**PUBLIC PROTECTION CABINET**
**Department of Insurance**
**Division of Property and Casualty Insurance**
**(Amended at Subject Matter Committee)**

**806 KAR 2:210. Eligibility requirements for contractors and evaluators in the Strengthen Kentucky Homes Program.**

RELATES TO: KRS 304.1-050, 304.2-450
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 the eligibility requirements for contractors and evaluators to participate in the Strengthen Kentucky Homes Program 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) "Contractor" or "SKH approved contractor" means a person certified to act as a contractor by IBHS and who is approved to work with the SKH program pursuant to this administrative regulation.
(4) "Department" means the Kentucky Department of Insurance as defined by KRS 304.1-050(2).
(5) "Evaluator" or "SKH approved evaluator" means a person certified to act as an evaluator by IBHS and who is approved to work with the SKH program pursuant to this administrative regulation.
(6) "IBHS" means the Insurance Institute for Business and Home Safety.
(7) "IBHS FORTIFIED Designation Certificate" means a certificate issued by IBHS upon successful completion of a FORTIFIED project.
(8) "SKH" means the Strengthen Kentucky Homes Program as established by KRS 304.2-450.

Section 2. Contractor Eligibility. To be eligible to work as an SKH approved contractor, a person shall:
(1) Be in good standing with IBHS;
(2) Comply with all the requirements as set forth in the FORTIFIED Home Roofing Contractor Handbook;
(3) Execute a Certified FORTIFIED Roofing Contractor Agreement with IBHS;
(4) Maintain all required state or jurisdictional business licenses or work permits required by Kentucky law;
(5) Maintain an in-force General Liability policy with $1,000,000 in liability coverage;
(6) Comply with all state and federal Worker's Compensation laws;
(7) Obtain a Letter of Good Standing from the Kentucky Department of Revenue;
(8) Complete SKH mitigation projects within the time frame set forth in 806 KAR 2:200, Section 5(7); and
(9) Create an account and submit to the Department the following through the SKH online portal at https://skh.doi.ky.gov:

(a) An active IBHS-Certified FORTIFIED Roofing Contractor Certificate;
(b) Evidence of an in-force General Liability policy with $1,000,000 in liability coverage; and
(c) A Letter of Good Standing from the Kentucky Department of Revenue.

Section 3. Evaluator Eligibility. To be eligible to work as an SKH approved evaluator, a person shall:
(1) Be in good standing with IBHS;
(2) Comply with all the requirements as set forth in the Certified FORTIFIED Evaluator Handbook;
(3) Execute a Certified FORTIFIED Home Evaluator Agreement with IBHS;
(4) Maintain all required state or jurisdictional business licenses or work permits required by Kentucky law;
(5) Maintain an in-force surety bond in the amount of $50,000;
(6) Obtain a Letter of Good Standing from the Kentucky Department of Revenue; and
(7) Create an account and submit to the Department the following through the SKH online portal at https://skh.doi.ky.gov:
(a) An active IBHS-Certified FORTIFIED Home Evaluator Certificate;
(b) Evidence of an in-force surety bond in the amount of $50,000; and
(c) A Letter of Good Standing from the Kentucky Department of Revenue.

Section 4. Conflict Prohibition.
(1) Contractors and evaluators shall not have a financial interest in any project for which they perform work toward a FORTIFIED designation other than for payment for actual work performed on behalf of the applicant.
(2) Contractors and evaluators shall not act as both the contractor and evaluator for a FORTIFIED designation on any project funded through SKH.
(3) Both contractors and evaluators shall report, in writing to the Department, any potential conflicts of interest which may violate this section before work commences on any job funded through SKH.

Section 5. Kentucky Resident Preference. Contractors and evaluators who reside in Kentucky shall be designated as a Resident Preferred Contractor or Resident Preferred Evaluator on the SKH website available at https://skh.doi.ky.gov.

Section 6. Incorporation by Reference.
(1) The following material is incorporated by reference:
(a) "FORTIFIED Home Roofing Contractor Handbook", (2025-1 Edition);
(b) "Certified FORTIFIED Roofing Contractor Agreement", (2021 Edition);
(c) "Certified FORTIFIED Evaluator Handbook", (2023 Edition); and
(d) "Certified FORTIFIED Home Evaluator Agreement", (2023 Edition).
(2) This material may be inspected, copied or obtained, subject to applicable copyright law, at the Department of Insurance, Mayo-Underwood Building, 500 Mero Street, Frankfort, Kentucky 40601, Monday through Friday, 8 a.m. to 4:30 p.m. This material is also available on the department's website at: https://insurance.ky.gov/ppc/CHAPTER.aspx.

(806 KAR 002:210. 52 Ky.R. 341, 748, 1133; 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.