



Proven, Affordable Standards for Strengthening Homes Against Severe Weather

Alex Cary

FORTIFIED Market Development Manager

Insurance Institute for Business & Home Safety



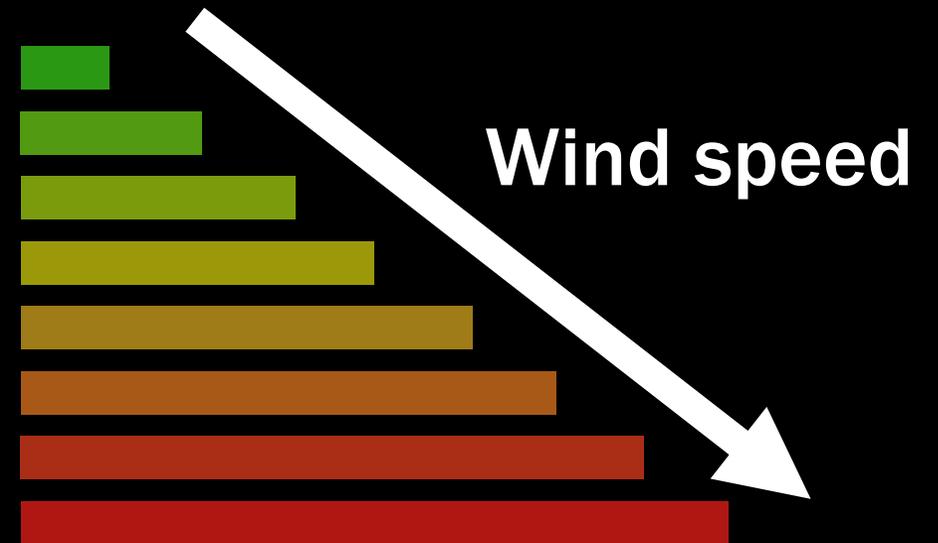
WHY?

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.





- Roof cover, soffits, fascia
- Wall cover
- Roof sheathing
- Roof structure
- Total collapse





