



## OVERVIEW

The Strengthen Oklahoma Homes Program provides grants to Oklahoma residents for residential wind and hail mitigation on new and existing, owner-occupied, primary residence single-family homes. Funding for this program comes from the insurance industry in Oklahoma and is not funded from the state's general budget.

**EFFECTIVE DATE: NOVEMBER 1, 2024**

**APPLICATION OPENING: EARLY 2025**

### CRITERIA FOR GRANTS

- Available to homeowners in all 77 counties of Oklahoma.
- Homes must be in good condition or have sustained damage from qualifying events like tornadoes, windstorms, or hail.
- Proof of active homeowners insurance with wind coverage and flood insurance if applicable.
- Home must be considered eligible for a FORTIFIED designation after eligibility inspection.

### COVERAGE OF GRANTS

Grants cover enhancements required to obtain IBHS FORTIFIED Home(TM) - Roof designation. Improvements include enhanced roof deck attachment, impact-resistant shingles, and wind-resistant attic vents.

### INSURANCE PREMIUM SAVINGS

Homes meeting FORTIFIED Home™ standards may qualify for up to a 42% discount on the wind portion of homeowners insurance premiums. Specific discounts vary by insurance carrier. Visit [oid.ok.gov/okready](http://oid.ok.gov/okready) for details.

### CONTRACTORS AND EVALUATORS

Only Certified FORTIFIED contractors and evaluators approved by the Strengthen Oklahoma Homes program can participate. Certification details can be found on the FORTIFIED website at [www.fortifiedhome.org](http://www.fortifiedhome.org).

### FURTHER INFORMATION

For the latest updates and detailed information on the Strengthen Oklahoma Homes Program, visit [oid.ok.gov/okready](http://oid.ok.gov/okready). Follow OID on social media to stay informed about program developments and application opening dates.

**For inquiries, email [OKready@oid.ok.gov](mailto:OKready@oid.ok.gov).**

