

Strengthening Your Home Against the Storm: The FORTIFIED Home Program Overview

Living in hurricane and high-wind prone regions can be costly and distressing for homeowners. The FORTIFIED Home program provides a set of building standards specifically crafted to protect homes against natural disasters and can reduce the likelihood that a home is damaged.

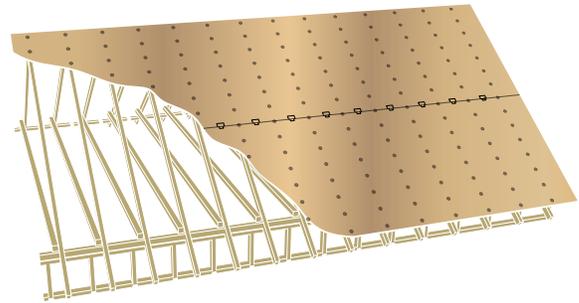


WHAT IS FORTIFIED?

FORTIFIED is a voluntary construction and re-roofing program created to strengthen homes against specific types of severe weather such as high winds, hail, hurricanes and tornadoes. The FORTIFIED standards were developed by the Insurance Institute for Business and Home Safety (IBHS) to greatly reduce the risk of damage by strengthening roofs, windows and doors and anchoring the house to the foundation. FORTIFIED goes beyond minimum building code requirements to make homes stronger by focusing on safety and property protection. FORTIFIED homes are not disaster-proof, but they are designed to minimize damage in the event of a disaster.

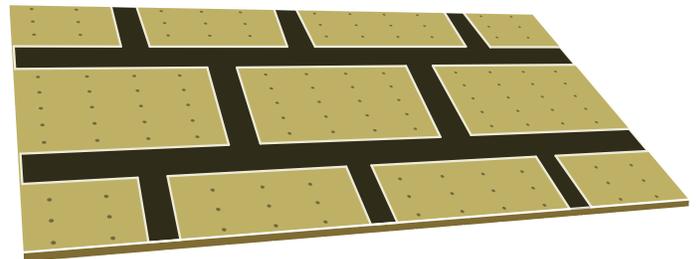


Example of FORTIFIED roof building steps.



WHY SHOULD I GET A FORTIFIED HOME?

- FORTIFIED roofs provides homeowners peace of mind by reducing the potential for water intrusion by 95%.
- Certain insurers offer discounts of up to 55% off the wind portion of insurance policies for homeowners that have a FORTIFIED home. Some states also offer a tax deduction to homeowners who opt to use the FORTIFIED standard.
- A FORTIFIED designation can increase the resale value of a home up to 7%.
- Research conducted at LaHouse suggests that elements of FORTIFIED significantly reduce wind loss and increase a building's overall resilience.



DESIGNATION LEVELS

The FORTIFIED Home program has three designation levels that build on each other – Roof, Silver and Gold. There are two FORTIFIED Home standards – FORTIFIED Home Hurricane and FORTIFIED Home High Wind. A hail supplement is also available for either standard. The standard used is based on the primary threat a property can face.



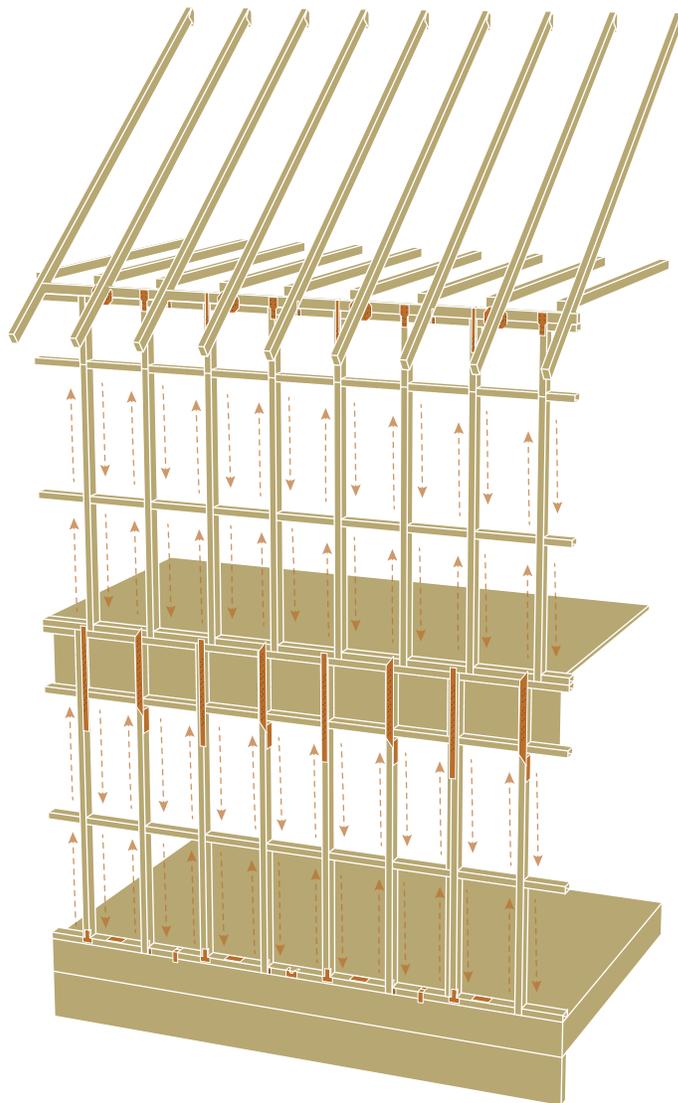
Every FORTIFIED Home has a FORTIFIED Roof which strengthens the roof against high winds and rain. FORTIFIED Silver includes the requirements of FORTIFIED Roof and strengthens windows, doors and attached structures, such as porches and carports, against potential wind and windborne debris during storms. The final level is FORTIFIED Gold, which builds upon Roof and Silver and ties the house completely to the foundation. This is done by creating a continuous load path to tie the roof to the walls and the walls to the foundation.

THE FORTIFIED EVALUATOR

One of the strengths of the FORTIFIED program is the requirement that each property be verified by a trained, independent, third-party FORTIFIED Evaluator. Every FORTIFIED Home project must have a certified FORTIFIED Evaluator involved to collect the needed data and submit the project to the IBHS for designation.

FORTIFIED Evaluators provide critical, mandatory compliance verification services and are the only professionals who can help a homeowner with the process to earn a FORTIFIED designation for their property.

Example of structure built with a continuous load path needed for FORTIFIED Gold designation. Illustration by the LSU AgCenter.



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