A PROGRAM OF IBHS
FORTIFIED
HOME



FORTIFIED
COMMERCIAL



FORTIFIED
MULTIFAMILY

Traditional

Minimum Standard



Focus:
Life Safety



Make building
able to survive a
severe event



FORTIFIED

Beyond-Code Standard



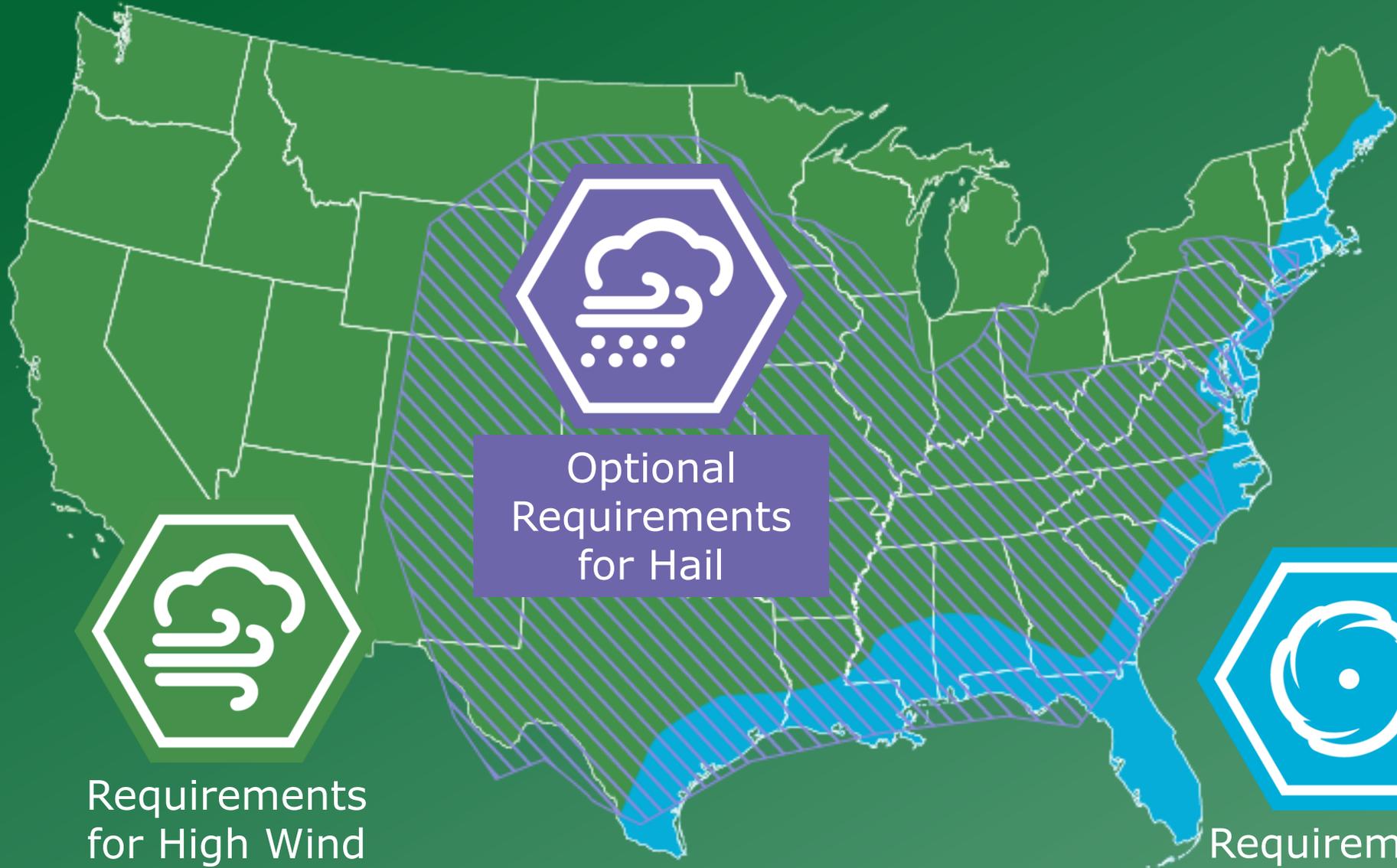
Focus:
Life Safety
Property Protection



Make building able
to survive a severe
event & useable in a
short period of time.

What is FORTIFIED?





Optional
Requirements
for Hail



Requirements
for High Wind



Requirements
for Hurricane

Applicable Weather Hazards

Building to Designation Requirements

FORTIFIED REQUIREMENTS ARE BASED ON:

