

What is FORTIFIED?

FORTIFIED is a program of the Insurance Institute for Business & Home Safety (IBHS) designed to give new and existing homeowners options for improving the performance of their properties against natural hazards. A FORTIFIED Designation is awarded to homes that meet rigorous performance standards. Some states may have grant programs or tax incentives to help defray the costs of retrofits that may be required to achieve a FORTIFIED designation. Having a FORTIFIED roof may even qualify your home for insurance incentives from the state wind pool or certain insurance companies in some states and greatly improves the value of your home.

Earning a Bronze

There's a reason why bronze medals are awarded for outstanding performance. Now you can achieve the same level of high performance for your home when installing a new shingle roof. Being awarded a FORTIFIED Hurricane Bronze Designation for your home means its roof, attic ventilation systems and gable end wall sheathing have been upgraded, if needed, to be more resistant to high winds and wind-driven rains than a standard roof system.

Where Do I Start?

FORTIFIED Bronze is the entry level designation, and often the easiest to achieve. Apply online at www.disastersafety.org/fortified, where you will find an IBHS certified evaluator to inspect your home and identify needed improvements to qualify for Bronze. IBHS will verify the improvements have been made before awarding the designation. This process helps protect your investment.



The roof is your home's first line of defense against many natural disasters. The FORTIFIED Bronze Designation focuses on improving the roof's durability and performance in these conditions. Disaster safety research found water damage from a hole caused by roof decking that wasn't properly attached can cost nine times as much as the cost of fixing the hole. You are already investing in a new roof, having a FORTIFIED roof ensures you are getting maximum performance for your hard earned dollars.

Your roof is a system that consists of much more than just shingles. There are several additional components all working to help protect your home from the ravages of Mother Nature.

*Earning a Bronze designation may require additional retrofits, which may include but are not necessarily limited to changing soffits, protecting gable wall vents, and securing gable overhang outlookers.

Eight steps to a FORTIFIED™ roof

1) Remove the original roof covering and underlayment to expose the roof deck. Only one layer of roof covering is permitted.

2) Inspect the roof deck for damage, replace damaged sections to provide a durable nailing surface.

3) Re-fasten the roof deck (staples are not permitted, ring shank nails are ideal)

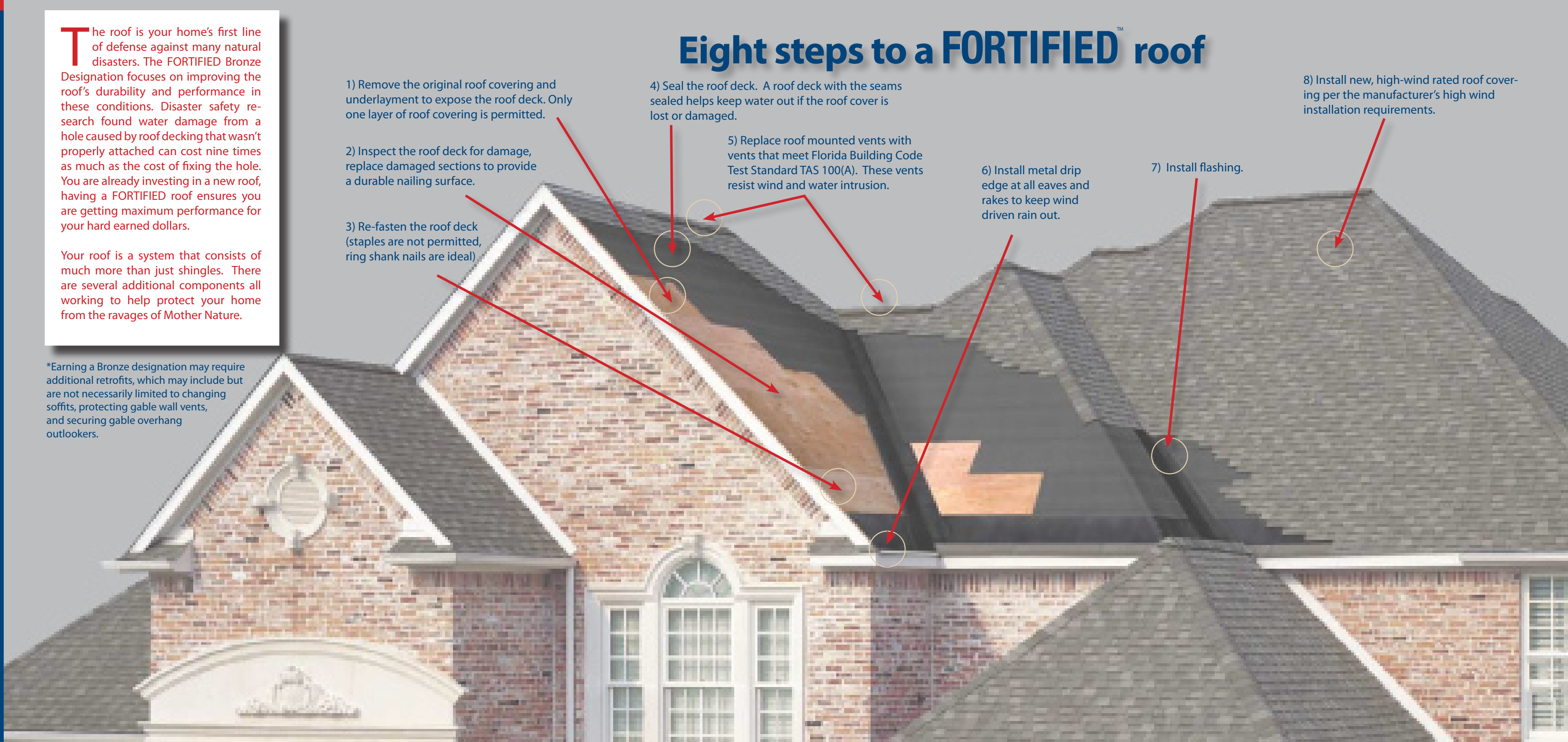
4) Seal the roof deck. A roof deck with the seams sealed helps keep water out if the roof cover is lost or damaged.

