



Commonwealth of Kentucky Public Protection Cabinet

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New Grant Program Helps Protect Kentucky Homes from Extreme Weather

Strengthen Kentucky Homes application portal is open to Kentucky homeowners

Frankfort, Ky. (March 12, 2026) – Today, Gov. Beshear announced the Strengthen Kentucky Homes (SKH) Program is open and taking homeowner applications. The new program provides qualified Kentucky homeowners with grants up to \$10,000 to help fortify their roofs and protect against extreme wind and hail events.

In April 2024, Gov. Andy Beshear signed House Bill 256, creating the Strengthen Kentucky Homes Program and appropriating \$5 million in grant funds for Kentucky homeowners.

“In just six years, Kentucky has faced 15 federally declared weather disasters and we're working hard to build back stronger and to protect our people from future events,” said **Gov. Beshear**. “This program will help Kentuckians strengthen their homes, providing families peace of mind when the next severe weather hits. Even better, it will also help them save money at a time folks need it most.”

The SKH application portal opened on March 1 and is accepting applications from qualified homeowners. Since opening the program, the Department of Insurance has received more than 150 applications from all over the state.

“Kentuckians are looking for ways to make their homes more resilient and lower their insurance costs,” said **Sharon P. Clark, Commissioner of the Kentucky Department of**

Insurance. “This grant will help Kentuckians do both by giving homeowners tools to avoid a catastrophic loss from severe roof damage. Across the country, insurers are rewarding more resilient building by lowering premiums.”

Features of a Fortified Roof

A Fortified Roof system built through the SKH program includes:

- **Stronger Edges** to prevent wind from getting underneath the roof edge and ripping it away. Fortified requires specific materials and installation methods, including a wider drip edge and fully adhered starter strip.
- **Sealed Roof Deck** prevents water damage that typically comes through exposed wood decking when roof coverings are blown away.
- **Better Attachment** using ring-shank nails instead of common smooth nails which help keep the roof attached to the home in high winds. This nearly doubles the strength of the roof against wind.
- **Impact-Resistant Shingles** used to receive the High Wind and Hail Fortified designation. Stronger shingles can withstand hail up to two inches in diameter and offer better protection in harsh weather.

Contractors and Evaluators

SKH is looking for additional qualified contractors and evaluators to be exclusive providers for homeowners who receive a grant through the program.

“Qualified contractors and evaluators ensure that homeowners who receive these grants get the quality product they are expecting. These professionals are an important part of the program’s success,” **said Clark.**

Interested contractors and evaluators can visit SKH.ky.gov to learn how to become a certified fortified service provider through the Insurance Institute for Business and Home Safety (IBHS).

For more information about the Strengthen Kentucky Homes Program or to apply for a grant, visit SKH.ky.gov.

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