

## Louisiana Office of Community Development

**Disaster Recovery** 

## **FORTIFIED Home Standards**

LOCD-DR Resource



## Overview





- The Insurance Institute for Business Home and Safety (IBHS) has established FORTIFIED building standards to strengthen homes and commercial buildings against specific types of severe weather such as strong winds and hurricanes through voluntary construction and re-reroofing. the home by creating an engineered continuous load path to reduce potential building failures caused by strong winds and other weather hazards.
- While standard building codes establish the minimum construction standards required to ensure safety, FORTIFIED is the highest construction and roofing standard to protect against storms and hazardous events.

### What Are the Types of FORTIFIED Standards?



## FORTIFIED Roof Strengthens Roof System

Specifically designed to prevent damage that commonly occurs during high winds, hurricanes, hailstorms, severe thunderstorms and even tornadoes up. These include stronger edges, a sealed roof deck, better attachment and impact-resistant shingles.

## FORTIFIED Gold Whole home protection

Includes all the protection of FORTIFIED Roof and adds next-level protection to vulnerable and often overlooked components such as stronger garage doors, anchored carports and porches and reinforced chimneys and gable-ends that will help keep your home intact during severe weather events.

The National Standard for Resilience	FORTIFIED Roof	FORTIFIED Gold
Enhanced Roof Deck Attachment	<b>~</b>	<b>~</b>
Sealed Roof Deck	<b>~</b>	<b>~</b>
Locked Down Roof Edges	<b>~</b>	<b>~</b>
Impact-Resistant Shingles Rated by IBHS	<b>~</b>	<b>~</b>
Wind and Rain-Resistant Attic Vents	<b>~</b>	<b>~</b>
Impact Protection for Windows and Doors		<b>~</b>
Impact and Pressure-Rated Garage Doors		<b>~</b>
Chimney Bracing		<b>~</b>
Reinforced Soffits		<b>~</b>
Anchored Attached Structures		<b>~</b>
Gable End Bracing		<b>~</b>
Pressure-Rated Windows and Doors		<b>~</b>
Stronger Exterior Sheathing		<b>~</b>
Engineered Roof-to-Wall Connections		<b>~</b>
Engineered Story-to-Story Connections		<b>~</b>
Engineered Wall-to-Foundation Connections		<b>~</b>



# Implementing FORTIFIED Through the Restore Louisiana Homeowner Assistance Program

## Restore Louisiana Homeowner Assistance Program



The Restore Louisiana Homeowner Assistance Program applies the FORTIFIED Gold Standards in these ways:

### **Solution 1**

(Program-Managed Construction)

reconstruction floor plans adhere to FORTIFIED Gold
Standards which reinforce the areas of the home
that conventional construction may leave
susceptible to damage from high winds and
wind-driven rain.

### Solution 2

(Homeowner-Managed Construction)

FORTIFIED Roof or FORTIFIED Gold building standards can be utilized. Homeowners must provide proof of successful inspections from FORTIFIED certified inspectors and present a completion certificate to be eligible to receive an additional price per square foot allowance for the cost of building to the FORTIFIED standard.

For more information about the Restore Louisiana program, visit restore.la.gov.



## Resources





- Helpful information such as the <u>reconstruction checklist (PDF)</u> are available on the resources page of the <u>Restore Louisiana website</u> to guide homeowners through the process of applying the FORTIFIED standards to their homes.
- Only a FORTIFIED evaluator can ensure FORTIFIED standards have been met to receive state legislated insurance reductions.
- Homeowners with FORTIFIED standards should call their evaluator after five years to re-designate the
  house and ensure that nothing has compromised its ability to withstand severe weather which allows
  for continued insurance premium reductions.





The IBHS FORTIFIED standards are beneficial to property values, insurance discounts and tax deductions.
 See the "Smart Home America" website for more information on incentives available in Louisiana:
 www.smarthomeamerica.org

Learn how FORTIFIED standards can increase property values.

For more information about FORTIFIED standards, see the **FORTIFIED website**.



## Thank You