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## Objectives of the FORTIFIED Home Program

***All families deserve a home with a roof that can withstand the weather it will face.***

With this guiding principle, the FORTIFIED Home™ program aims to meet the following objectives:

- Reduce risks facing homeowners by making new and existing homes more resistant to damage from hurricanes, tropical storms, hailstorms, high winds, and wind-driven rain associated with thunderstorms.
- Make best-practice engineering and building standards available to anyone who wants to strengthen new and existing residential structures.
- Show recognizable benefits to the building industry, insurance industry, code jurisdictions, consumers, and other interested parties.
- Provide a uniform, voluntary, superior set of standards to upgrade a home and help improve its resilience by adding system-specific upgrades to building code requirements.
- Ensure that essential verification and documentation services are provided to contractors and homeowners seeking a FORTIFIED designation.



## FORTIFIED Overview

FORTIFIED is a suite of voluntary construction and re-roofing programs based on decades of research by the Insurance Institute for Business & Home Safety (IBHS) and designed to reduce the damage caused by hurricanes, tornadoes, and other severe weather events. There are three FORTIFIED programs:

- [FORTIFIED Home™](#),
- [FORTIFIED Multifamily™](#)
- [FORTIFIED Commercial™](#)



**NOTE: The certifications, qualifications and responsibilities detailed in this handbook apply only to the FORTIFIED Home program.**

To help property owners achieve a predictable level of storm protection based on their own budget and choices, each FORTIFIED program offers three progressive levels of designations:

- **FORTIFIED Roof™**
- **FORTIFIED Silver™**
- **FORTIFIED Gold™**

Because analysis shows that up to 92% of post-catastrophe insurance claims include damage to the roof, every FORTIFIED designated property must meet the FORTIFIED Roof standard and be installed by a certified FORTIFIED Roofing contractor. The specific requirements for a FORTIFIED Roof designation are detailed in the [2025 FORTIFIED Home Standard](#) and highlighted in [FORTIFIED Documentation Requirements](#).

An optional Hail Supplement can be added to any FORTIFIED-Hurricane or High Wind designation by meeting additional requirements outlined in the FORTIFIED standard. Most notably, if asphalt shingles are used, they must be rated Excellent or Good on the [IBHS Roof Shingle Hail Impact Ratings](#).

Homes with a FORTIFIED Silver or a FORTIFIED Gold designation will have a FORTIFIED roof and will also meet additional requirements that protect other areas of a house susceptible to high winds and heavy rain.

At all levels of FORTIFIED, products, installation and construction are documented by an independent third-party FORTIFIED evaluator. The evaluator works with contractors to collect photos and other documentation which are submitted to IBHS for review. Once IBHS confirms the project meets the FORTIFIED standard, a 5-year designation certificate is issued to the property.

The FORTIFIED designation certificate is typically required for homeowners to receive any FORTIFIED-related incentives, including insurance discounts, grants or tax credits.



## Certified FORTIFIED Home™ Evaluators

The independent verification and documentation of FORTIFIED requirements is one of the three pillars of the FORTIFIED program. When combined with the FORTIFIED standard and trained contractors, the verification process gives homeowners confidence that their home offers increased protection from severe weather.

FORTIFIED Home Certified Evaluators document that contractors have completed key requirements of the construction standard and that materials used on each project comply with the FORTIFIED standard. This documentation gives both homeowners and insurers confidence that a home meets the FORTIFIED standard.

## Certified FORTIFIED Wise Roofing Contractors

A roof is a home's first line of defense against severe weather and is key to preventing damage from high winds and heavy rain.

Certified FORTIFIED Wise Roofing Contractors have the training and experience to ensure their company's roof installations meet the FORTIFIED Roof standard. They also understand the strict documentation and verification process IBHS employs to maintain consistent risk reduction across the country.



