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October 1, 2025



Overview of Strengthen Oklahoma Homes Program

- Purpose
- Funding and Grants
- Program Requirements
- Contractor and Evaluator Requirements
- Eligibility Criteria for Homeowners
- Application Process
- Benefits
- Implementation

Pilot Project Narrative

- Top 25 zip codes by mean paid loss ratio from 2018-2022
- More than 500 policies in force
- $\geq$ 90% National Hail Loss Index Score (FEMA)
 - Paid Loss Percentage Change Rank
 - Average Claim Frequency Rank
 - Claim Frequency Percentage Change Rank
 - Zip Code Population/Metro location
 - Strong Wind Index Score (FEMA)
 - Average Nonrenewal Rate Rank

Pilot Project Launch Dates

First Pilot Launch on March 3, 2025

- Top 25 OKC MSA Zip Codes
 - Total 14 Zips Chosen (11,516 PNF)

Second Pilot Launch on May 5, 2025

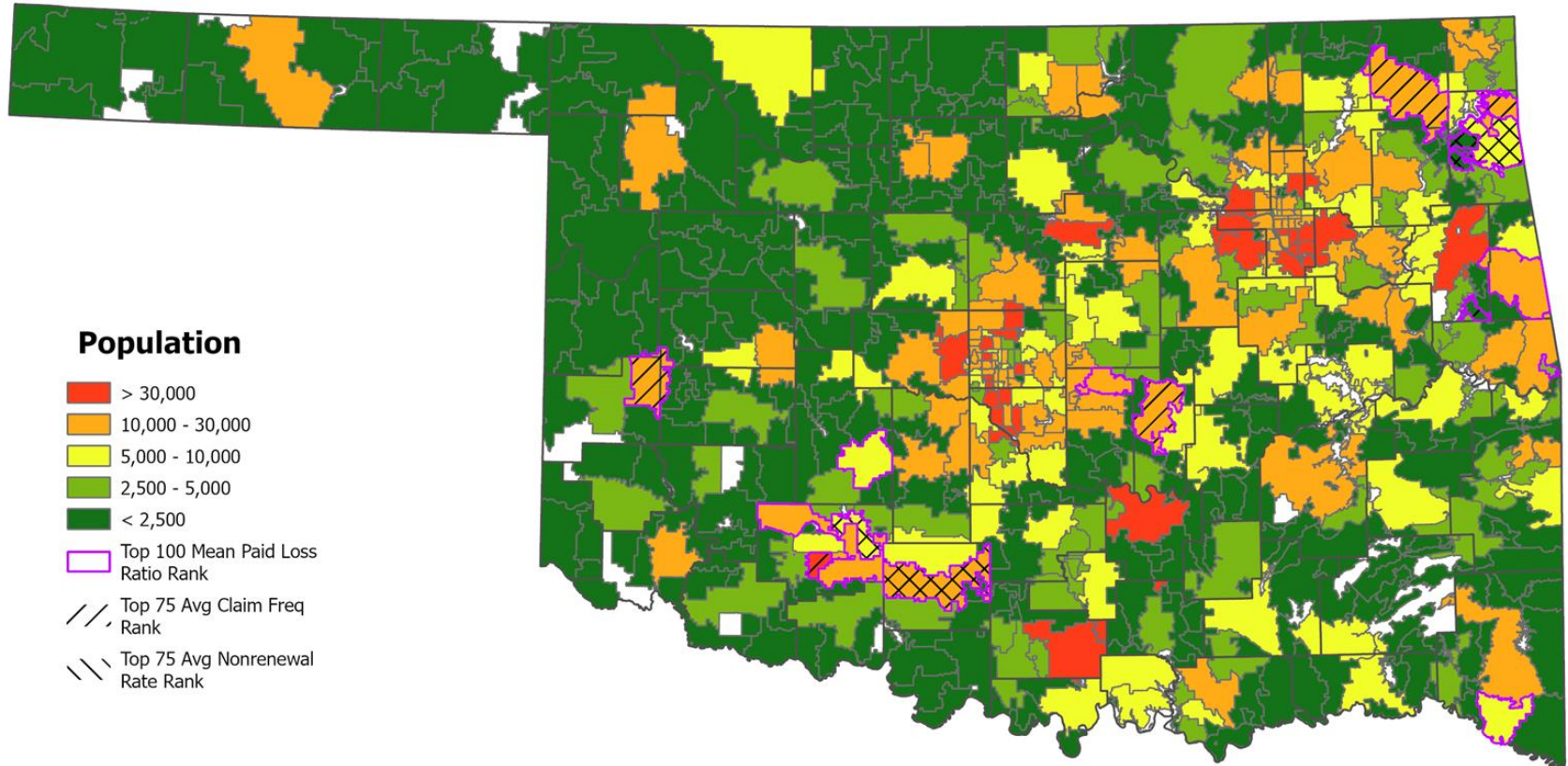
- Top 25 Tulsa MSA + remaining OKC MSA Zip Codes
 - Total 17 zips chosen (47, 533 PNF)

Third Pilot Launch on August 4, 2025

- Statewide Data—not including OKC and Tulsa MSA –Total 16 zip codes.
- Expanded to include the top 75 zips within OKC and Tulsa
 - Total 63 zips chosen (200K+PNF)

Population with Hazard Risk Zip Codes

(Including Oklahoma City and Tulsa MSAs)





**23 Contractors
4 Evaluators**



3 Pilot Phases



**46 homes completed
and grants paid**



**339
applications in
process**



**615
applications
available**



**\$446,075.58
paid out in
grants**



On average, Homeowners have saved \$730 on their premiums after fortifying their homes.



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