



**Mary Uher**  
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Insurance Institute for Business & Home Safety

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**WHY?**  
Severe weather disrupts lives, displaces families, and drives financial loss. IBHS delivers top-tier science and translates it into action so we can prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry and support thriving communities.



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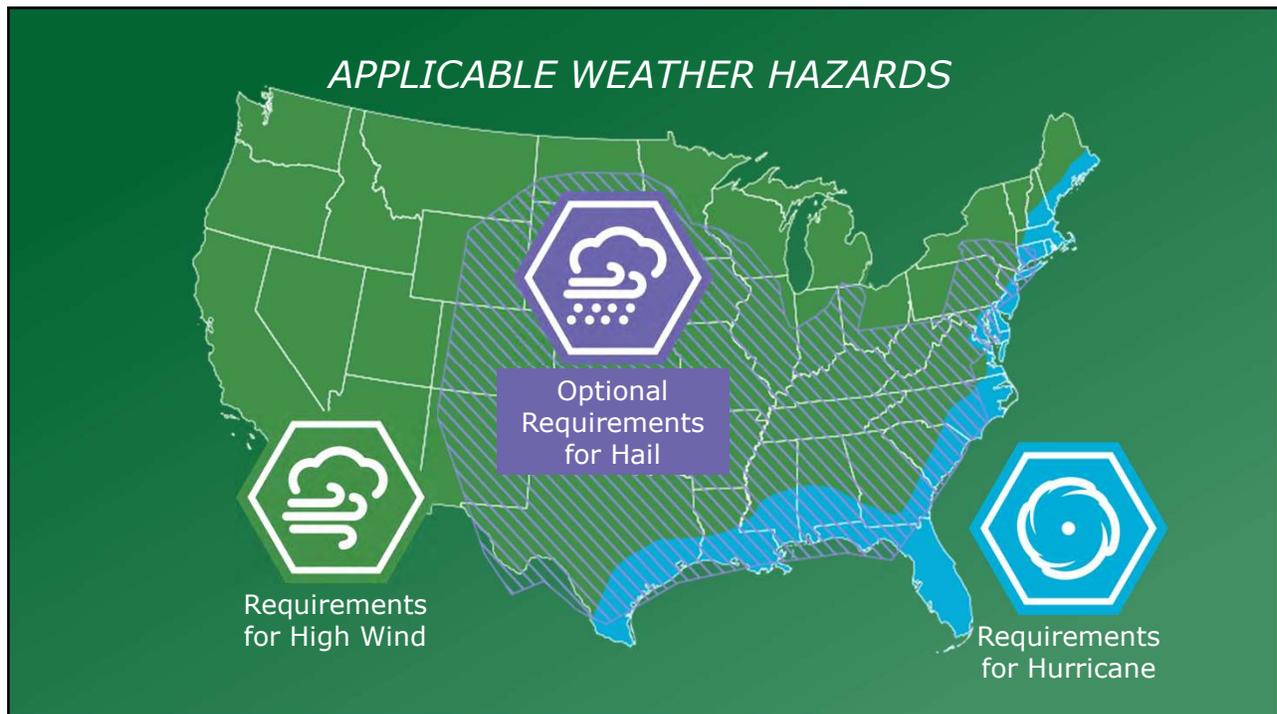


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## What is FORTIFIED?

- FORTIFIED is **voluntary, systems based & 3<sup>rd</sup> party validated**
- FORTIFIED is **geographically appropriate**
- FORTIFIED has **3 levels of durability**
- FORTIFIED designations **must be renewed**
- FORTIFIED can be **used to improve existing** (65%) and new (35%) risks.
- **FORTIFIED over 75,000 properties in 32 states. 17,000+ new designations in 2024.**

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# Three Levels of Protection

**FORTIFIED**  
ROOF

Keep the roof on and the water out. Enhanced by a sealed roof deck and a high performing wind rated roof cover.

**FORTIFIED**  
SILVER

Keep the roof on and the water out.  
Reduce damage amplifiers:  
Strengthen gable walls and porches.  
Strengthen garage doors.  
Protect openings against debris impact.