Applicable Weather Hazard



Hurricane



High Wind



Hail

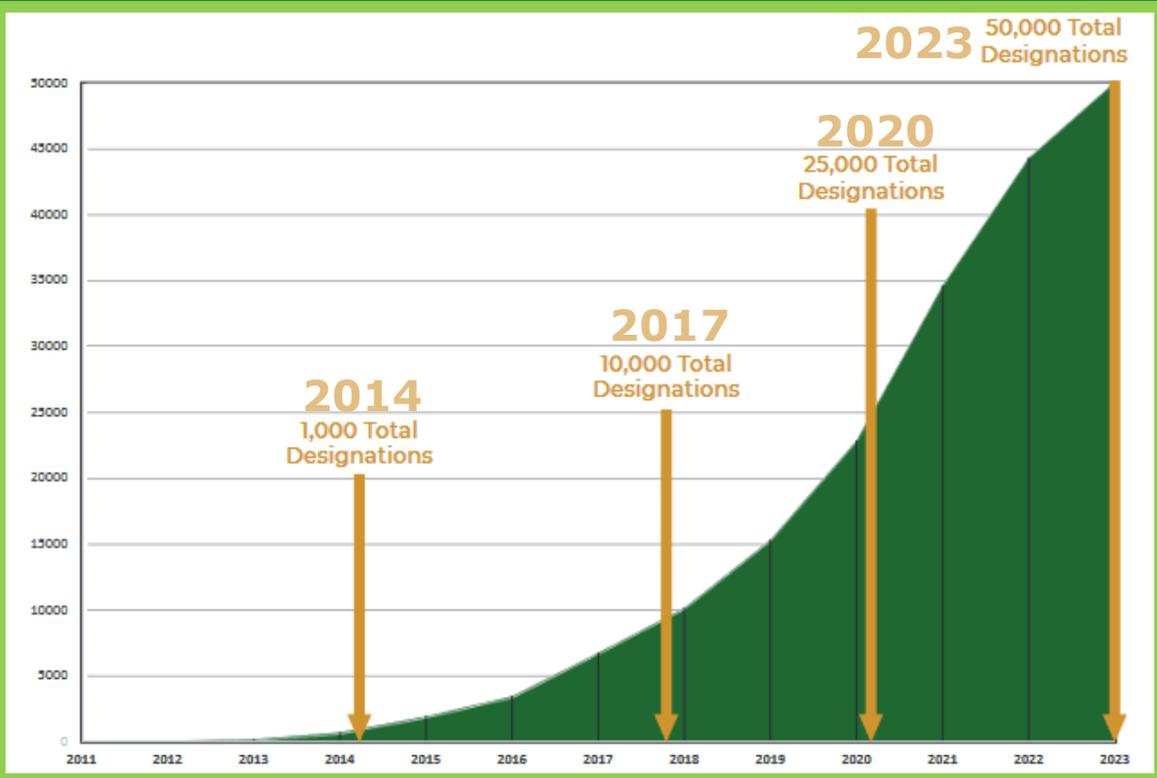
Local Code Requirements



Desired Designation Level



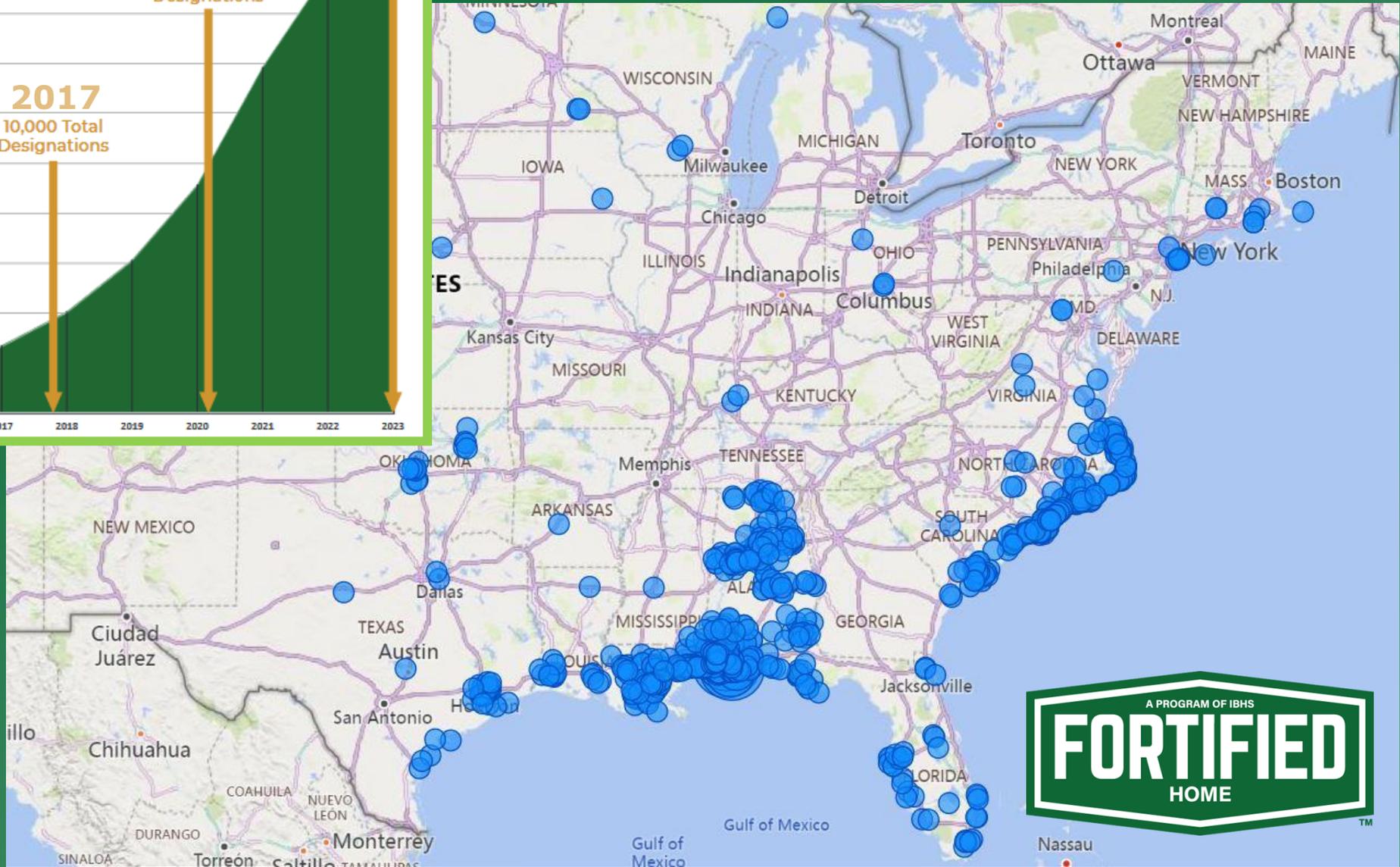
FORTIFIED Growth Across the Country



Over 70,000 designations nationwide

Growing by more than 1,800 per month

Designations issued to homes in 31 states



North Carolina Hurricanes Results

MATTHEW, FLORENCE, DORIAN, ISAIAS