**IMPORTANT: As of November 1, 2025, for a home to be eligible for any level of FORTIFIED designation, the roof must be installed by a certified FORTIFIED Roofing Company, that employs at least one certified FORTIFIED Wise Roofing Contractor.**

## Certified FORTIFIED Wise Professionals

Certified FORTIFIED Home Professionals have a broad understanding of the FORTIFIED Home Standard and often interact with other FORTIFIED providers. They can act in a variety of capacities throughout the design and construction of a FORTIFIED home. Some of the typical roles of a FORTIFIED Wise Professional include:

- Architects
- Engineers
- Home designers
- Home builders
- Remodelers

While their backgrounds and responsibilities may differ, certified FORTIFIED Wise Professionals share a common goal of protecting homes from severe weather.



## FORTIFIED Home Evaluator Certification

To become a **FORTIFIED Home – Evaluation Company** and be listed in the [FORTIFIED Provider Directory](#), companies must:

1. Employ at least one individual who is a FORTIFIED Home Certified Evaluator



**FORTIFIED Home - Evaluation Companies wishing to have multiple physical locations listed in the FORTIFIED Provider Directory must have at least one employee who is a FORTIFIED Home Certified Evaluator at each physical location.**

2. Meet the specific requirements listed under “Qualifications for a FORTIFIED Home - Evaluation Company” (below)
3. Provide proof of required credentials to IBHS or its authorized representative.

To become a **FORTIFIED Home Certified Evaluator** (and be a qualifier that makes a company eligible to be a FORTIFIED Home – Evaluation Company), an individual must:

1. Meet the specific professional experience requirements detailed in “Qualifications of a FORTIFIED Home Certified Evaluator” (below)
2. Provide proof of required credentials to IBHS or its authorized representative.
3. Complete the FORTIFIED Home Evaluator training
4. Demonstrate knowledge of the training materials by passing the FORTIFIED Home Evaluator Certification Exam.
5. Be employed by the company seeking qualification and hold a position of authority to act on behalf of the organization.

FORTIFIED Home Certified Evaluators are not the partner, employee, agent, or representative of IBHS. Certification does not create a contract of employment between IBHS and the certified individual or their employer. The activities undertaken in connection with the FORTIFIED Home program are not services intended to confer a benefit to IBHS, and FORTIFIED Home Certified Evaluator are not entitled to compensation from IBHS and are not permitted to submit claims for compensation, in any form, to IBHS.



## Qualifications of a FORTIFIED Home – Evaluation Company

To be listed as a FORTIFIED Home – Evaluation Company, the Company must have at least **one employee** who is a FORTIFIED Home Certified Evaluator at each location listed in the FORTIFIED Provider Directory. In addition, the company must meet the following requirements:

1. Verification of one million dollars (\$1,000,000) in general liability insurance.
2. Verification of five hundred thousand dollars (\$500,000) in auto liability insurance.
3. Provide proof of valid Workers' Compensation coverage.
  - a. If the company is exempt, they must provide the applicable exemption or fill out the Workers Compensation Insurance Waiver.
4. Verification of five hundred thousand dollars (\$500,000) in employer's liability insurance.
  - a. This is often included in Workers' Compensation Insurance
5. Sign the FORTIFIED Home – Evaluator Agreement
  - a. The Agreement must be fully executed by **company owner or principal** and IBHS **prior** to being listed as a FORTIFIED Home – Evaluation Company and before the company may begin using FORTIFIED logos and/or marks.



**Professional liability insurance of at least \$500,000 is strongly recommended.**

## Responsibilities of a FORTIFIED Home – Evaluation Company

Companies with at least **one employee** who is a FORTIFIED Home Certified Evaluator are qualified to be listed as a FORTIFIED Home – Evaluation Company in the FORTIFIED Provider Directory. To maintain this qualification, companies must:

1. Submit proof of insurance and licensure (if applicable in the state(s) where the company does business) to IBHS or its designated representative.
  - a. Documentation must be **updated annually** to maintain active status.
  - b. If the required insurance and licensure information is not updated, certification will be suspended until the requirement is met.
2. Maintain appropriate records, up to date contact information (including but not limited to email addresses and phone numbers) and agree to be audited by IBHS or their designee.



