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IBHS reaches resilient construction milestone with 50,000 FORTIFIED designations

Alabama leads nation in homes designated to reduce severe weather damage; more states center resiliency programs around FORTIFIED


Dauphin Island, AL., May 1, 2023 - Regional and state officials joined the Insurance Institute for Business & Home Safety (IBHS) today to recognize a significant milestone in the effort to help communities reduce the cycle of loss caused by severe weather at an event marking 50,000 FORTIFIED designations.

Based on decades of research by IBHS, FORTIFIED is a voluntary beyond-code construction and re-roofing method that reduces storm damage by strengthening areas of homes typically vulnerable to high winds and heavy rain.

"In Alabama, we know first-hand the devastation a storm can bring to a family and a community," Alabama Governor Kay Ivey said. "We also know that every home FORTIFIED is a life changed. It's a family that's safe and whole, it's a community that can recover quicker from the physical damage a powerful hurricane or tornado brings and from the financial impacts that follow those storms. As the most FORTIFIED state in the country, we will continue to lead the way in keeping our citizens safe and our economy strong.

"Congratulations to IBHS on their historic milestone of 50,000 FORTIFIED homes and to the Strengthen Alabama Homes program at the Alabama Department of Insurance for fortifying 6,000 homes in our state," she added.

With more than 80 percent of all FORTIFIED designations in Alabama, the state has become a leader in resilient construction and, increasingly, a model for the rest of the nation in creating a



wide-ranging solution to promote stronger, more resilient communities that can bounce back faster after a severe storm.

“Severe weather has been relentless in Alabama. Yet, the state’s leadership was visionary in this space, understanding the necessity of a comprehensive approach to better prepare communities,” said Roy Wright, president and CEO of IBHS. “Using FORTIFIED as the backbone for its program, state leaders took unprecedented steps to support Alabama families in making their homes and businesses more storm-resistant, underpinning generational change to escape the repeated pattern of destruction.”

By combining financial incentives for homeowners with Strengthen Alabama Homes (SAH), an innovative grant program created in 2011, the state established a lasting path to keep Alabama families in their homes. SAH requires a FORTIFIED designation for its mitigation grants, which cover 100 percent of the cost of a FORTIFIED designation, up to \$10,000.

“The work of IBHS and Strengthen Alabama Homes is making our state a safer, more prosperous place to live and work,” Alabama Insurance Commissioner Mark Fowler said. “FORTIFIED homes not only provide families peace of mind that they’ll be safe from a storm, but they also provide a foundation for a faster recovery after the storm passes. By fortifying homes, we fortify the local economy and provide opportunities for Alabama and its citizens to thrive.”

Other states that, like Alabama, face the growing threat of more frequent and severe storms, are paying attention. In 2019, the North Carolina Insurance Underwriting Association (NCIUA) launched its Strengthen Your Roof grant program, which has provided thousands of homeowners on the Outer Banks and Barrier Islands with up to \$6,000 toward the cost of a FORTIFIED Roof. Building on that initiative’s success, NCIUA introduced a second grant program, Strengthen Your Coastal Roof, to expand the reach of its mitigation efforts and build the resilience of the entire North Carolina coast.

More recently, states both on the hurricane coast and into the Midwest are benefiting from Alabama’s SAH model, which includes providing comprehensive incentives, FORTIFIED Roof

endorsements and requiring FORTIFIED construction for disaster recovery projects. Efforts vary across the country but are suited to individual state needs:

- The Louisiana State Legislature created the Louisiana Fortify Homes grant program in 2022.
- Mississippi, Louisiana, Oklahoma and North Carolina offer wind mitigation incentives for properties constructed to the FORTIFIED standard.
- In Minnesota, legislation is under consideration to establish a Strengthen Minnesota Homes program.
- State agencies in Louisiana and Iowa require homes rebuilt after storms to be constructed to the FORTIFIED standard.
- Key stakeholders in Kentucky are using FORTIFIED to repair and rebuild homes following recent devastating tornadoes.
- Building codes in Florida closely mirror FORTIFIED Roof and FORTIFIED Gold. The state has long been recognized as a leader in establishing and enforcing engineering-based state building codes and is ranked highest in IBHS's [Rating the States](#) report, which looks at building codes along the hurricane coast.

"Other states have wisely taken notice," said Wright. "We are turning the tide and seeing a marked shift, with more than half of all FORTIFIED designations being earned in the last three years. Yet, there is more work to do, especially in areas without modern building codes where it falls on the individual homeowner to lean in and take the lead on resilience."

Today's announcement took place at Dauphin Island in the district represented by Sen. David Sessions and Rep. Chip Brown whom Fowler said have been strong supporters of the state's resiliency efforts.

In addition to Fowler, Wright, Sessions and Brown, Dauphin Island Mayor Jeff Collier and New Orleans Redevelopment Authority Executive Director Brenda Breaux participated. The tour passed more than 50 FORTIFIED properties and included remarks from Alabama Department of Insurance's founding Director of the Strengthen Alabama Homes Program Brian Powell, commercial developer Mike Rogers and FORTIFIED Managing Director Fred Malik.

The FORTIFIED program continues to expand, with designations for homes, commercial properties and most recently, multifamily communities, to ensure more people, whether they live in rural, suburban or urban areas, can benefit from what we know about how to prevent storm damage.



About the Insurance Institute for Business & Home Safety (IBHS)

The IBHS mission is to conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses and communities against natural disasters and other causes of loss. Learn more about IBHS at ibhs.org.

About FORTIFIED

FORTIFIED is a voluntary construction and re-roofing program designed to strengthen homes against severe weather, including high winds, hurricanes and tornadoes. Visit fortifiedhome.org to learn more about the program, including the designation process.

About Strengthen Alabama Homes

Strengthen Alabama Homes provides grants to Alabama residents for residential wind mitigation on existing, owner-occupied, single-family homes. The program was created by the Strengthen Alabama Homes Act of 2011. Learn more at StrengthenAlabamaHomes.com.