



ELIGIBILITY CHECKLIST

FOR FORTIFIED HOME DESIGNATIONS

VERSION 2023.1

INTRODUCTION

FORTIFIED Home is a voluntary set of construction standards designed to strengthen homes against specific types of severe weather such as tornadoes, hailstorms, and hurricanes. In both lab and real-world situations, FORTIFIED has proven to be remarkably effective at limiting storm damage, and homeowners across the country can use it to help prepare for storms.

NOT ALL HOMES ARE ELIGIBLE FOR DESIGNATION

While the FORTIFIED standard can always be used as a guide to resilience, not all homes will qualify for a FORTIFIED designation. Section 2.2 of the 2020 FORTIFIED Home Standard details the eligible dwelling types, and sections 2.3 and 2.4 explain the foundations that make homes eligible or ineligible. Other conditions often present on existing homes can make it more difficult or more expensive to achieve a FORTIFIED designation.

This checklist is intended to be a tool to help FORTIFIED evaluators, roofers, or other service providers to identify potential FORTIFIED compliance issues early in the process, so all parties (client, contractor, and evaluator) can make informed decisions.



This is not an all-encompassing list or a guarantee that a home will receive a FORTIFIED designation. There may be site conditions not listed here that impact a home's FORTIFIED eligibility or compliance.

VERIFICATION IS A KEY COMPONENT TO FORTIFIED

FORTIFIED Homeowners have peace-of-mind when storms hit, in part, because they trust IBHS research has guided them to implement the most critical upgrades to protect their homes from severe weather. That confidence is enhanced by the verification required to achieve a FORTIFIED designation at any level (Roof, Silver or Gold). The documentation provided enables IBHS to enforce the FORTIFIED standards. Requiring appropriate and adequate documentation ensures that sufficiently rated, FORTIFIED-compliant materials are used and installed in compliance with both the FORTIFIED standards and manufacturer requirements. This verification process is equally important during the repair process as it is during initial designation.

GUIDELINES FOR SUBMITTING DOCUMENTATION

Failure to submit adequate or acceptable documentation of a repair may result in the denial of a FORTIFIED re-designation. Therefore, it is critical to determine who is responsible for collecting the necessary photos and documents. Once submitted, the IBHS audit team will review the documentation to determine if a Notice of Continuation can be issued. To make the process work smoothly, please follow these guidelines:




- **ALL PHOTOS MUST BE SITE SPECIFIC verified by geolocation stamp or home address visible in photo**
- Photos should be well lit and in focus
- Documents and photos must be legible and easily deciphered
- When necessary, label documentation to provide clarity
- Photos should clearly show what is intended to be documented
- All documents and photos should be oriented correctly to be viewed or read without rotating



During/ After Initial Call



- Look up the address and determine if the home is eligible for High Wind or Hurricane program.
 - Refer to section 2.1 of the [2020 FORTIFIED Home Standard](#).
- Determine distance to saltwater shoreline (for homes within 3000 ft of the coast).
 - Refer to [F-G-1](#) for Corrosion Protection Requirements.
 - For Gulf Coast locations, refer to [Corrosion Resistance Requirements Map Set](#).
- Determine which designation level is desired, and if the FORTIFIED Hail Supplement is desired.
- Ask the homeowner to send at least four elevation photos, showing the entire exterior of the home.

After Elevation Photos Received

- Confirm the home is an eligible dwelling type per section 2.2 of the [2020 FORTIFIED Home™ Standard](#).
 - **Duplex**- confirm that the owner of the other unit(s) is participating.
 - **Townhomes** - Confirm they meet FORTIFIED Home™ eligibility requirements.
 - Verify that the owner of the other unit(s) is participating.
 - **Manufactured homes** - document HUD requirements for foundation and collect data plate and label information.
 - Refer to [FH 2023-08: Eligibility Requirements for Homes Constructed to the HUD Code](#).
 - **Modular homes** - Because modular homes often look like HUD-Code homes, provide the data plate information to prove it is modular.
- Confirm the home has an eligible foundation type per sections 2.3 and 2.4 of the [2020 FORTIFIED Home™ Standard](#).
 - Refer to [FH 2022-06: Foundation Requirements for FORTIFIED Home™ Eligibility](#).
 -  **Note:** HUD-Code homes have special foundation requirements that must be documented and compliant.
 -  **Note:** Additional photos from underneath elevated foundations may be required to determine eligibility
 -  **Dry-stack foundations are not eligible.**
- Determine if roof mounted equipment or structures (for example, a roof mounted deck or HVAC units) are present.
 - Roof mounted decks could require additional engineering analysis.
 - Refer to [FH 2022-03: FORTIFIED Home Requirements for Elevated Roof Mounted Decks](#).
- Determine if any accessory roofs are framed into the main roof or connected at the main roof eave.
 - Refer to [FH 2023-03: Eligibility and Compliance of Accessory Roof Structures](#).
- Determine if leaf guards and/or gutters are present.
 - Refer to [FH2023-09: FORTIFIED Guidance on Leaf Guards and Gutters](#).



During Initial Site Visit

- From inside the attic, confirm roof member spacing qualifies (minimum required 2x4 wood framing spaced at 24 in. o.c. max).
 - For conditions outside of these, engineering evaluation will be required as described in section 2.5 of the [2020 FORTIFIED Home™ Standard](#).
- If existing decking is wood boards, confirm the gaps are less than or equal to 1/8 in. between boards.
 - If gaps between boards are greater than 1/8 in., refer to [FH 2023-07: FORTIFIED Home™ Requirements for Homes with Excessive Gaps Between Wood Decking Boards](#).
- Observe foundation and collect required site-specific foundation photos, as detailed in the [Documentation Requirements](#) checklist.
 - Photos from underneath elevated foundation are required.
 - Must be able to confirm whether there is a dry stack foundation from photos.
 - If skirting, lattice or bushes obscure the view, get behind them to photograph the foundation.
-  For HUD homes and Silver or Gold homes, photos of positive connections to the structure are required.
- Identify the roofer, contractor, and engineer (as applicable) and record their contact information.
- Determine the intended roof cover type and other components to be installed such as windows, doors, garage doors, etc., and collect all relevant rating or testing information.
 -  Acquiring this information as early in the process as possible will help to identify any additional requirements or potential compliance issues (such as, sheathing thickness, sealed roof deck method, DP ratings, etc.).
- Observe if the home has any obvious structural deterioration or code compliance issues that might affect FORTIFIED eligibility.
- Follow up on any potential issues observed from initial elevation photos and advise your client of what will be required for FORTIFIED Home™ compliance.

[CLICK HERE FOR A DOCUMENTATION REQUIREMENTS CHECKLIST](#)