility criteria described in the FORTIFIED Standard and associated technical documents as published by IBHS.

What types of homes are eligible?

The property to be mitigated must be an insurable owner-occupied, single-family or multifamily, primary residence. A multifamily residence is defined as having four (4) units or less and requires participation from all owners of the property. The property may be a modular home but cannot be a condominium or mobile home.

Can the grant be used to help pay for repairs if my roof is damaged?

No. The roof shall be deemed in good repair and mitigable by the Evaluator and does not have an existing insurance claim.

Can I receive a grant for a roof that is already being upgraded or that was recently upgraded to the FORTIFIED standard?

No, homeowners must apply for and be awarded a grant before selecting a Contractor and beginning construction.

What is a FORTIFIED Evaluation?

FORTIFIED™ Evaluators are independent, third-party professionals who have been trained and certified in FORTIFIED™ standard requirements. They document and verify the entire construction process to ensure program requirements are met. They work with all parties involved to help the process go smoothly. The FORTIFIED™ Evaluation is performed by a FORTIFIED™ Evaluator and is a required step in the grant process that determines whether the home is eligible to be upgraded to the FORTIFIED™ Roof standard and what work is needed to upgrade the home. The evaluation process continues through completion of the work to confirm the home is properly upgraded to the FORTIFIED™ Roof standard. The Evaluator will provide a report to IBHS and obtain the FORTIFIED™ Roof certificate. Homeowners are responsible for paying evaluation fees for the entire evaluation process according to prices set by the Evaluator. A list of approved Evaluators is available at <http://skh.ky.gov>.

When do I choose a Contractor?

Homeowners should confirm there is at least one FORTIFIED™ Contractor, Contact a certified Contractor that is able to perform work in their area before paying for an Evaluator to inspect the home. During the application process, you will be asked to select a FORTIFIED™ Contractor from the approved list available at <http://skh.ky.gov>. If you hire a Contractor and begin work before acceptance into the grant program, you will not be eligible for the grant.

How can I get a FORTIFIED Roof without a grant?

There are two ways to get a FORTIFIED Roof without going through the Strengthen Kentucky Homes Program. First, you can self-fund the project. Contact a certified Evaluator to get started. Second, you can ask your agent to add the FORTIFIED endorsement to your insurance policy. With the FORTIFIED endorsement, your insurance company can replace your roof to the FORTIFIED standard when it is damaged in a covered event.

What is a FORTIFIED designation certificate?

A FORTIFIED designation is written certification that a home or business has been built, renovated, or re-roofed according to FORTIFIED standards. The designation certificate is issued by IBHS after reviewing the documentation provided by a FORTIFIED Evaluator. A FORTIFIED designation is required to receive SKH grant funding.

How long does a designation last?

FORTIFIED designations last five years. Because the condition of a home changes over time, it is important to periodically confirm it still meets the rigorous requirements of a FORTIFIED designation. A simple re-designation inspection through a FORTIFIED Evaluator verifying there have been no substantial changes to the structure and that the roof covering is within its life expectancy is typically all that is required to renew the designation for another five-year period. A reminder letter is sent to the address of the home that was upgraded to the FORTIFIED standard. Designation certificates are transferable upon a home sale.

How do I receive a discount on my insurance premium after work is complete?

After the work is complete and your home is upgraded to the FORTIFIED™ Roof standard, you will be issued a certificate that can be shared with your insurer for a discount on your premium. When you sell the house, the certificate can be passed along to the new owner. FORTIFIED™ Roof certificates are good for five years, and homeowners will need to retain an Evaluator to reinspect the home to renew the certification.