

OKLAHOMA INSURANCE DEPARTMENT



STRENGTHEN OKLAHOMA HOMES PROGRAM

Strengthen Oklahoma Homes- Initial Home Review

Applicant Name:		Date:
Property Address:		
SOH. Application #:	Geocode:	
Applicant Phone:	Year Built:	
Applicant Email:	Evaluator Email:	
Pass/ Fail		
1. Pre-Qualifications		
	DWELLING TYPE 2.2 Minimum Requirements – Single family homes. Documentation: 4 elevation photos of home/roof, one from each face of dwelling.	
Comments:		
	FOUNDATION RESTRAINT 2.3 and 2.4 Minimum Requirements- Foundations must not be "dry stack" (unrestrained stacked masonry or stone with no foundation). Technical Bulletin 2022-06. Documentation: 1 photo from each elevation is acceptable.	

Comments:

2. Roof Scope

ROOF FRAMING

2.5 Minimum Requirements- For wood framed roof structural members, minimum 2in. nominal thickness spaced no more than 24 inches on center. Homes that do not meet these minimum requirements may not qualify for a FORTIFIED designation without an engineered roof framing solution.

Documentation: 1 photo minimum showing at least 3 exposed roof members (i.e. trusses, rafters) with tape measure between roof members to show on center spacing.

Comments:

ROOF DECK SHEATHING

4.1 Minimum Requirements- Minimum 7/16-inch-thick plywood or OSB sheathing OR dimensional lumber boards that are continuous with no spaces greater than 1/8". If there is no access to the attic OR spray foam insulation is obscuring verification, some form of documentation or removal of some spray foam insulation in several areas to allow verification is required. See [Technical Bulletin 2023-07](#) for more information on requirements for retrofitting homes with excessive gaps in board decking. Contractors and evaluators should assume that a new layer of 7/16 panel sheathing will be required on any homes where board decking with gaps over 1/8" is observed. If existing overlay is not installed in compliance with the 2025 FORTIFIED Standard it will need to be removed and replaced.

Documentation: 1 photo of sheathing type and thickness, i.e. plywood/OSB grade stamp or sheathing edge with tape measure. 4 photos showing each elevation of the attic.

Comments:

GUTTERS

4.5 Gutters can interfere with the installation of required edge metal and other edge details. If edge details are not able to be installed per FORTIFIED requirements, home is not eligible for new roof designation. See [Technical Bulletin 2023-09](#) for more information.

Documentation: 4 photos of where the gutter attaches to fascia or roof edge (include where fasteners or hangers attach to home, end connection, and corner joint).

Comments:

GUTTER GAURDS OR COVERS

4.5 Gutters with gutter guard systems that extend onto the roof, over the edge metal and/or under the starter or first course of shingles can interfere with the installation of required edge metal and other edge details. If edge details are not able to be installed per FORTIFIED requirements, home is not eligible for designation. See [Technical Bulletin 2023-09](#) for more information.

Documentation: 1 photo showing gutter guard.

Comments:

ROOF SKYLIGHTS

7.4 Skylight meets Section 7.4 of the 2025 Fortified High Wind and Hail Standard
Documentation: 1 photo of each skylight present.

Comments:

ROOF VENTS

2.7 Roof vents: All roof mounted vents, both ridge and off ridge, must be TAS 100(A) rated and anchored to the roof per the manufacturers specifications. For the home to be eligible for a designation, it may be necessary to remove decorative vents and re-evaluate ventilation requirements.

Roof mounted equipment, including air conditioning units: The presence of roof mounted equipment will require an engineer to review the attachment of the equipment to the roof and the entire roof, including the area under the equipment, will need to be re-roofed to the requirements of the FORTIFIED Standard. Refer to the IBHS document on roof mounted equipment for more information.

Documentation: 1 photo of each roof mounted piece of equipment where it is fastened to the roof.

