



Technical Bulletin FH 2026-01

First Release:
February 19, 2026

Applicable Standards:

FORTIFIED Home™–Hurricane
FORTIFIED Home™–High Wind

Applicable Designation Level:



New Eligible Dwelling Type: Single-Owner-Occupied Multiplex

Introduction

This technical bulletin introduces **single-owner-occupied multiplexes** as a new eligible dwelling type for the FORTIFIED Home program, effective March 1, 2026.

A **single-owner-occupied multiplex** is a residential property with multiple independent living units (typically two to four, such as a duplex, triplex, or quadplex) that is entirely owned by one person or entity, and in which that owner lives in one of the units as their primary residence. Single-owner-occupied multiplexes are becoming increasingly popular in some regions of the country, and as FORTIFIED expands to these areas, it is necessary to address their eligibility for FORTIFIED Home designations.

FORTIFIED considers this dwelling type as a variant of the single-family dwelling type, where a single property owner occupies at least one unit within the residential property. Therefore, commercial habitational uses, such as rental properties that are not owner-occupied, do not qualify under this dwelling type. Additionally, attached dwellings with multiple units with separate owners are subject to FORTIFIED Home eligibility criteria under the townhome, or duplex dwelling types (section 2.2 of the 2025 *FORTIFIED Home Standard*).

Eligibility for single-owner-occupied multiplexes depends on three factors:

1. Structural characteristics
2. Ownership and occupancy
3. Insurance coverage

Each requirement is described below. Because some eligibility criteria extend beyond the building itself, verification may require information from other sources, such as grant program administrators, property appraisers, and property insurers.





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Dwelling Eligibility Requirements

Single-owner-occupied multiplexes meeting the following criteria will be accepted as an eligible dwelling type under section 2.2 of the *2025 FORTIFIED Home Standard*, effective the issue date of this technical bulletin.

Structure requirements

- Multiplex must be a freestanding building with no more than four (4) units
- Multiplex will be no more than three stories above grade

Ownership requirements

- The entire building must be owned by one entity. Buildings with multiple owners, like condominiums, may be eligible for FORTIFIED Home designations, if they qualify as a duplex or townhome. Otherwise, they must seek FORTIFIED Multifamily designations.

Occupancy requirements

- At least one unit must be occupied by the building owner

Insurance Requirements

- The building must be insured as a residential property

NOTE: The entire building, which includes all dwelling units, must be evaluated and meet all requirements for the FORTIFIED designation being considered. Individual units are NOT eligible for designation.

NOTE: It is assumed that eligible buildings meet locally adopted residential codes. Specific code occupancy classification requirements are outside the scope of eligibility determination for the FORTIFIED Home program and this technical bulletin.

Structures NOT meeting Eligibility Requirements

Single-owner-occupied multiplexes insured as residential property not meeting these FORTIFIED Home eligibility requirements may meet eligibility requirements for a duplex or townhome under section 2.2 of the *2025 FORTIFIED Home Standard*. Structures that are determined by the insurer or grant program administration team to be treated as Dwelling or Commercial Habitational may qualify to pursue FORTIFIED Commercial or Multifamily designations.





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Compliance Verification Requirements:

To confirm the dwelling meets the FORTIFIED eligibility requirements for a single-owner-occupied multiplex, documentation must be collected from a grant administrator or the property insurer, and uploaded in the project’s evaluation file in FOCUS, the FORTIFIED evaluation platform.

In the FOCUS Eligibility form, when “Single-Owner-Occupied” Multiplex is selected as the “Dwelling Type,” a file uploader will appear titled “Single-Owner-Occupied Multiplex Eligibility Documentation.” The following items must be uploaded there:

- Confirmation letter from grant administrator or property insurer, for each building pursuing FORTIFIED designation, identifying the address of the building including all units within the building, and clearly stating that the building meets **all** of the following requirements:
 - The building has a single owner
 - The building owner lives in the building (i.e. proof of homestead exemption if applicable)
 - The building has 2-4 units
 - The building is insured as a residential property

On the FOCUS Eligibility form, the following must be uploaded in the “Dwelling Type Photos” file uploader:

- Four (4) fully finished elevation photos of completed home, one from each face of dwelling

If the required documentation is not provided, the evaluation will be returned undesignated.

Additional References

- [2025 FORTIFIED Home Standard](#)
- [FORTIFIED Home Documentation Requirements](#)
- [Eligibility Determination Form – Single-Owner-Occupied Multiplex](#)
- [FORTIFIED Legal Disclaimer](#)

