

**304.2-450 Strengthen Kentucky Homes Program -- Purpose -- Fund --
Administrative regulations.**

- (1) As used in this section:
 - (a) "Insurable dwelling":
 1. Means a dwelling located or situated on, or affixed to, residential real estate; and
 2. Includes a single-family or multifamily dwelling, including a modular home;
 - (b) "SKH approved contractor" means a person that has been determined by the commissioner pursuant to an administrative regulation promulgated in accordance with subsection (5) of this section to be eligible and approved to mitigate insurable dwellings under the Strengthen Kentucky Homes Program;
 - (c) "SKH online portal" means an online portal through which a person seeking to become an SKH approved contractor is required to submit documents to the department pursuant to an administrative regulation promulgated in accordance with subsection (5) of this section; and
 - (d) "Strengthen Kentucky Homes Program" or "program" means the Strengthen Kentucky Homes Program created in this section.
- (2) The Strengthen Kentucky Homes Program is hereby created for the purpose of providing financial grants to real property owners, SKH approved contractors, and nonprofit organizations to assist and promote the mitigation of insurable dwellings to resist losses due to catastrophic wind and hail events in accordance with FORTIFIED construction standards published by the Insurance Institute for Business and Home Safety or a successor entity.
- (3) To the extent funding is available under subsection (4) of this section, the commissioner shall implement and administer the program in accordance with this section.
- (4)
 - (a) The Strengthen Kentucky Homes Program fund is hereby created in the State Treasury.
 - (b) The following shall be deposited into the fund:
 1. All grants and funds received or raised by the commissioner under paragraph (e) of this subsection; and
 2. Any appropriations made to the fund by the General Assembly.
 - (c) Notwithstanding KRS 45.229:
 1. Moneys in the fund not expended at the close of a fiscal year shall not lapse but shall be carried forward to the next fiscal year; and
 2. Any interest earnings of the fund shall become part of the fund and shall not lapse.
 - (d) Moneys in the fund are hereby appropriated by the General Assembly and shall be available to the commissioner for use in implementing and administering the program, except the commissioner shall not make financial grants under subsection (7) of this section that exceed, in aggregate, fifteen thousand dollars (\$15,000).

- (e) The commissioner shall use his or her best efforts to seek and obtain grants or funds from the federal government or other funding sources for deposit into the fund to supplement any appropriations to the fund made by the General Assembly.
 - (5) (a) Except as provided in subsection (7) of this section, the commissioner shall promulgate administrative regulations in accordance with KRS Chapter 13A to create and establish:
 - 1. Application forms and procedures for seeking a financial grant;
 - 2. The eligibility criteria, requirements, and procedures for obtaining a financial grant, which may include but are not limited to providing financial grants to:
 - a. Real property owners to mitigate owner-occupied insurable dwellings; and
 - b. Nonprofit organizations to improve the wind and hail resilience of single-family insurable dwellings occupied or owned by low-income and moderate-income individuals;
 - 3. If the commissioner provides financial grants to mitigate insurable dwellings:
 - a.
 - i. The building standards or techniques that are required for the mitigation, which shall include but are not limited to compliance with the most recent version of any applicable FORTIFIED Home or FORTIFIED Multifamily construction standards published by the Insurance Institute for Business and Home Safety or a successor entity.
 - ii. The commissioner shall determine through the promulgation of an administrative regulation under this subsection the specific standards and designations that are required for any insurable dwelling; and
 - b. Eligibility criteria for building contractors and evaluators that are eligible to mitigate and inspect the insurable dwellings, respectively, which shall include a preference for Kentucky building contractors and evaluators; and
 - 4. The procedures and requirements for distributing financial grants.
 - (b) The commissioner may promulgate administrative regulations in accordance with KRS Chapter 13A to establish any additional rules and eligibility requirements that are necessary for the proper implementation and administration of this section, including but not limited to the collection of documentation necessary to allow for any auditing of the program that is required under the terms of a grant or other funds received by the program.
- (6) Any financial grant provided under the program to mitigate an insurable dwelling shall be contingent upon the real property owner securing all required permits and applicable inspections in accordance with local building codes.
- (7) (a) The commissioner shall make one (1) time financial grants in accordance with this subsection to SKH approved contractors to reimburse each contractor for

the cost of an initial certification by the Insurance Institute for Business and Home Safety or a successor entity to act as a CERTIFIED Roofing contractor.

- (b) In order to receive reimbursement under this subsection, an SKH approved contractor shall upload the following documents through the SKH online portal:
 - 1. A request for reimbursement under this subsection; and
 - 2. A receipt or other documentation from the Insurance Institute for Business and Home Safety or a successor entity that states:
 - a. The contractor's name and address, which shall match the name and address that is on file with the department;
 - b. That the contractor is certified to act as a CERTIFIED Roofing contractor;
 - c. The date the receipt or other documentation was issued; and
 - d. The cost paid for the certification referenced in subdivision b. of this subparagraph.
 - (c) Upon compliance with paragraph (b) of this subsection by an SKH approved contractor, the commissioner shall, to the extent funding is available under subsection (4) of this section, make a one (1) time financial grant to the contractor in the amount of the cost paid for the certification.
 - (d) Financial grants made under this subsection shall be made to SKH approved contractors in the order that the contractors satisfy the requirements of paragraph (b) of this subsection.
 - (e) Checks shall be mailed to the address of the contractor's choice.
 - (f) The commissioner shall not be required to establish additional forms, procedures, or requirements, by administrative regulation or otherwise, in order to implement, or distribute financial grants under, this subsection.
- (8) Nothing in this section shall be construed to create an entitlement for property owners, SKH approved contractors, or nonprofit organizations to obtain funds for, or obligate the state in any way to fund, or maintain funding for, any activity for which a financial grant is permitted or provided under this section.

Effective: April 7, 2026

History: Amended 2026 Ky. Acts ch. 45, sec. 5, effective April 7, 2026. -- Created 2024 Ky. Acts ch. 102, sec. 1, effective July 15, 2024.

Legislative Research Commission Note (7/15/2024). 2024 Ky. Acts ch. 102, sec. 7, provides that the Act, which created this statute, may be cited as the Strengthen Kentucky Homes Act.