**22% less damage
on average**



**35% less likely
to have a claim**



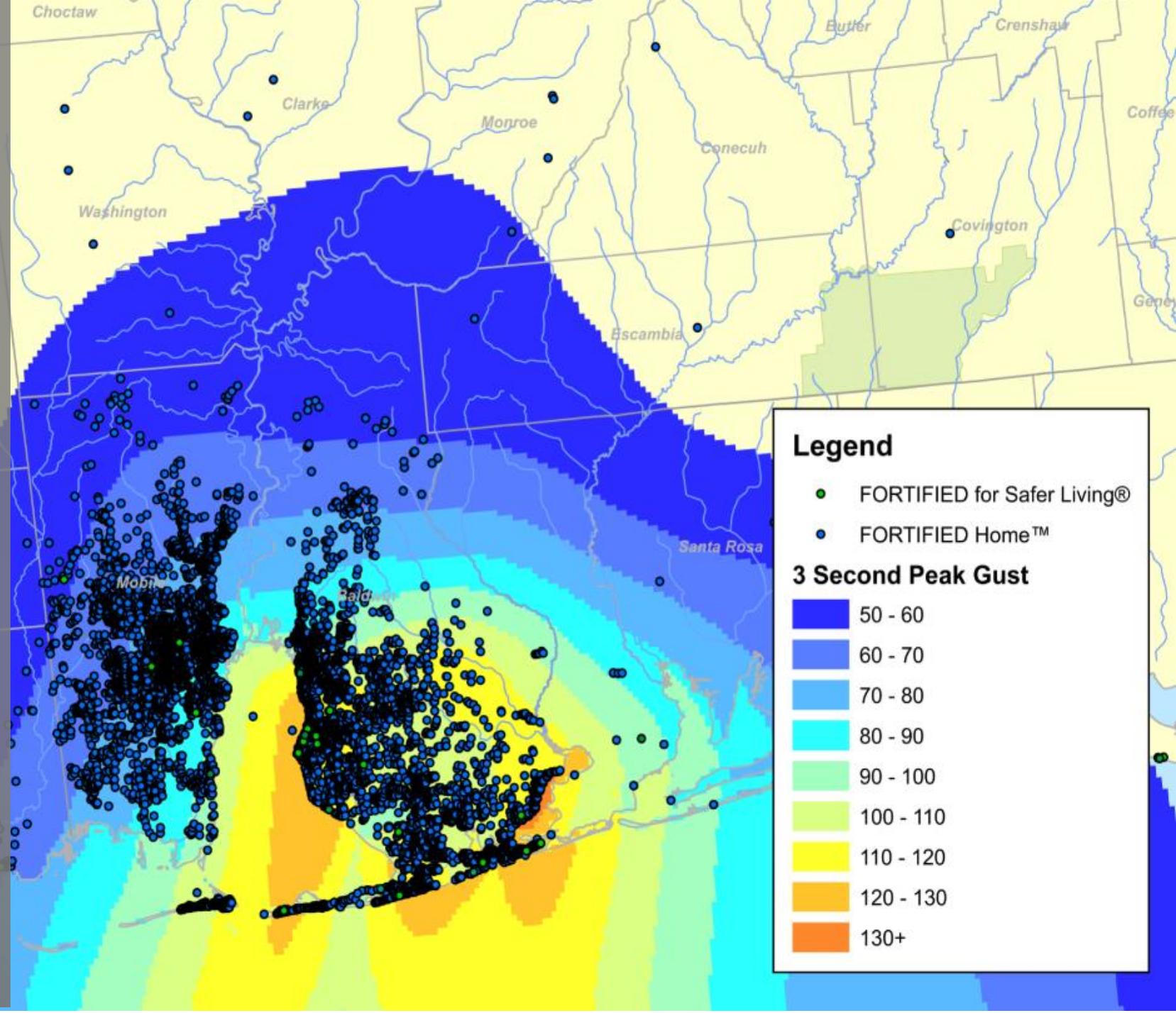
**\$3,000 smaller claim
on average**



In total, nearly
17,000

FORTIFIED Homes
Threatened

Approximately
95%
Had Little or
No Damage



Up to
90%
of post-
catastrophe
claims include
damage to the
roof



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



Keep the roof on, water out.
Reduce damage amplifiers:
Strengthen gable walls
Strengthen garage door openings.
Secure chimney to house structure.
Anchor attached structures –
porches and carports.
Protect openings against debris impact



Keep the roof on, water out
Reduce damage amplifiers
Keep the entire building intact
with a continuous load path &
protect openings against high
pressures

FORTIFIED HOME™ HURRICANE

*HAIL SUPPLEMENT

Adds impact rated roof cover.

*Must meet the **Good** or **Excellent**
rating by IBHS.





