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Insurance Institute for Business & Home Safety

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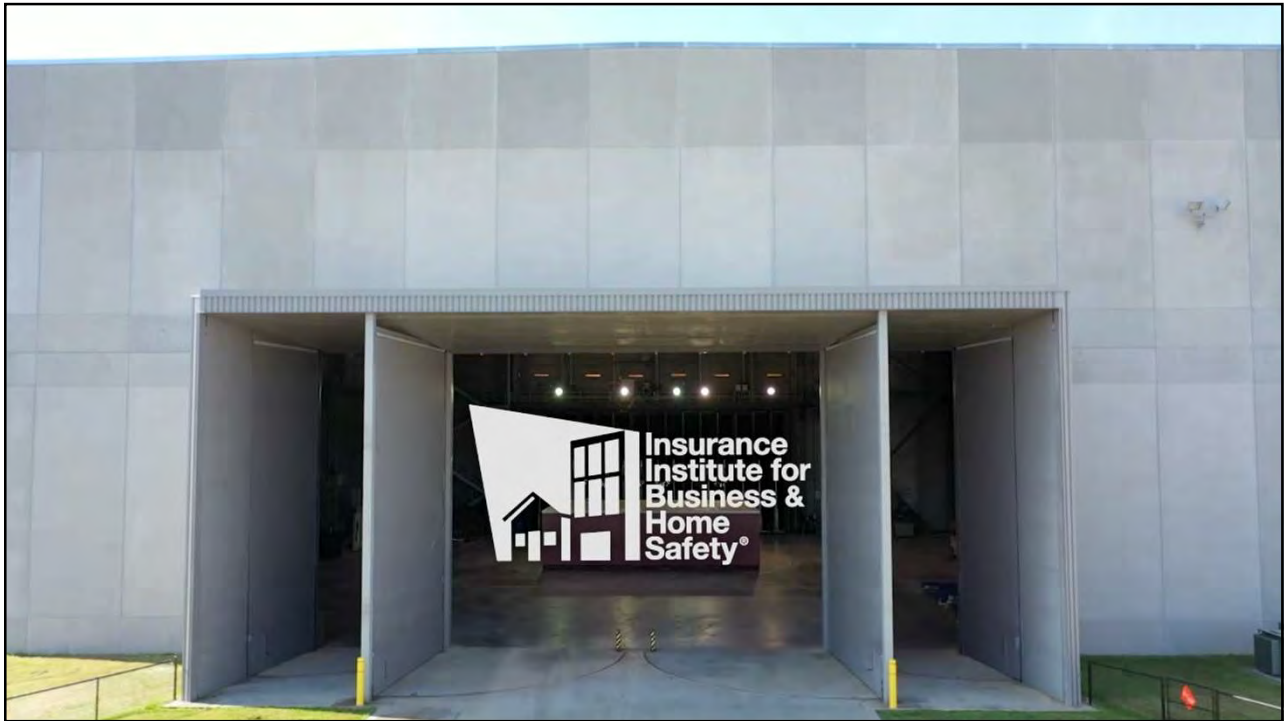


WHY?

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.