3. Complete FORTIFIED evaluations in accordance with applicable FORTIFIED standards and provide documentation as needed, including but not limited to photographs, product testing information and compliance forms.
4. **Immediately** notify IBHS of the separation of any FORTIFIED Home Certified Evaluator from the company.
  - a. If the qualified FORTIFIED Home – Evaluation Company has additional FORTIFIED Home Certified Evaluators, no other action is necessary.
  - b. If there are no additional FORTIFIED Home Certified Evaluators on staff, the company must have a replacement employee certified within 14 calendar days or face suspension of privileges until a replacement is approved by IBHS.
    - During the suspension, **all in-progress evaluations will be paused and are ineligible for designation** until certification status is reinstated.
    - During the suspension, the FORTIFIED Home – Evaluation Company will not be listed in the FORTIFIED Provider Directory, and the company is not permitted to use the FORTIFIED mark or other symbols of the FORTIFIED program as part of any promotion or advertising.



## Qualifications of a FORTIFIED Home Certified Evaluator *(individual)*

Every FORTIFIED Home – Evaluation Company must have at least **one employee** who is a FORTIFIED Home Certified Evaluators at each location listed in the FORTIFIED Provider Directory. As the qualifier of a FORTIFIED Home – Evaluation Company, the FORTIFIED Home Certified Evaluators must meet each of the following requirements:

1. Thorough understanding of home construction and reroofing, as evidenced by one of the following experience and/or credentials:
  - a. A minimum of five years as a certified, licensed, or registered general contractor, residential contractor/builder, or building contractor.
  - b. A minimum of five years of supervisory experience (team leader, project manager or supervisor) in residential or general construction in a jurisdiction where contractor licensing is not required for the work performed, as demonstrated by a professional résumé and/or a letter from a supervisor attesting to the applicant's experience.
  - c. A minimum of five years as a registered, certified, or licensed architect or engineer
  - d. A minimum of five years as an ICC-certified building code official
  - e. A minimum of three years as an ICC-certified residential code inspector with at least 250 verifiable home inspections
  - f. A minimum of three years as a certified, licensed, or registered home inspector with at least 250 verifiable home inspections
  - g. A minimum of 5 years as a licensed insurance property adjuster or 2 years of property adjusting with 3 years of supervisory construction experience with at least 500 roof estimates and/or CAT claims.
  - h. A minimum of one year of experience working on FORTIFIED evaluations for a FORTIFIED Home – Evaluation Company that has completed a minimum of 100 designations since you began working for the company.
    - **A position in sales/estimating, accounting or other office work does not satisfy this prerequisite. Field experience is required.**
2. Ability to properly explain FORTIFIED requirements to contractors, designers and other construction professionals.
3. Complete the FORTIFIED Home Evaluator Training Course, prior to taking the FORTIFIED Home Evaluator Certification Exam.
4. Complete and pass the FORTIFIED Home Evaluator Certification Exam by achieving a minimum score of 85%.
  - a. A copy of the FORTIFIED Home Evaluator Certification Exam passing certificate must be provided.



## Responsibilities of a FORTIFIED Home Certified Evaluator

Upon successfully completing the required training, passing the certification exam, and providing requested documentation, the individual will be required to:

