



CERTIFIED FORTIFIED EVALUATOR HANDBOOK

2021

Table of Contents

FORTIFIED Home™	1
Program Objectives.....	1
FORTIFIED Home™ Evaluators	2
Evaluator Training	2
Evaluator Training Objectives	3
Evaluator Certification	3
Certified Evaluator Qualifications	3
Insurance Requirements	4
Certification Exam	5
Failing the Exam	5
Recertification.....	5
Evaluator Responsibilities.....	6
Conflicts of Interest.....	6
Logo and Marks.....	6
Trademark	7
Guidelines.....	7
FORTIFIED Home™ Review Policy	7
Mark Violations	7

FORTIFIED Home™

The Insurance Institute for Business & Home Safety (IBHS) spent decades studying the damage caused by hurricanes, tornados, 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.

The independent verification of FORTIFIED requirements is one of the three pillars of the FORTIFIED program. When combined with the FORTIFIED standard and the IBHS audit of documentation provided, the verification process gives homeowners confidence that their home offers increased protection from severe weather. This essential service, provided exclusively by certified FORTIFIED Home™ Evaluators, ensures consistent compliance to the FORTIFIED standard across the country.

Program Objectives

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

With this guiding principle, the FORTIFIED program aims to meet the following goals:

- 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 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 minimum code requirements.
- Ensure that essential inspection and documentation services are provided to contractors and homeowners seeking a FORTIFIED Home™ designation.

FORTIFIED Home™ Evaluators

Certified FORTIFIED Home™ Evaluators provide third-party verification of FORTIFIED requirements on homes where property owners or contractors have:

- Requested or submitted a FORTIFIED Home™ evaluation application
- Completed required construction or retrofits and/or want to have their homes re-designated

Much like code inspectors, they ensure 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.

Evaluators are certified by IBHS after completing the comprehensive training program, passing the certification exam, and meeting stringent professional requirements. Evaluator candidates are required to meet the minimum experience performing home inspections, residential construction or design services, or residential code inspection services prior to taking the training. Specific criteria are outlined in the **FORTIFIED Home™ Evaluator Application** and detailed in this handbook under “**Certified Evaluator Qualifications.**”

Individuals who do not meet the minimum experience requirements for certification or who do not wish to be certified may audit the training course, as there are no experience or educational prerequisites needed to audit the training.

All certified FORTIFIED Home™ Evaluators are required to provide proof of other minimum qualifications including professional insurance and licensing. These qualifications are also detailed in this handbook. In addition, certified FORTIFIED Home™ Evaluators must sign the **FORTIFIED Home™ Evaluator Agreement.**

Evaluator Training

Whether in-person or online at [FORTIFIED Wise™ University](#), the FORTIFIED Wise™ Evaluator training course covers the technical requirements and protocol for performing evaluations 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 certification, as well as to those individuals who wish to increase their own knowledge of the program.

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 certified FORTIFIED Home™ Evaluator.
- Provide guidance on proper documentation of the FORTIFIED requirements for submittal to IBHS.
- Empower attendees to be advocates for FORTIFIED and IBHS; guides to homeowners, contractors, and roofers; and verifiers who ensure homes meet program requirements.

Evaluator Certification

Candidates seeking certification 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 Certification Exam. Once documentation of the required qualifications has been received, the candidate will receive a Certified FORTIFIED Home™ Evaluator certificate. Certified Evaluators may be listed in the online FORTIFIED directory only after execution of the Evaluator’s Agreement and providing other required documents.

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

Certified Evaluator Qualifications

To become a certified FORTIFIED Home™ Evaluator, candidates must meet one of the following professional experience requirements:

- A certified, licensed, or registered general contractor, residential contractor or builder, or building contractor
 - Minimum 5 years of experience
- An unlicensed residential or general contractor
 - Minimum 5 years in a supervisory capacity (team leader, project manager, or supervisor)

- A registered, certified, or licensed architect or engineer
 - Minimum of 5 years of experience
- An ICC-certified building code official
 - Minimum 5 years of experience
- An ICC-certified residential code inspector
 - Minimum 3 years of experience and 250 verifiable home inspections
- Certified, licensed, or registered home inspector
 - Minimum 3 years of experience and 250 verifiable home inspections
- Others
 - Minimum 1 year of experience in residential construction or design
 - Minimum 1 year of experience working for a certified FORTIFIED Home™ Evaluator who has completed a minimum of 100 designations

To ensure their ability to successfully process required documentation, certified FORTIFIED Home™ Evaluators are also required to possess the following minimum computer skills:

- Proficiency in Microsoft Office 2010 or newer version, and a working knowledge of Word and Excel
- Ability to scan and email a copy of a signed form
- Ability to send a photo attachment using email
- Ability to navigate the Internet using common browsers

Insurance Requirements

Certified Evaluators 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
- Automobile Liability - \$500,000
- Workers Compensation - as required by law
- Employer's Liability - \$500, 000 (usually part of workers' compensation policy)
- Professional Liability - \$500,000 (strongly recommended)

Proof of insurance documentation must be updated annually in order to maintain active evaluator status and to be able to access the evaluation submission software. 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 2 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™ Evaluator training class and the final examination. He/she must pay all appropriate fees.

If after retaking the class and retaking the exam, a candidate still does not pass, he/she must wait 6 months before retaking the course and attempting the exam again. He/she must again pay all appropriate fees.

Recertification

The FORTIFIED Home™ Evaluator certification is valid for a period of 3 years.

Evaluators are required to complete at least 18 total evaluations during the three-year certification period. Evaluators who do not reach this benchmark will be required to complete the FORTIFIED Wise™ Evaluator training course before retaking the FORTIFIED Home™ Evaluator Certification Exam and pay all appropriate fees.

Certified Evaluators who have met the minimum evaluation requirements and wish to recertify are required to retake and pass the certification examination and pay all appropriate fees.

Evaluators who retake and pass the exam and who continue to satisfy all other requirements of the program will be recertified and receive an updated Certified FORTIFIED Home™ Evaluator certificate that includes their new renewal date.

If a passing grade of 85 or better is not achieved, the Evaluator 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 Evaluator must wait 6 months before retaking the exam and must again pay all appropriate fees.

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

Evaluator 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 Evaluator Agreement. The Agreement must be fully executed by the Evaluator and IBHS prior to:
 - Being listed as a certified FORTIFIED Home™ Evaluator
 - Advertising as a Certified FORTIFIED Home™ Evaluator
 - Conducting any FORTIFIED evaluations or inspections.
- 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

Certified FORTIFIED Home™ Evaluators may not have a financial interest in any project for which they provide evaluation services.

- They cannot be the property owner who has built or has a financial interest in any home they inspect for designation purposes.
- They cannot be a contractor or supplier of any materials and/or products or systems installed in any home that they inspect for designation purposes.
- They cannot be a sales agent for any home being designated.

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

FORTIFIED Home™ Review Policy

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

Prior to final production or printing, IBHS must approve any major educational or promotional campaigns that feature the FORTIFIED mark. 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.

Prior to final production or printing, 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 have *not yet received* a FORTIFIED Home™ designation.