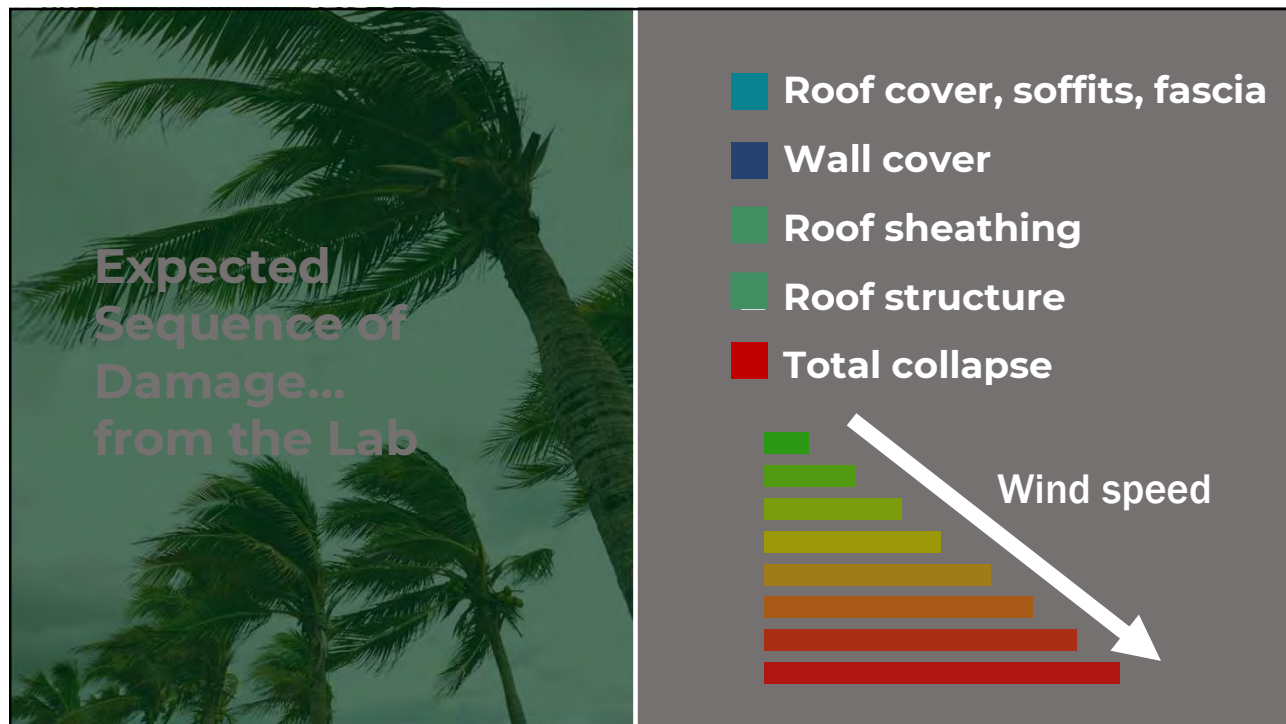
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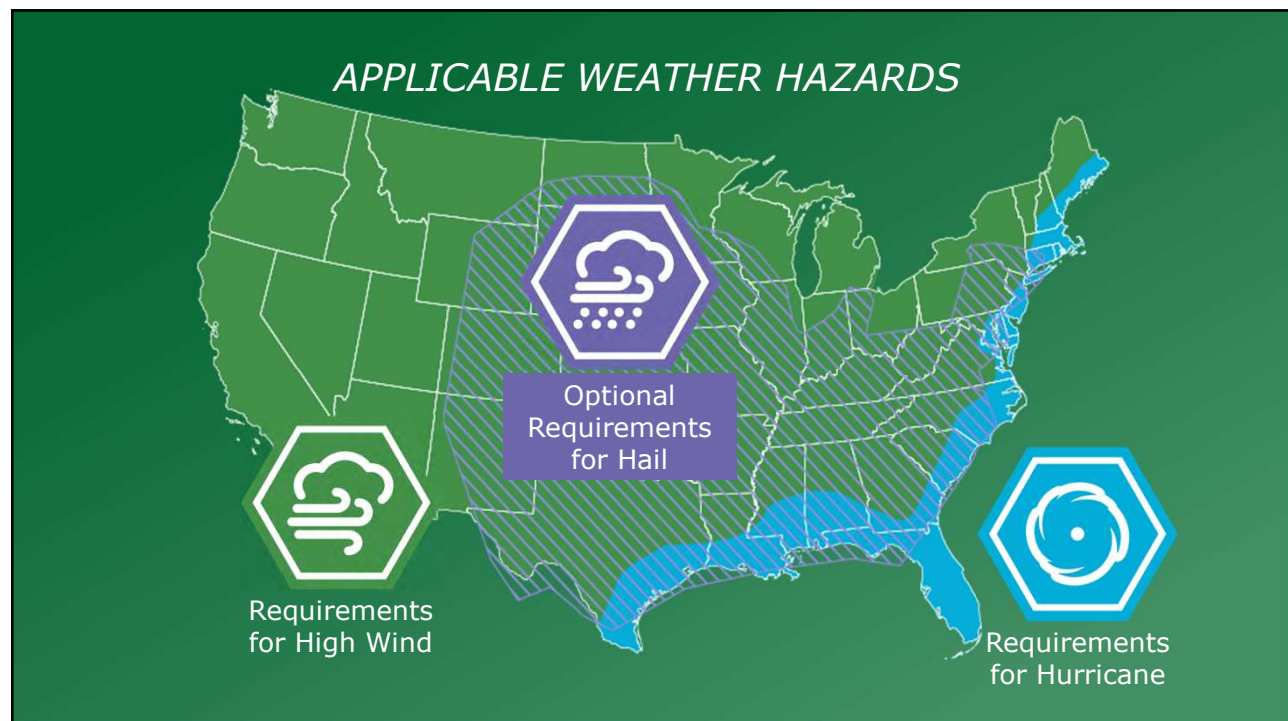