1

Nail it Down

Keep the Roof On



2

Seal it Up

Keep the Water Out



3

Lock it In

Keep the Wind Out

IBHS

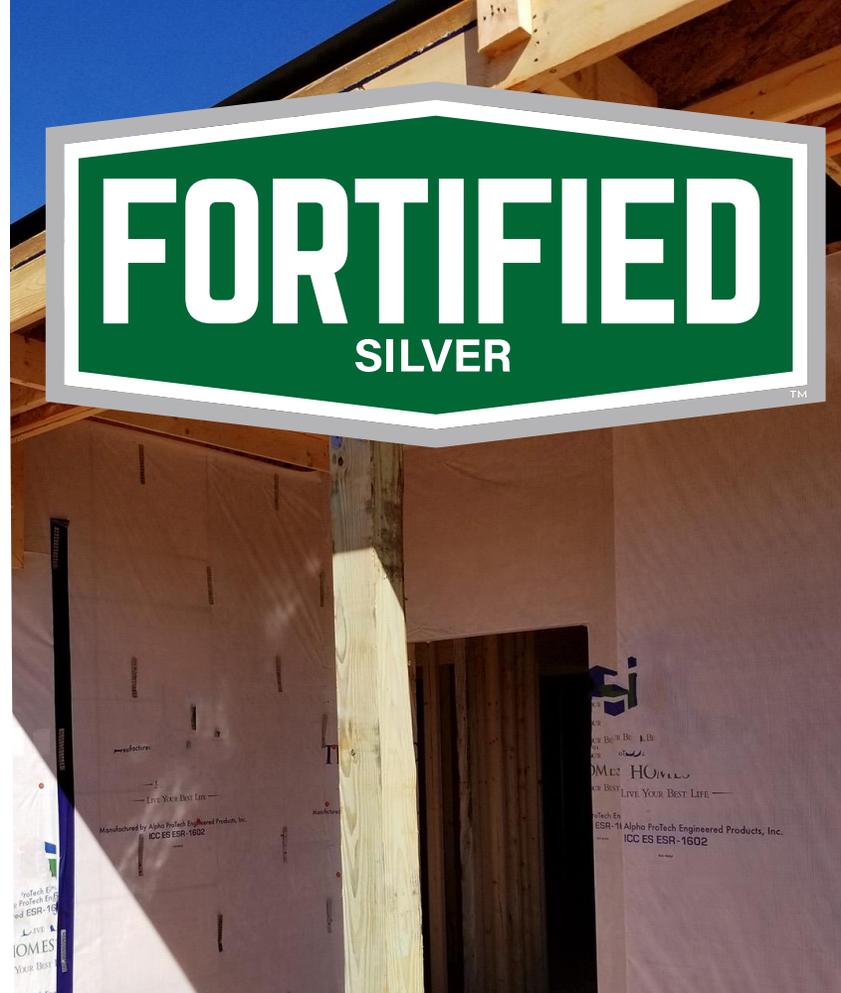


Water Intrusion Demo at the IBHS Research Center





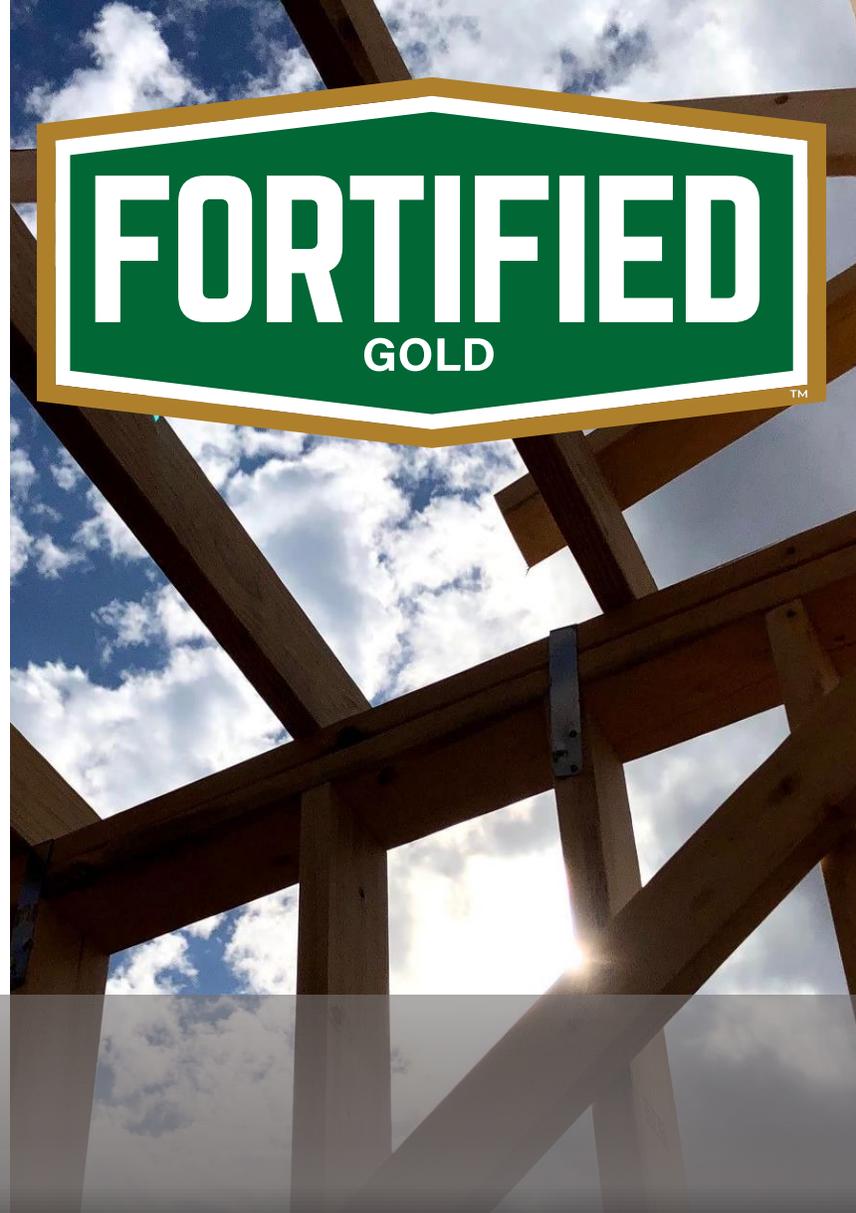
Windows & Doors
Garage Doors



Porches &
Attached Structures



Gable End Bracing
(where applicable)



FORTIFIED
GOLD

Continuous Load Path

FORTIFIED
online training.

