Building a More Resilient Future: through FORTIFIED HOME™, FEMA P-804 and HUD Programs

NAIC/American Indian and Alaskan Native Liaison Committee
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Tim Reinhold, Sr. VP for Research, Chief Engineer
Intro Video – Who is IBHS
FORTIFIED Home™

The National Standard for Resilient Construction
FORTIFIED Home™

- Hazard specific
- Addresses building systems
- Tiered approach
- Existing and new buildings
FORTIFIED Home™

[Key Icons]
Systems Evaluated Under FORTIFIED

**Hurricane**
- Roof and Attic Vent System

**High Wind/High Wind & Hail**
- Roof System*
  *Class 3 or 4 Impact Rating for HWH
- Gables, Porches, Carports and Chimneys
- Openings, Gables and Attached Structures
- Structure (Continuous Load Path) and Chimney
- Garage Doors and Structure (Continuous Load Path)

Location and Design Wind Speed are key determining factors.
FORTIFIED Home™ Basics

• Strengthen homes against specific natural hazards
• System based approach to resilience
• Comprehensive verification through inspections
• All requirements must be met to achieve designation
• Multiple designation levels for each natural hazard
  – Higher designations = increasing disaster resistance
  – Higher designations require completion of lower level requirements
Evaluation Basics

• Trained & certified 3rd party evaluators
• Inspection and verification
• Collect detailed data and documentation/photos
• Evaluator submits data to IBHS
• Documentation of any needed upgrades required
• FORTIFIED Home designations last for 5-years
FORTIFIED Home™ Eligible Dwellings

• New and existing homes can qualify
  – Single-family detached homes
  – Two-family dwelling units
  – Manufactured homes
  – Townhouses

• Property types NOT eligible:
  – Mixed use buildings and Commercial buildings. (See FORTIFIED Commercial)
  – Multi-unit residential not listed above
Program Basics

• Hurricane: Same basic requirements as FEMA P-804

• FORTIFIED
  Bronze = Basic 1
  Silver = Intermediate 2
  Gold = Advanced 3

• FORTIFIED provides validation and documentation

• Re-designation at 5 year intervals - focuses on roof
Natural Partnership on P-804

FEMA P-804: (Hurricane Retrofit Guidance)
Pre-calculated/approved benefits where design winds > 120 mph

Without Roof Replacement
Intermediate = $13,153
Advanced = $40,252

With Roof Replacement
Intermediate = $24,920
Advanced = $52,018
Key Bronze (Level 1) Requirements

• Improve fastening of deck (if needed)
• Seal roof deck – (4 different options)
• Install wind-rated roof cover
• Gable end wall sheathing and outlookers
• Address attic ventilation water intrusion (hurricane prone areas)
• Install impact rated roof cover (hail prone areas)
Ensure adequate gable end sheathing is present

Nail or re-nail sheathing

Seal roof deck

Install rated ridge & off-ridge vents

Install wind rated roof cover

Gable ends:
- block rake vents
- anchor outlookers

Ensure soffit vent covers are adequately attached

Cover or remove gable end vents
Water Intrusion - Sealed Roof Deck Video
Key Silver (Level 2) Requirements

Hurricane

• Brace gable ends
• Anchor carports/porches
• Wind rated garage doors
• Protect openings

High Wind

• Gable wall sheathing
• Brace gable ends
• Anchor carports/porches
• Anchor wood frame chimneys
Attached Structure Video
Key Gold (Level 3) Requirements

Hurricane
• Anchor wood frame chimneys
• Pressure rated windows and doors
• Continuous load path and minimum wall sheathing requirements

High Wind
• Garage door must be pressure rated
• Continuous load path and minimum wall sheathing requirements
Load Path Video
Benefits to Homeowners

• Peace of mind
• Property protection
• Limit loss of use (Resilience)
• Social responsibility (Sustainability)
• Financial incentives (where available)
Benefits to Builders and Contractors

- Build trust
- Sell value over price
- Be an expert, leader in the community
- Social responsibility
- Financial incentives (where available)
Our passion is to build a stronger house, a better house, a more affordable house, a more resilient house... so Fortified fell right into what we wanted to do.

Ryan R.
Property Loss Mitigation Holds Communities Together

- Reduce Spending
- Income
- Tax Base
- Local Jobs
- Local Economy
- Property Tax Base

Resilient Communities
Other Federal Partners

• HUD (FORTIFIED referenced in initiatives)
  – Coastal tribe relocation
  – CDBG-DR South Carolina and Texas Grants under Public Law 114-113: $300M

• Federal Home Loan Bank (Support for Strengthen Alabama Homes - $1M in 2016)
State and Local Government Partners

• Strengthen Alabama Homes (uses FORTIFIED Requirements for retrofit program)
  – $2.5M from State
  – $2.0M from AIUA
  – $1.0M from Federal Home Loan Bank

• Coastal Alabama Counties adopted FORTIFIED as high wind supplement to local codes
Existing Non-Profit Partnerships

• Habitat International (encouraging local chapters to use FORTIFIED)

• Smart Home America (grass roots support for local use and adoption of elements)

• Tulsa Partners (grass roots pilot for High Wind & Hail programs)
Thank You

Questions?