What is FORTIFIED?

FORTIFIED for Safer Living® is a new construction program created by the Insurance Institute for Business & Home Safety that helps homeowners and homebuilders create stronger, safer homes from the ground up. From earthquakes and high winds to severe winter weather and wildfires, the program's standards are designed to increase a home's resistance to whatever natural hazards threaten the area where the house is located.

Why FORTIFIED?

FORTIFIED construction standards incorporate the latest building science research to secure a home against disasters and require thorough inspections throughout the building process to ensure the standards are being met – and you're getting the best result for the money.

Strength Isn't Always Obvious

The FORTIFIED St. Jude Dream Home® is an example of how a home can be strong and beautiful. The quality craftsmanship of Southern Serenity Homes and the expertise of IBHS engineers have combined to create a home that will provide a safe, secure environment for any family.

Disasters happen. Insurance can replace the structure, but no amount of money can return the peace of mind and priceless family keepsakes or the peace of mind that can be lost when a home is destroyed. FORTIFIED standards are not a substitute for evacuating when disaster strikes; they are designed to increase your chances of returning to normal life after the danger has passed.

FORTIFIED Disaster-Resistant Features of St. Jude Dream Home®

High Wind Protections:

- A continuous load path: Connections tying the roof to the walls, walls above to walls below, and ground floor walls to the foundation.
- Superior roof sheathing attachment with 8d ring shank nails at spaced closer together than required by building codes to keep the sheathing in place in high winds.
- High wind and hail resistant shingles that perform better in severe weather.
- A sealed roof deck – to keep water out of attic if the roof cover is damaged. This level of protection exceeds standard construction.

Earthquake Protections:

- A continuous load path also provides additional protection in the event of an earthquake.
- Garage shear wall panels strengthen this area against collapse in an earthquake.
- Fully sheathed exterior walls (7/16" min OSB/plywood) add strength against ground shaking.
- Tempered glass windows to keep glass from shattering in an earthquake.
- Brick veneer attachment adds strength; unreinforced masonry often falls off and causes severe injuries and damage in an earthquake.
- Water heater securely attached to walls to prevent tipping.
- Natural gas and propane lines have flexible connections to reduce fire risks.
- Automatic gas shut-off valve outside at meter reduces fire risks.