

**FORTIFIED WISE™
PROFESSIONAL
HANDBOOK**



2023



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FORTIFIED Home™

The Insurance Institute for Business & Home Safety (IBHS) spent decades studying the damage caused by hurricanes, tornadoes, and other severe weather events, and has identified common weaknesses in typically built homes. The organization then spent years finding the best solutions by testing them in the only full-scale research center in the world and used them as the foundation of the FORTIFIED program. Now, you can help your customers have peace of mind, when the next storm comes, by putting that science into action.

Program Objectives

All families deserve a home they can return to, after a storm.

With that guiding principle, the FORTIFIED program aims to meet these 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 seeking 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 minimum code requirements.
- Ensure that essential inspection and documentation services are provided to contractors and homeowners seeking a FORTIFIED designation.

FORTIFIED Wise™ Professionals

The FORTIFIED Wise™ Professional course is intended for those that provide building and/or design for homeowners, and other key stakeholders to help increase the number of FORTIFIED designations. A FORTIFIED designation gives both homeowners and insurers confidence that a home is better able to withstand extreme weather events. This certification is ideal for professionals licensed in their field that wish to incorporate FORTIFIED into their design or construction services, including general contractors, home builders, architects, engineers, and home designers.

After completing the FORTIFIED Wise Professional Training, passing the FORTIFIED Wise Professional exam, and meeting stringent professional requirements professionals are listed in Provider Network. Professional Wise candidates are required to meet the minimum experience performing home inspections, residential construction or design services, or residential code inspection services prior to participation in the training. Specific criteria are detailed in this handbook under **Professional Qualifications**.

Individuals who do not meet the minimum experience requirements for to be a FORTIFIED Wise Professional or who do not wish to pursue being included in the Provider Network may audit the training course, as there are no experience or educational pre-requisites required for those who audit the training.

All FORTIFIED Wise Professionals are required to provide proof of other minimum qualifications, including professional insurance and licensing, if applicable. These qualifications are also detailed in the pages that follow. In addition, FORTIFIED Wise Professionals must sign the **FORTIFIED Wise PROFESSIONAL AGREEMENT**.

FORTIFIED Wise Professional Training

Whether in-person or online at [FORTIFIED Wise™ University](#), the FORTIFIED Wise™ Professional training course covers the technical requirements for the FORTIFIED Home™ program. It is designed to ensure that FORTIFIED Home™ designations are consistent, accurate, and technically rigorous throughout the country. The training course is available to those individuals seeking to become FORTIFIED Wise Professionals, as well as to those individuals who wish to increase their own knowledge of the program.

Professional Training Objectives

Upon completion of the training, attendees will be able to:

- Describe the FORTIFIED Home™ standard, requirements, and designation process.
- List the roles and responsibilities of key team members on a FORTIFIED project, including the FORTIFIED Wise Professional.
- Explain how the FORTIFIED requirements for each project are documented and submitted to IBHS.
- Guide other team members who ensure that homes meet the program requirements, and advocate for FORTIFIED and IBHS

FORTIFIED Wise Professional Eligibility

FORTIFIED Wise candidates must meet specific professional experience requirements (detailed below), must maintain minimum levels of insurance and must demonstrate knowledge of the training materials by passing the Exam.

Once documentation of the required qualifications has been received, the candidate will receive a FORTIFIED Wise Professional certificate. FORTIFIED Wise Professionals may be listed in the online FORTIFIED directory only after providing required documents and applying to be listed through the FORTIFIED Provider Community Portal.

FORTIFIED Home™ Professionals are not the partner, employee, agent, representative, or servant of IBHS. Completion of the course does not create a contract of employment between IBHS and FORTIFIED Wise Professionals. The activities undertaken in connection with the FORTIFIED Home program™ are not services intended to confer a benefit to IBHS, and FORTIFIED Wise Professionals are not entitled to compensation from IBHS and are not permitted to submit claims for compensation, in any form, to IBHS.

FORTIFIED Wise Professional Qualifications

To become a FORTIFIED Wise Professional, the individual candidate must meet one of the following professional experience requirements:

- A licensed or registered general contractor, residential contractor/builder, or building contractor
 - Minimum of five years' experience
- An unlicensed residential or general contractor
 - Minimum of five years in a supervisory capacity (team leader, project manager, or supervisor)
- A registered, or licensed architect or engineer
 - Minimum of five years' experience
- An ICC- building code official
 - Minimum of three years' experience
- An ICC- residential code inspector
 - Minimum of three years' experience and 250 verifiable home inspections
- A licensed, or registered home inspector
 - Minimum of three years' experience and 250 verifiable home inspections

Insurance Requirements

FORTIFIED Wise Professionals must have and maintain professional insurance with coverage of the greater of the amount required by professional licenses or the following:

- General Liability - \$1,000,000
- Workers Compensation – as required by law
- Professional Liability - \$500,000 (strongly recommended)

Proof of insurance documentation must be updated annually in order to maintain active FORTIFIED Wise Professional status. If the required insurance information is not updated each year as requested, certification will be suspended until the requirement is completed.

