

## Homeowner Checklist

### Step 1- Pre-qualification of Home

- ✓ The home must be owned and occupied by the applicant.
- ✓ The home must be a single-family, primary residence in Oklahoma.
- ✓ The home must be in good repair, unless damaged by a tornado, other catastrophic windstorm, or hail. Good repair means the home is well maintained and the only damage, if any, is recent storm-related damage.

### Step 2- Documentation needed for Application Process

- ✓ Documentation showing homestead exemption in PDF format.
- ✓ Annual Household Income to determine income tier classification.
  - Provide previous year's Tax Return Form 1040 or other applicable documentation in PDF format.
  - If you receive Social Security benefits and do not file taxes, instead provide your Benefit Verification Letter in PDF format.

-- *Income Tiers: The Strengthen Oklahoma Homes Program has developed 2 income tiers:*

- *Tier 1- Household with an income of \$62,138 or less.*
- *Tier 2- Household with an income above \$62,138.*
- ✓ Social Security Number
- ✓ Homeowner must provide proof of in-force homeowners insurance policy in PDF format.
  - If your home is located in a flood zone, you will also need to provide proof of flood insurance.
  - You may review the FEMA FIRM maps to determine if the property needs to have flood insurance coverage. Please visit <https://msc.fema.gov/portal/home> to learn more about flood insurance and if your property is in a floodplain.
- ✓ If you hold the Power of Attorney for an applicant with the Strengthen Oklahoma Homes program, you must submit a copy of the POA to our office before any staff member will discuss grant details for the applicant.

### Step 3- Create a profile and login for the Strengthen Oklahoma Homes Platform

- ✓ Link to Portal: <https://www.strengthenoklahomahomes.com/>

### Step 4- Apply for the Strengthen Oklahoma Homes Grant Program

- ✓ A specific date and time when grant applications will open will be made publicly available.

- ✓ As a reminder, applications will be accepted on a first come, first served basis within each income tier, with a priority given to lower income applicants and applicants who live in locations, that based on historical data, have a higher susceptibility to catastrophic weather events.

#### **Step 5- Only Continue if Application is Approved**

- ✓ Choose a pre-approved evaluator from the list provided in your portal.
- ✓ Evaluator will schedule a Home Review and upload a Scope of Work for Contractors to bid.
- ✓ Once the Scope of Work is uploaded to the portal, the Homeowner will choose three contractors from the pre-approved list provided in your portal.
- ✓ After Homeowner receives the three bids, they will choose a contractor to do the project.
- ✓ Contractor will schedule work and begin project.
- ✓ Grant funds will be paid to the Contractor on behalf of the homeowner after receiving the IBHS FORTIFIED Certification.

*-- Grant Amount:*

- *The Strengthen Oklahoma Homes Program will be allocating up to ten thousand dollars (\$10,000.00) in grant funds per approved household. The funding will be allocated towards approved construction projects which will fortify homes pursuant to the IBHS FORTIFIED Home – Roof™ – High Wind designation with the Hail Supplement.*