**FORTIFIED**  
GOLD

Keep the roof on and the water out  
Reduce damage amplifiers  
Keep the entire building intact with a continuous load path and protect against debris impact.

Three FORTIFIED Programs

**FORTIFIED**  
A PROGRAM OF IBHS

**FORTIFIED**  
COMMERCIAL

**FORTIFIED**  
MULTIFAMILY

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**FORTIFIED**  
HOME

2025  
FORTIFIED Home  
STANDARD

WEATHER HAZARDS

Hurricane High Wind Hail

LEVELS

**FORTIFIED** **FORTIFIED** **FORTIFIED**

**FORTIFIED**  
A PROGRAM OF IBHS

DOCUMENTATION  
REQUIREMENTS

This checklist details key documentation required to be eligible for all FORTIFIED Home designations.

FOR USE WITH THE 2025 FORTIFIED HOME STANDARD

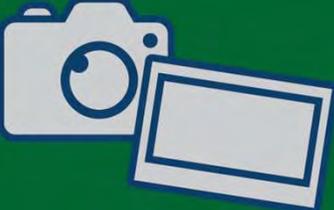
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## Documentation

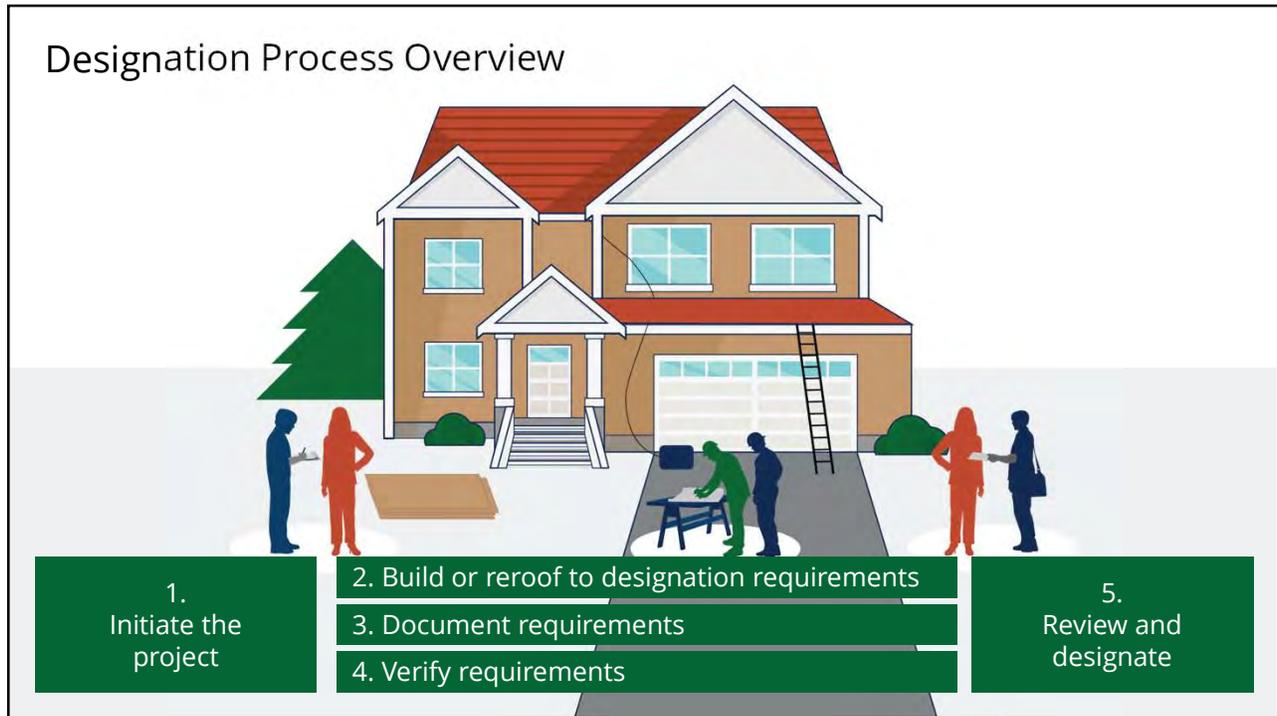
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Photographs of Materials and Construction
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Test Reports/Manufacturer Documentation
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FORTIFIED Compliance Forms