www.fortifiedwise.com





2020 STANDARD

WEATHER HAZARDS



Hurricane



High Wind



Hail

LEVELS



DOCUMENTATION REQUIREMENTS

FOR ALL FORTIFIED HOME DESIGNATIONS

VERSION 2022.2

The National Standard for Resilient Construction



FEMA



U.S. Small Business Administration



STRENGTHEN ALABAMA HOMES



FHLBANK DALLAS



COMMERCE DEPARTMENT



NCIUA pilot program to build better beach communities



PUBLIC PROTECTION CABINET
Department of Insurance



LOUISIANA FORTIFY HOMES



LOUISIANA Office of COMMUNITY DEVELOPMENT



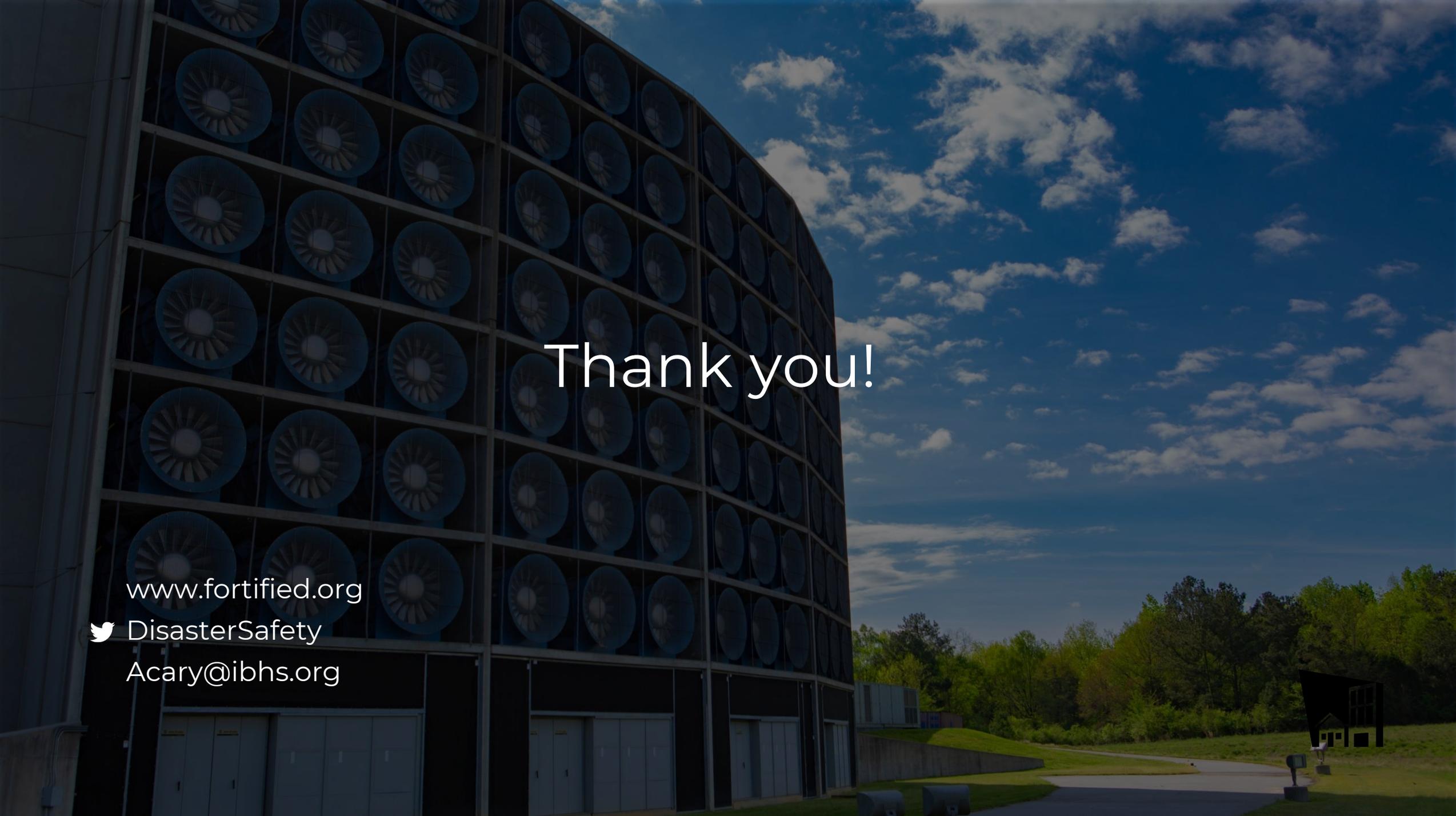
STRENGTHEN OKLAHOMA HOMES PROGRAM

Partnership is key!

NAIIC

NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS





Thank you!

www.fortified.org

 [DisasterSafety](#)

Acary@ibhs.org