Certification Exam

Certification candidates will take an online assessment examination. Candidates will have two hours in which to complete the examination and must pass with a score of 85 or better. Two attempts are permitted within 30 days of exam registration.

Failing the Exam

Candidates who fail to pass after the two attempts provided but desire to continue with the certification process are required to re-take the FORTIFIED Wise™ Professional training class and the final examination. They must pay all appropriate fees.

If after retaking the class and retaking the exam, a candidate still does not pass, they must wait six months before retaking the course and attempting the exam again. They must again pay all appropriate fees.

Recertification

FORTIFIED Wise™ Professional certification is valid for a period of three years.

At the end of this period, FORTIFIED Wise Professionals are required to retake the FORTIFIED Wise™ Professional Certification Exam and pay all appropriate fees.

Professionals who retake and pass the exam and who continue to satisfy all other requirements of the program will receive an updated FORTIFIED Home™ Professional certificate which includes their new renewal date.

If a passing grade of 85 or better is not achieved, the professional must retake the training course, retake the exam and pay all appropriate fees. If a passing grade of 85 or better is still not achieved, the professional must wait six months before retaking the exam and must again pay all appropriate fees.

Professionals who do not complete recertification by the renewal date will be deemed “inactive”. Inactive Professionals will be removed from the online directory and will not be able to submit or access evaluations.

FORTIFIED Wise Professional Responsibilities

Upon successfully completing the required training and certification exam, you will be required to:

- Submit documentation of your insurance coverage and update these documents annually.
- Sign the FORTIFIED Wise Professional Agreement. The Agreement must be fully executed by the professional and IBHS prior to being listed as a FORTIFIED Wise Professional before advertising as FORTIFIED Wise Professional.
- Maintain appropriate records and agree to be audited by IBHS or their designee.
- Maintain an appropriate knowledge base of the FORTIFIED Home™ program requirements by completing any additional training required by the program.

Conflicts of Interest

FORTIFIED Professionals who are also FORTIFIED Home Evaluators may not provide evaluation services for any project which they or their employer has a financial interest.

FORTIFIED Professionals may not provide any gift, gratuity or payment to FORTIFIED Evaluators. Professionals may, however, invoice customers for evaluation services and redirect payment for those services to the evaluator.

FORTIFIED Home™ Professionals have a duty to inform IBHS if any potential conflicts of interest exist.

Logo and Marks

Projects and companies participating in the FORTIFIED Home™ program are encouraged to use the FORTIFIED marks in promotional materials in compliance with [usage guidelines](#). IBHS seeks to have the marks widely used to promote the FORTIFIED programs with the understanding that derivative versions of the mark are generally prohibited, as they may create confusion among consumers regarding the benefits of FORTIFIED.

Trademark

The FORTIFIED marks or their likeness may not be used as a company mark or for any other commercial purpose. They are a trademark of the Insurance Institute for Business & Home Safety, which is responsible for defending against any damaging or confusing uses.

Guidelines

Organizations using the FORTIFIED marks must abide by the following general guidelines:

- The FORTIFIED Home™ mark may not be used in any other company name, product name, service name, domain name or website title.
- The marks may never be associated with homes or buildings that do not have a FORTIFIED Home™ designation.
- A license agreement must be obtained from IBHS if your business or organization advertises materials, products or services are consistent with the FORTIFIED Home™ program.
- The trademark symbol ™ must be used the first time the words “FORTIFIED Home™” appear in material.

FORTIFIED Home™ Review Policy

- Advertisements where the designation mark is placed next to qualified homes do not need to be approved.
- IBHS must approve any major educational or promotional campaigns that feature the FORTIFIED mark prior to final production or printing. The submitted materials will be reviewed for consistency with these guidelines.

Mark Violations

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

IBHS must approve in writing any promotional campaigns (including yard signage) that feature the FORTIFIED mark where the mark will be used in reference to a home, group of homes or set of design documents that a FORTIFIED Home™ designation prior to final production or printing.