1. Maintain up to date contact information (including but not limited to email addresses and phone numbers) within the Evaluator's profile.
2. Maintain an appropriate knowledge base of the FORTIFIED Home program requirements by staying up to date with updates to the FORTIFIED Standard and technical resources such as Technical Bulletins and checklists, and completing any additional training required by the program.
  - a. Notify contractors, designers or other construction professionals of any changes to the FORTIFIED standard or documentation requirements, which can impact an evaluation.
3. Provide contractors, designers or other construction professionals with an understanding of documentation required for a FORTIFIED designation and the role of the certified FORTIFIED evaluator.
4. Work collaboratively with contractors to obtain all documentation necessary to complete a FORTIFIED evaluation.
  - a. Evaluators are responsible for ensuring documentation is clear and accurate and must review all images and documents before submitting an evaluation to IBHS for final verification.
    - Ideally documentation, including photos, will be reviewed before construction or re-roofing moves to the next phase, so potential compliance issues can be addressed in a timely manner.
  - b. Evaluators may NOT collect all documentation from contractors exclusively. Site visits by the evaluator are REQUIRED (see item 5).
5. Conduct at least the minimum number of required site visits for each evaluation
  - a. Unless expressly permitted by IBHS, evaluations for new construction homes seeking FORTIFIED Home—Gold designations require a minimum of three site visits, which generally occur at:
    - Dry-in/ when the sealed roof deck has been installed
    - Just before insulation
    - At substantial completion, during finals
  - b. Unless expressly permitted by IBHS, evaluations for existing homes seeking FORTIFIED Home—Roof or Silver designations require a minimum of two site visits, which generally occur when:
    - Materials have been delivered
    - After the sealed roof and other material has been installed
  - c. Failure to complete the requisite number of visits could result in disciplinary actions, including suspension or revocation of certification.



6. Maintain proficiency in FOCUS or any other evaluation software used within the FORTIFIED program.
7. Ensure homes that have earned a FORTIFIED designation receive the designation certificate and any relevant program information.
8. Notify IBHS if they leave a FORTIFIED Home - Evaluation Company.



**Only certified FORTIFIED Evaluators and authorized administrators can obtain credentials for the FOCUS evaluation software. Certified individuals are responsible for the quality, accuracy and completeness of the information submitted through FOCUS using their credential and are subject to the [FORTIFIED Professional Conduct and Disciplinary Policy](#) for any violations committed using their credentials.**



# FORTIFIED Home Certified Evaluator Training

Whether in-person, online at [FORTIFIED Wise™ University](#), or another authorized outlet, the FORTIFIED Home Evaluator training course covers the technical requirements of the FORTIFIED Home program and is designed to ensure that FORTIFIED projects are consistent, accurate, and technically rigorous throughout the country. **The training course is required for those seeking FORTIFIED certification** and is also available to those who simply want to increase their own knowledge of the program.

## FORTIFIED Home Evaluator Training Objectives

- Provide a comprehensive understanding of the FORTIFIED Home standards, requirements, and designation process.
- Ensure attendees understand the roles and responsibilities of a FORTIFIED Home Certified Evaluator and a FORTIFIED Home - Evaluation Company.
- Provide details about the documentation of FORTIFIED Home requirements, which must be submitted to IBHS for every project.
- Empower learners to be advocates for FORTIFIED and IBHS; and to be guides to homeowners, contractors and roofers; and verifiers who ensure that homes meet the program requirements.

## Certification Exam

Candidates have four (4) hours to complete the online examination and must answer 85% or more of the examination questions correctly to pass. Three attempts are permitted within 30 days of exam registration.

## Failing the Exam

Candidates who fail to pass after the three attempts, but want to continue with the certification process, are required to retake the FORTIFIED Home Evaluator Training Course before attempting the exam again. The candidate is required to pay all appropriate fees for the course and examination.

If a candidate takes the class for a second time and fails the exam three additional times, the candidate must wait six (6) months before retaking the course and the exam. The candidate must again pay all appropriate fees to re-enroll for the course and take another exam.

As long as required documentation (licenses, insurance, etc.) are kept up to date and do not expire or become invalid, **the FORTIFIED Home Evaluator certification is valid for a period of three (3) years.**



## Recertification

**FORTIFIED Home Evaluator certification is valid for a period of three (3) years.**

At the end of the 3-year period, FORTIFIED Home Certified Evaluators must be recertified:

- Evaluators who continue to meet all program requirements, **including the Evaluation Activity Requirement** (below), are required to retake and pass the FORTIFIED Home Evaluator certification examination.
- Evaluators who meet all program requirements **except the Evaluation Activity Requirement** (below), are required to retake FORTIFIED Home Evaluator training course and pass the FORTIFIED Home Evaluator certification examination.