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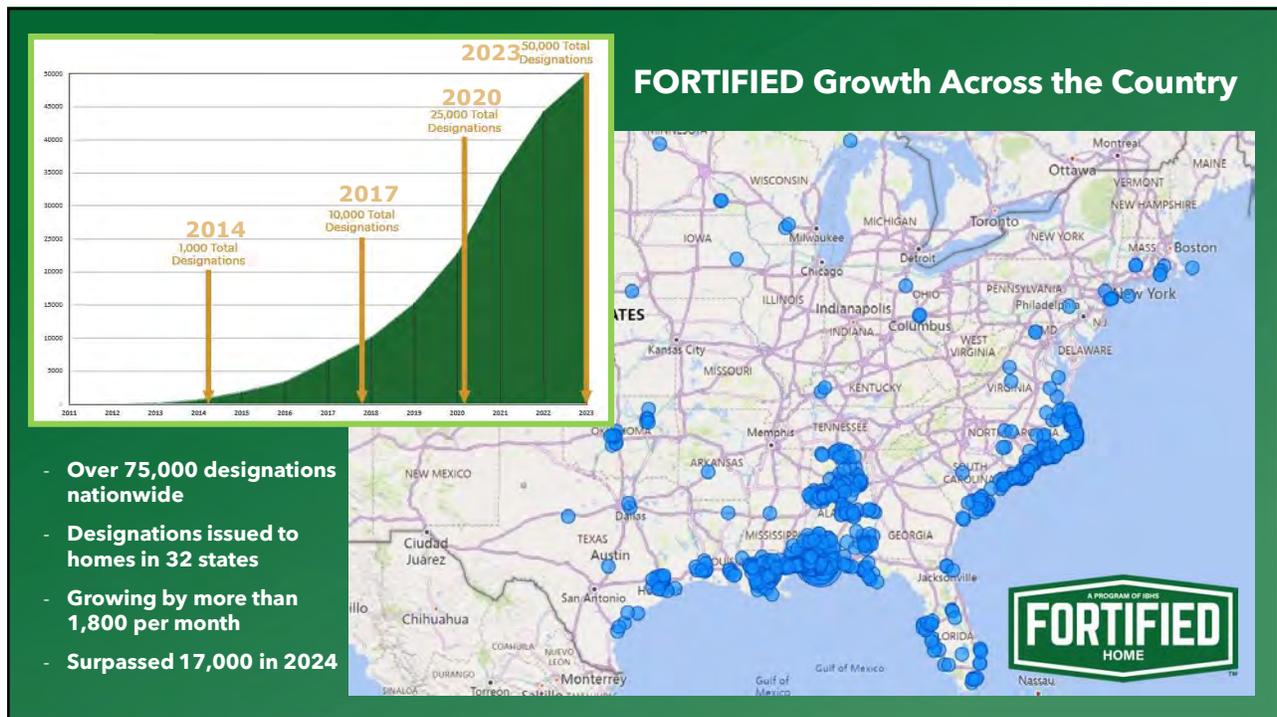
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### Designation Term Limit and Re-Designations

**FORTIFIED designation certificates:**

- Transferable between homeowners
- Valid for five years
  - Re-designated after five years to verify the expected remaining life and condition of the roof covering
  - Homeowners receive a renewal notice from IBHS prior to expiration

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## The National Standard for Resilient Construction

USDA

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FEMA

SBA  
U.S. Small Business Administration

FHLBANK DALLAS

STRENGTHEN ALABAMA HOMES

STRENGTHEN MISSISSIPPI HOMES

COMMERCE DEPARTMENT

STRENGTHEN YOUR ROOF

TEAM KENTUCKY  
PUBLIC PROTECTION CABINET

LOUISIANA FORTIFY HOMES

IOWA Economic Development

LOUISIANA Office of COMMUNITY DEVELOPMENT

SCSAFEHOME

Louisiana Housing Corporation

OK READY  
STRENGTHEN OKLAHOMA HOMES PROGRAM

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