



# What is FORTIFIED?

## PROTECT WHAT'S PRICELESS

Insurance may help put the structure back together, but there is so much more that makes a house a home and a family part of a community. FORTIFIED upgrades will help you:

- reduce potential for property damage from natural disasters;
- protect physical assets - such as the building itself and personal property like furniture, artwork, clothing and photographs;
- lower ownership costs;
- minimize your 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 your community's recovery. Studies show every \$1 spent on disaster mitigation saves \$4 in community disaster recovery expenses; and
- improve the marketability of your home with a transferable FORTIFIED designation.

## FORTIFIED MEANS RESILIENCE

Over the last decade storms like Ike, Irene, Katrina and Sandy have amplified the need to make homes and businesses more resilient. In 2010, the Insurance Institute for Business & Home Safety's FORTIFIED Home™ Program made best practice engineering and building standards - developed using more than 20 years of storm damage investigations - available to anyone seeking to strengthen existing single-family, detached homes.

FORTIFIED can be affordable at every price point and uses a unique systems-based method for creating stronger, safer homes. The program employs an incremental approach toward making existing 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 AND BUILDING CODES

The intent of 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. Unfortunately, older homes are typically built to weaker standards for hazard resistance than those included in modern building codes, and even today not every state has a mandatory code. Furthermore, where codes are adopted, the codes and the quality of enforcement can vary significantly; and in some states, code enforcement may even be optional. Homeowners often lack adequate information about what codes were followed when their homes were built and how well those standards were enforced or even how they stack up against today's codes.

The FORTIFIED Home™ Program works differently. It provides a uniform, voluntary, superior set of standards to upgrade the home and help improve its resilience by adding system-specific upgrades to minimum code requirements. Every FORTIFIED Home is inspected by a certified evaluator - before and after these upgrades are performed. Before work begins, a thorough audit is performed and a customized report is prepared for the property owner with specific information about how their home was built and the steps that can be taken to make it more resilient. This enables homeowners to make informed decisions about their home, to maximize investment in disaster-resilience, and to achieve the peace of mind that their home has more hazard resistance than a standard home.



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## SIX SIMPLE STEPS TO FORTIFIED RETROFITS

1

### APPLY

Complete a free online application at <http://disastersafety.org/disastersafety/fortified-home-evaluation-application>. It takes less than 5 minutes.

2

### SCHEDULE A FORTIFIED EVALUATION

Once an application is received and processed, the applicant will be directed to a list of IBHS Certified FORTIFIED 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

### HAVE FORTIFIED EVALUATION PERFORMED

At the scheduled time, the chosen evaluator will visit the home and conduct a FORTIFIED Evaluation. The evaluator's role is to collect information about the home and complete a comprehensive checklist provided by IBHS. At the conclusion of the evaluation, the information is transmitted to IBHS for analysis and processing.

4

### RECEIVE AND REVIEW CUSTOMIZED REPORT

After the evaluation, the applicant will receive access to a comprehensive, customized Current Condition Report via a personal, secure online portal. This report includes analysis of the home's condition, an explanation of deficiencies, if any, and an overview of the improvements needed to achieve each of the three FORTIFIED designations. If there are no retrofits required, a designation certificate will be issued at this time.

5

### TAKE ACTION

If retrofits are needed, the Current Condition Report will be a roadmap for making the home more disaster resistant. The applicant's FORTIFIED Action Plan begins with deciding what level of protection they want to achieve, identifying the needed retrofits and having the work performed. Upon completion, the FORTIFIED upgrades must be verified for compliance by a certified FORTIFIED evaluator. The evaluator will submit compliance documents to FORTIFIED Home for review and processing.

6

### GET DESIGNATED

Once the FORTIFIED evaluator verifies the improvements have been made, a FORTIFIED Designation is awarded. The FORTIFIED Designation Certificate is proof of compliance and can be submitted to the homeowner's property insurance provider to receive applicable discounts or credits where available. Check with your insurance carrier for more details about FORTIFIED 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 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)