**Supplemental Requirement:** If a new version of the FORTIFIED Home standard is released within one (1) year prior to recertification, FORTIFIED Home Certified Evaluators must complete required bridge training or the full, updated FORTIFIED Home Evaluator course prior to taking the certification exam.

### Evaluation Activity Requirement

Fortified evaluators who have **completed at least eighteen (18) evaluations within their three-year certification period** (an average of six (6) per year) have demonstrated substantial hands-on experience and a strong working knowledge of the FORTIFIED standard, documentation requirements, and the overall evaluation process. Evaluators who have reached this threshold are not required to retake the FORTIFIED Home Evaluator training course to be recertified.

- Only **initial** FORTIFIED Home evaluations count toward this requirement. Redesignations, eligibility reviews, re-inspections, or other limited-scope reviews do not count toward meeting the Evaluation Activity Requirement.

### FORTIFIED Home Evaluator Certification Examination

- Evaluators who pass the exam and continue to satisfy all requirements of the program will be recertified and remain active in the FORTIFIED Provider Directory.
- Evaluators who fail to answer 85% or more of the exam questions correctly must retake the FORTIFIED Home Evaluator training course before retaking the exam again. The evaluator is responsible for all appropriate fees.
  - If a passing score of 85% or better is still not achieved, the candidate must wait six (6) months before retaking the exam and must again pay all appropriate fees to re-enroll for the course and take another exam.

Candidates who do not complete recertification by their renewal date will be decertified and deemed **Inactive**.

Inactive providers are removed from the online directory and will not be able to claim FORTIFIED certification or use the FORTIFIED Home mark or other symbols of the FORTIFIED program as part of any promotion or advertising.



## Professional Conduct and Disciplinary Policy

The Professional Conduct and Disciplinary Policy ensures certified FORTIFIED providers uphold program integrity, credibility, and FORTIFIED project performance through professional and ethical conduct. [The policy document](#) defines the professional and respectful way providers are expected to perform their work and details the disciplinary procedures for those who fail to meet these standards. All providers are expected to read and understand the policy.

## Conflicts of Interest

Unless specifically allowed by the Insurance Institute for Business & Home Safety, FORTIFIED Home Certified Evaluators may not provide evaluation services to a contractor or roofing contractor that works for (i) the same company as them, (ii) an affiliated company, or (iii) a company in which their employer has financial interest.

To simplify the process for homeowners, FORTIFIED Roofing Companies may invoice customers for evaluation services and redirect payment for those services to the FORTIFIED Home Certified Evaluator. However, any other gift, gratuity or payment to FORTIFIED evaluators is strictly prohibited. **If such an event occurs, it may result in revocation of FORTIFIED certification for the roofing contractor, roofing company, the evaluator and/or the evaluation company.**



## Logo and Marks

Companies participating in the FORTIFIED Home program are encouraged to use FORTIFIED brand and marks in their promotional materials. FORTIFIED logos, approved messaging and sample promotional materials can be found on the **Marketing Resources** page of the [Provider Portal](#) (users must be logged in to view).

Providers using the FORTIFIED brand and/or marks must adhere to the online, [FORTIFIED Brand Style Guide](#).

## FORTIFIED Home Review Policy

Generally, certified FORTIFIED providers can use the FORTIFIED logo, without prior consent, on company apparel, website, flyers and billboards, as long as its use is consistent with the FORTIFIED Brand Style Guide.

Prior to final production or printing, IBHS must approve all educational and major promotional campaigns that feature the FORTIFIED mark. The submitted materials will be reviewed for consistency with the FORTIFIED Brand Style Guide.

Prior approval is not required for advertisements with the designation mark that are placed next to qualified homes.

## Mark Violations

IBHS actively monitors proper use of the FORTIFIED Home mark and is prepared to take action as appropriate.