Comments:

	PHOTOVOLTAIC (SOLAR) PANELS 3.4, 4.10 and 7.5 Photovoltaic (Solar) panels: Existing solar panels will need to be removed if reinstallation is planned. This includes a letter of compliance from a professional engineer detailing the attachment of the panels to the home and verification that the solar panels meet the impact resistance requirements of section 7.5. Documentation: 3 photos (1 elevation photo, 1 fastener photo, 1 product specifications photo)
Comments:	
	ATTACHED OR ACCESSORY STRUCTURES 5.8 Attached structures, such as sunrooms or carports, may affect the ability of a home to receive a FORTIFIED Designation. For more information, see FORTIFIED Technical Bulletin FH 2023-03 Documentation: 4 photos (1 elevation photo, 1 photo of where the attached structure ties into home from below, 1 photo where the structure ties into the roof from above, 1 photo from the side of the structure where it ties into the home)
Comments:	
	CHIMNEY 5.7 Chimney chases or masonry chimneys that exit through the attic and roof for resistance to wind pressures. Add Blocking as shown in section 5.7 of the 2025 FORTIFIED Home Standard Bracing or strapping as required. For chimneys that are not wood framed, a licensed professional engineer will be required to review the chimney and provide any retrofits required. Documentation: 1 photo of the flashing and bracing of the chimney to the roof.

Comments:

STRUCTURAL DETERIORATION OR CODE COMPLIANCE ISSUES

Does the home have any obvious structural deterioration or code compliance issues that might affect FORTIFIED eligibility? This can include missing doors or windows, obvious rot or deterioration, or anything else that would affect the livability of the home. **These issues may need to be reviewed and approved by a licensed professional engineer, to achieve the Fortified Designation.**

Comments:

3. Additional Comments:

DOCUMENTATION REQUIREMENTS AND STANDARDS
ALL PHOTOS MUST BE SITE SPECIFIC: verified by geolocation stamp or home address visible *in* photo

IMPORTANT INFORMATION CONCERNING THE FORTIFIED STRENGTHEN OKLAHOMA HOMES GRANT PROGRAM HOME REVIEW

Scope of Home Review

This Home Review is a visual review that identifies and documents the current condition of components required for FORTIFIED Home™ designation per the FORTIFIED Home™ 2025 Standards. Representative samples of accessible building components were observed and documented. No destructive testing was performed. It is required that any issues that may affect FORTIFIED eligibility that were not visible during the Home Review, discovered after retrofit work begins, be reported to the FORTIFIED Evaluator. Contractors are solely responsible for completing retrofits and additional contracted mitigation work per the requirements of the FORTIFIED Home™ standards.

Purpose

The Home Review identifies components or systems that do not meet FORTIFIED Home™ Program requirements to determine necessary mitigation tasks for FORTIFIED Home™ designation eligibility. Detached structures are excluded.

Limitations

The Home Review and subsequent FORTIFIED Home™ evaluation do not address code compliance, mold, mildew, indoor air quality, asbestos, radon gas, lead paint, urea formaldehyde, soil contamination, or other substances. Contact a specialist for these concerns.

Report Findings

Findings are based on information reported on approved Home Review forms used for the Strengthen Oklahoma Homes grant program and are not a product of FORTIFIED Home™, a program of IBHS. Eligibility and scope may change with any new information discovered by the contractor. IBHS/FORTIFIED is not liable for inaccuracies from incorrect, incomplete, or outdated information.

Eligibility

To be eligible for FORTIFIED designation, a complete roofing system must meet FORTIFIED Home™ Standard requirements and be installed by a certified FORTIFIED Roofing Contractor. Required products include roof coverings, attic ventilation, sealed roof deck system, underlayments, edge metal, and appropriate fasteners. Documentation for all products and installation is required. Additional requirements and restrictions apply. See the current FORTIFIED Home™ standard at FORTIFIED Home Technical Documents for details.

[Click here for the 2025 FORTIFIED Standard](#)