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What is FORTIFIED?

- FORTIFIED is **voluntary, systems based & 3rd 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 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 ROOF

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

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

Version 2025.1

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Documentation



Photographs of Materials
and Construction



Test Reports/Manufacturer
Documentation



FORTIFIED Compliance
Forms

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Designation Process Overview



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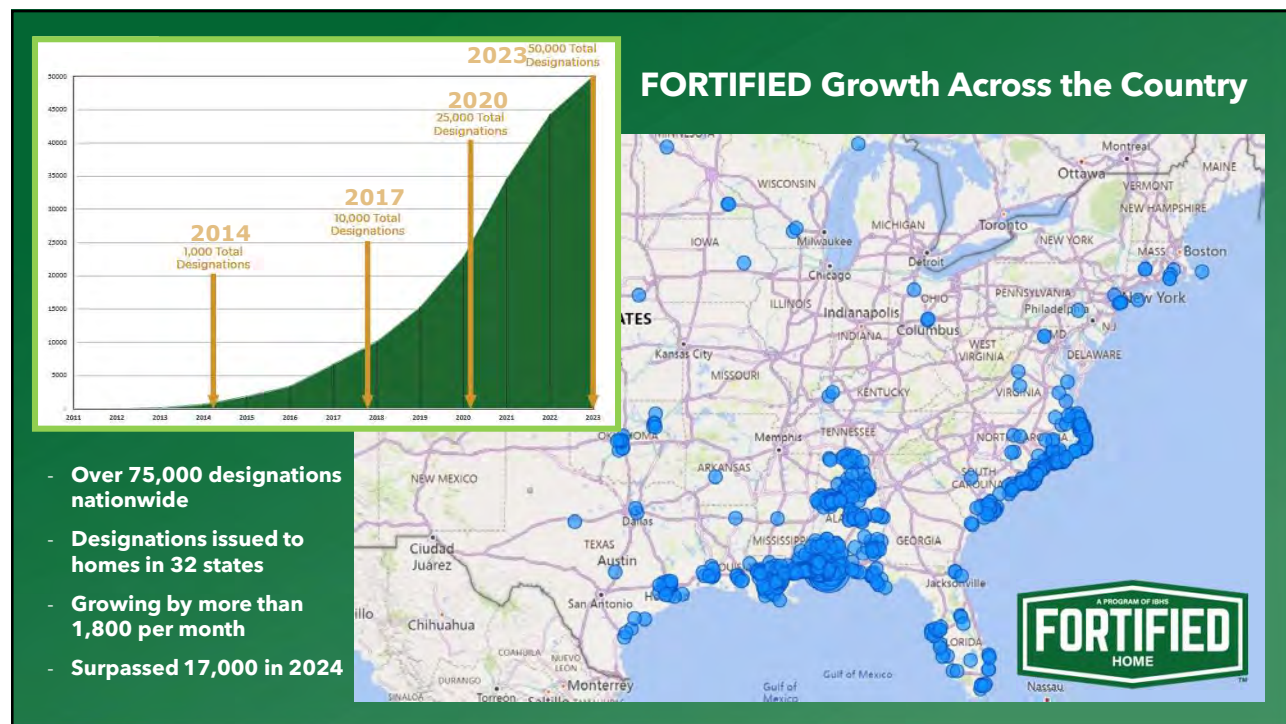
Designation Term Limit and Re-Designations



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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