



# What is FORTIFIED?

## PROTECT WHAT'S PRICELESS

After a disaster, insurance can help put the building back together and help homeowners get back to a normal life. But there is much more that makes a house a home and a family part of a community. FORTIFIED Home™ upgrades will help the homeowner:

- Reduce potential for property damage from natural disasters.
- Protect items in the house that make it a home such as the building itself and personal property like furniture, artwork, clothing and photographs.
- Lower ownership costs.
- Minimize their environmental footprint by limiting the amount of destroyed building materials that end up in landfills post-disaster.
- Safeguard investments made to make a home more sustainable and energy efficient.
- Increase the chances of quickly returning home after an event and resuming daily life.
- Increase the likelihood of staying in the community as it recovers, and lower the overall cost of their community's recovery. Studies show every \$1 spent on disaster mitigation saves \$4 in community disaster recovery expenses.
- Improve the marketability of your home with a transferable FORTIFIED Home™ designation.

**For builders, there are benefits of building FORTIFIED homes pre- and post-closing:**

- Increase sales by promoting the independent, third-party designation of the homes by a nationally recognized building science organization.
- Gain peace of mind through additional verification that project management staff and trades are properly adhering to plans and specifications.
- Attract buyers through potentially lower homeownership costs. These lower costs may make it easier for prospective buyers to qualify for financing.
- Increase margins by including upgrades as standard features or offer to homeowners as options.
- Lower costs - certain FORTIFIED Home™ requirements may lower post-closing warranty costs.

## FORTIFIED HOME™ MEANS RESILIENCE

During the last decade, storms like Katrina, Sandy, Ike, and Irene have demonstrated the critical need to build more resilient homes and businesses. In 2010, the Insurance Institute for Business & Home Safety's FORTIFIED Home™ program made engineering and building standards – developed using more than 20 years of storm damage investigations – available to anyone seeking to build a more resilient new, single-family residence.

With its unique systems-based, holistic focus, FORTIFIED Home™ is affordable at any price point. The program employs an incremental approach toward making new homes more resistant to damage from hurricanes, tropical storms, hailstorms, high winds and wind-driven rain associated with thunderstorms. With three levels of FORTIFIED Home™ designation available – Bronze, Silver and Gold – builders can work with homeowners to choose a desired level of protection that best suits their budgets and resilience goals.

## FORTIFIED HOME™ AND BUILDING CODES

The intent of modern residential building codes is primarily life safety protection, not to ensure that the home is habitable after a catastrophic event or to protect the other property contained in the home.

By definition, building codes are and should be a minimum requirement. However, not every state has a mandatory code. Even where codes are adopted, the language in the codes themselves and the quality of enforcement can vary significantly. In some states, code enforcement may even be optional.

The FORTIFIED Home™ program works differently. It is a uniform, voluntary, superior, hazard-specific standard that adds key property protection upgrades to minimum code requirements. Every new home built to the FORTIFIED Home™ standards is audited by a certified FORTIFIED Home™ evaluator, and those inspections are reviewed by an independent FORTIFIED Home™ administrator. A final report will be provided to the builder and – when identified – the homeowner. The report will include information detailing how specific systems in the home were constructed. This third-party validation of the home's resilience gives builders credible documentation that the home includes the key hazard protection features associated with the chosen level of protection.



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## SIX SIMPLE STEPS TO A NEW FORTIFIED HOME

### 1 APPLY

Complete a free online application at <http://disastersafety.org/disastersafety/fortified-home-evaluation-application>. It takes less than five minutes.

### 2 CHOOSE A FORTIFIED EVALUATOR

Once an application is received and processed, the applicant will be directed to a list of IBHS Certified FORTIFIED Home™ evaluators working in the area. The applicant then schedules a fee-based evaluation of the home. The applicant has the option to interview any evaluator listed, discuss their fees and negotiate accordingly. IBHS certifies only those evaluators who have completed a comprehensive training program, passed an exam, and who meet IBHS' rigorous professional requirements.

### 3 SELECT A TARGET DESIGNATION LEVEL

Working with the evaluator, the builder – or potential homeowner, if one is involved – selects the level of designation desired (Bronze, Silver or Gold) and identifies all the elements that must be included to achieve that designation. At the scheduled time, the evaluator will visit the home and conduct a FORTIFIED Home™ evaluation. The evaluator will collect information about the home and complete a comprehensive checklist provided by IBHS. At the conclusion of the evaluation, the information is given to IBHS for analysis and processing.

### 4 DOCUMENT CONSTRUCTION OF ANY HIDDEN FEATURES

Depending on the designation level selected, there may be one or more construction features that are critical to a designation that will be hidden when the home is completed. The builder or potential homeowner can work with the selected FORTIFIED Home™ evaluator to verify how those critical systems were installed.

### 5 COMPLETE FINAL INSPECTION

The builder or potential homeowner works with the evaluator to have a final inspection completed once the home receives a certificate of occupancy. This final stage of the evaluation process includes providing any remaining documentation and in-process photographs of the FORTIFIED Home™ upgrades, installation and materials.

### 6 GET DESIGNATED

Once the FORTIFIED Home™ evaluator submits all required paperwork, an independent auditor will verify that all systems meet the requirements for designation. Once verified, a FORTIFIED Home™ designation is awarded. The FORTIFIED Designation Certificate is proof of compliance and can be submitted to the homeowner's property insurance provider to take advantage of discounts or credits where available. Homeowners should check with their insurance carrier for more details about FORTIFIED Home™ incentives.

Once awarded, a FORTIFIED Home™ Designation lasts for five years. At the end of that term, a re-designation audit is required and will focus on the condition of the roof covering. If major structural changes have been completed or if systems covered by FORTIFIED Home™ requirements have been damaged or upgraded since the original designation was awarded, a more extensive audit may be required.



FORTIFIED Home™ is a program of the Insurance Institute for Business & Home Safety

Find additional information at [DisasterSafety.org/fortified/home](http://DisasterSafety.org/fortified/home)  
OR visit [facebook.com/buildfortified](https://facebook.com/buildfortified)