5) Replace roof mounted vents with vents that meet Florida Building Code Test Standard TAS 100(A). These vents resist wind and water intrusion.

6) Install metal drip edge at all eaves and rakes to keep wind driven rain out.

7) Install flashing.

8) Install new, high-wind rated roof covering per the manufacturer's high wind installation requirements.



Is your roof FORTIFIED?



Below are some simple explanations why these roofing improvements are important. Detailed guidance for completing these steps is available in the IBHS guide, "Roofing the Right Way," at DisasterSafety.org.

1. WHY REMOVE THE ROOF COVER?

Exposing the roof deck allows for a good inspection and provides an opportunity to strengthen connections between roof deck and roof structure. Multiple layers of finished roofing are not permitted under the FORTIFIED program.

2. WHY INSPECT FOR DAMAGE?

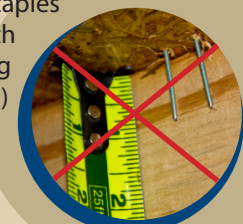
A damaged roof deck will weaken your roof and expose your home to wind and wind-driven rain. Have damaged sections replaced with materials of the same thickness.

3. WHY RE-NAIL THE ROOF DECK?

Keeping the roof deck in place will help keep wind and water out. The decking should be secured with 8d ring shank nails, spaced 6 inches on center, along all framing members.



IBHS research shows use of staples and the minimum size smooth nails allowed in older building codes (no matter the spacing) are inadequate to keep a roof deck on in hurricane-force winds.



4. WHY ANCHOR GABLE END OUTLOOKERS?

Outlookers are roof framing members often used to support the roof overhang at the gable end of a house. They are a frequent source of damage in a hurricane.

5. WHY SEAL THE ROOF DECK?

This will help keep water out of the house if the roof cover blows off. Large amounts of wind-driven water can pour into the attic through unsealed gaps between pieces of roof sheathing.

IBHS defines a properly sealed roof deck as one where seams or gaps between pieces of decking are sealed.

FORTIFIED standards require one of these methods to seal the roof deck and keep water out:

Install 4"-6" wide "peel and stick" tape installed over all the wood roof panel seams, covered by a 30# felt underlayment over the entire roof;



Install a "peel and stick" membrane over the entire roof deck;



Install a high tear strength synthetic underlayment with all vertical and horizontal seams taped



6. WHY INSTALL FLASHING?

Flashing is necessary to help prevent leaks. It should be installed anywhere the roof changes slope, intersects with vertical surfaces, in roof valleys, around openings, and at eaves and gable rakes. Valley areas without flashing are especially vulnerable to leakage.



7. WHY INSTALL HIGH-WIND RATED ROOF COVER?

Shingle roof covers in high-wind areas should meet the ASTM testing standards and classifications appropriate for the design wind speed in your area. The ASTM standard, not the advertised warranty or warranted wind speed on the shingles, will determine which roof covering is best for your area. See ASTM Table below.



Wind Speed	Shingle Testing Standard /Classification
110	ASTM D3161 (Class F) or ASTM D7158 Class G or H
120	ASTM Class G
130 & greater	ASTM Class H

Provide these guidelines to your roofing contractor to ensure proper product selection and installation.

8. WHY INSTALL HIGH-WIND RATED ROOF VENTS?

Vents must stay in place to help keep water and wind out of your attic. Vents that have passed Florida Building Code Test Standard TAS 100 (A) are tested for both wind and water intrusion.



Many roofing manufacturers now make roof vents (ridge vents, static vents, turbines or powered vents) that have passed high wind and wind-driven water tests.

Take the Next Step

Now that you know the steps needed to Fortify your roof, visit www.disastersafety.org/fortified to start the process of gaining a FORTIFIED designation. The application is free and could save you thousands of dollars in damage when a hurricane strikes.



A program of the Insurance Institute for Business & Home Safety



Is your roof FORTIFIED?

A FORTIFIED roof can better withstand the punishing winds and rains of a hurricane and GREATLY reduce the risk of damage to your home. Learn the eight steps needed to transform an existing roof into a FORTIFIED roof.

A FORTIFIED roof is also the first step toward earning a FORTIFIED Bronze designation from the Insurance Institute for Business & Home Safety.*



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