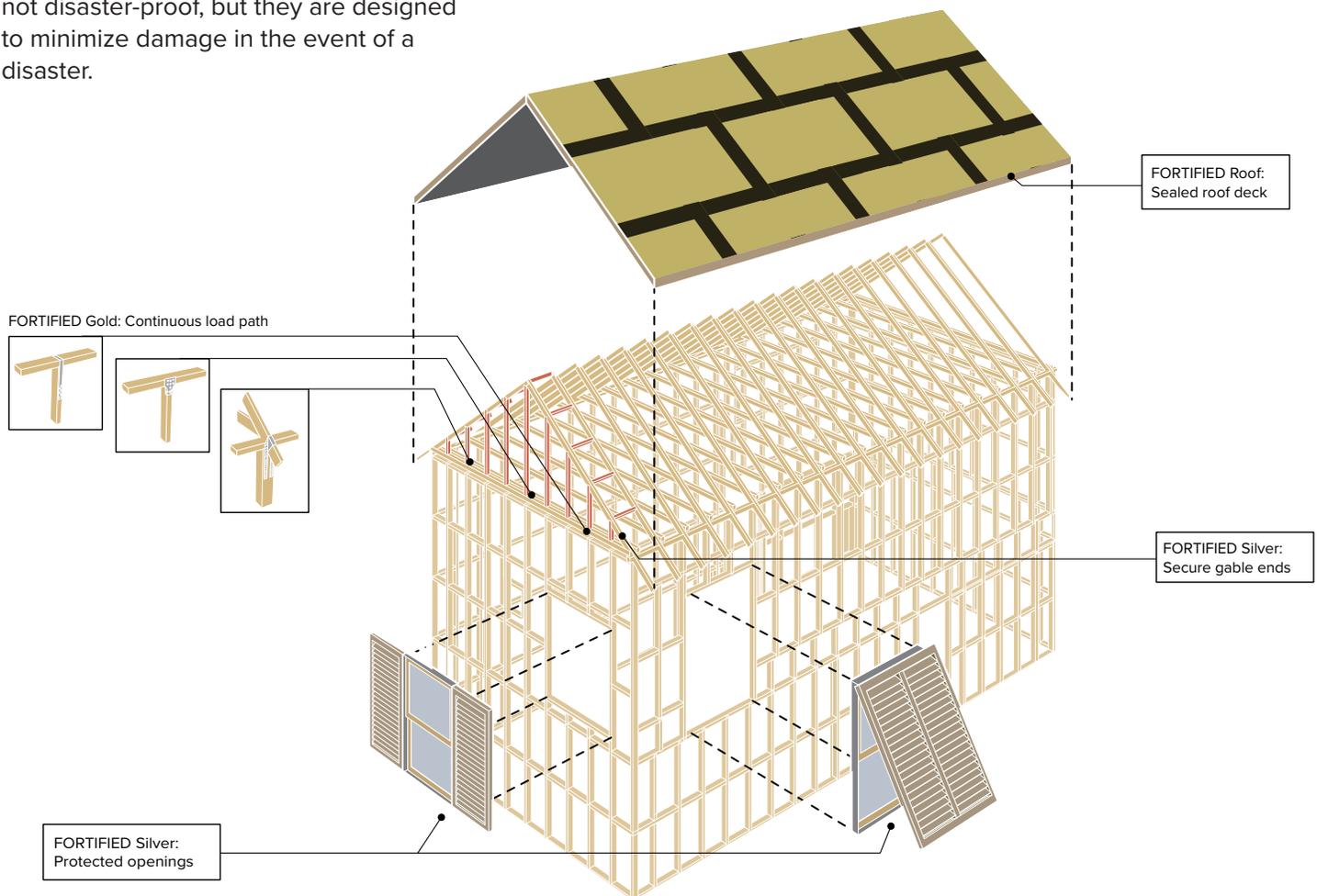


## Unlocking the Benefits of FORTIFIED Homes: Strengthening Your Home, Protecting Your Investment

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 even 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 both life 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 structure built with FORTIFIED certifications in mind. Illustration by the LSU AgCenter.

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*FORTIFIED, a program of the IBHS (Insurance Institute for Business and Home Safety), certification levels include FORTIFIED Roof, FORTIFIED Silver and FORTIFIED Gold.*

## INVESTING IN FORTIFIED HAS MANY BENEFITS:

1. The FORTIFIED program incorporates construction practices developed from extensive research and real-world testing to provide homeowners with peace of mind during a storm.
2. All FORTIFIED designations must be third-party verified by a FORTIFIED Evaluator to ensure that the home meets the proper requirements.
3. Some insurers offer discounts up to 55% off the wind portion of insurance policies if a home achieves a FORTIFIED designation.
4. If a house is deemed uninsurable, a FORTIFIED designation may help the property owner to obtain insurance.
5. Building to the FORTIFIED standard qualifies for Louisiana mitigation tax deductions. The Construction Code Voluntary Retrofitting Deduction provides a tax deduction of up to \$5,000, or half of the construction costs, whichever is less, to homeowners who strengthen their homes against storms.
6. A FORTIFIED designation can increase the resale value of a home.
7. FORTIFIED homes are generally less damaged and require fewer repairs after severe weather events.
8. People who live in a FORTIFIED home typically are not displaced as long as other residents, if at all, allowing them to recover quickly after a storm.
9. Much of FORTIFIED's success is due to its systems-based approach to strengthening homes. Research from LaHouse suggests that FORTIFIED can improve a building's overall strength. For example:
  - Improved roof deck attachment and sealing the roof deck (elements of FORTIFIED Roof) reduce wind loss by at least 19%, up to 38%.
  - Window and garage door protection (elements of FORTIFIED Silver) reduces wind loss by at least 66%, up to 73%.
  - Roof-to-wall connections (elements of FORTIFIED Gold) reduce wind loss by at least 68%, up to 80%.



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