



# **FORTIFIED HOME ROOFING CONTRACTOR HANDBOOK**

Version – 2025.1



## Table of Contents

Objectives of the FORTIFIED Home Program .....	3
FORTIFIED Overview .....	4
Certified FORTIFIED Home™ Evaluators.....	5
Certified FORTIFIED Wise Roofing Contractors.....	5
FORTIFIED Roofing Contractor Certification .....	6
Qualifications of a FORTIFIED Roofing Company .....	7
Responsibilities of a FORTIFIED Roofing Company .....	7
Qualifications of a FORTIFIED Wise Roofing Contractor ( <i>individual</i> ) .....	9
Responsibilities of a Certified FORTIFIED Wise Roofing Contractor .....	9
FORTIFIED Wise Roofing Contractor Training .....	11
Certification Exam.....	11
Recertification .....	12
Professional Conduct and Disciplinary Policy.....	13
Conflicts of Interest .....	13
Logo and Marks .....	14
FORTIFIED Home Review Policy .....	14
Mark Violations.....	14



## Objectives of the FORTIFIED Home Program

***All families deserve a home with a roof that can withstand the weather it will face.***

With this guiding principle, the FORTIFIED Home™ program aims to meet the following objectives:

- 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 who 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 building code requirements.
- Ensure that essential verification and documentation services are provided to contractors and homeowners seeking a FORTIFIED designation.



## FORTIFIED Overview

FORTIFIED is a suite of voluntary construction and re-roofing programs based on decades of research by the Insurance Institute for Business & Home Safety (IBHS) and designed to reduce the damage caused by hurricanes, tornadoes, and other severe weather events. There are three FORTIFIED programs:

- [FORTIFIED Home™](#)
- [FORTIFIED Multifamily™](#)
- [FORTIFIED Commercial™](#)



**NOTE:** The certifications, qualifications and responsibilities detailed in this handbook apply only to the FORTIFIED Home program.

To help property owners achieve a predictable level of storm protection based on their own budget and choices, each FORTIFIED program offers three progressive levels of designations:

- **FORTIFIED Roof™**
- **FORTIFIED Silver™**
- **FORTIFIED Gold™**

Because analysis shows that up to 92% of post-catastrophe insurance claims include damage to the roof, every FORTIFIED designated property must meet the FORTIFIED Roof standard and be installed by a certified FORTIFIED Roofing contractor. The specific requirements for a FORTIFIED Roof designation are detailed in the [2025 FORTIFIED Home Standard](#) and highlighted in [FORTIFIED Documentation Requirements](#).

An optional Hail Supplement can be added to any FORTIFIED-Hurricane or High Wind designation by meeting additional requirements outlined in the FORTIFIED standard. Most notably, if asphalt shingles are used, they must be rated Excellent or Good on the [IBHS Roof Shingle Hail Impact Ratings](#).

Homes with a FORTIFIED Silver or a FORTIFIED Gold designation will have a FORTIFIED roof and will also meet additional requirements that protect other areas of a house susceptible to high winds and heavy rain.

At all levels of FORTIFIED, products, installation and construction are documented by an independent third-party FORTIFIED evaluator. The evaluator works with contractors to collect photos and other documentation which are submitted to IBHS for review. Once IBHS confirms the project meets the FORTIFIED standard, a 5-year designation certificate is issued to the property.

The FORTIFIED designation certificate is typically required for homeowners to receive any FORTIFIED-related incentives, including insurance discounts, grants or tax credits.



## Certified FORTIFIED Home™ Evaluators

The independent verification and documentation of FORTIFIED requirements is one of the three pillars of the FORTIFIED program. When combined with the FORTIFIED standard and trained contractors, the verification process gives homeowners confidence that their home offers increased protection from severe weather.

Certified FORTIFIED Home Evaluators document that 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.

## Certified FORTIFIED Wise Roofing Contractors

A roof is a home's first line of defense against severe weather and is key to preventing damage from high winds and heavy rain.

Certified FORTIFIED Wise Roofing Contractors have the training and experience to ensure their company's roof installations meet the FORTIFIED Roof standard. They also understand the strict documentation and verification process IBHS employs to maintain consistent risk reduction across the country.



**IMPORTANT: As of November 1, 2025, for a home to be eligible for any level of FORTIFIED designation, the roof must be installed by a certified FORTIFIED Roofing Company, that employs at least one certified FORTIFIED Wise Roofing Contractor.**



## FORTIFIED Roofing Contractor Certification

To become a **FORTIFIED Roofing Company** and be listed in the [FORTIFIED Provider Directory](#), companies must:

1. Employ at least one individual who is a certified FORTIFIED Wise Roofing Contractor



**FORTIFIED Roofing Companies wishing to have multiple physical locations listed in the FORTIFIED Provider Directory must have at least one employee who is a certified FORTIFIED Wise Roofing Contractor at each physical location.**

2. Meet the specific requirements listed under “Qualifications for a FORTIFIED Roofing Company” (below)
3. Provide proof of required credentials to IBHS or its authorized representative.

To become a **certified FORTIFIED Wise Roofing Contractor** (and be a qualifier that makes a company eligible to be a FORTIFIED Roofing Company), an individual must:

1. Meet the specific professional experience requirements detailed in “Qualifications of a FORTIFIED Wise Roofing Contractor” (below)
2. Provide proof of required credentials to IBHS or its authorized representative.
3. Complete the FORTIFIED Roofing Contractor training
4. Demonstrate knowledge of the training materials by passing the FORTIFIED Roofing Contractor Certification Exam.
5. Be employed by the company seeking qualification and hold a position of authority to act on behalf of the organization.

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



## Qualifications of a FORTIFIED Roofing Company

To be listed as a FORTIFIED Roofing Company, the Company must have at least **one employee** who is a certified FORTIFIED Wise Roofing Contractor at each location listed in the FORTIFIED Provider Directory. In addition, the company must meet the following requirements:

1. Nationally Recognized Roofing Manufacturer Certification
  - a. The company has proof of an approved top-tier roofing certification such as: GAF Factory Certified or Master Elite Certification, Owens Corning Preferred Contractor, Atlas Platinum Preferred Contractor, Malarkey Certified Residential Contractor, etc.
    - This list is not exhaustive. Other certifications may be acceptable, including those from metal roofing, tile and wood shingle and shake manufacturers.
2. A valid state issued contractor license. If contractor licenses are not required for roofing in your state, a valid business license is required.
3. Proof of a minimum of two (2) years in business.
4. Verification of one million dollars (\$1,000,000) in general liability insurance.
5. Provide proof of valid Workers' Compensation coverage.
  - a. If the company is exempt, they must provide the applicable exemption or fill out the Workers Compensation Insurance Waiver.
6. Sign the FORTIFIED Roofing Contractor Agreement
  - a. The Agreement must be fully executed by **company owner or principal** and IBHS **prior** to being listed as a certified FORTIFIED Roofing Contractor and before the Roofing Contractor may begin using FORTIFIED logos and/or marks.

## Responsibilities of a FORTIFIED Roofing Company

Companies with at least **one employee** who is a certified FORTIFIED Wise Roofing Contractor are qualified to be listed as a FORTIFIED Roofing Company in the FORTIFIED Provider Directory. To maintain this qualification, companies must:

1. Submit proof of insurance and licensure (if applicable in the state(s) where the company does business) to IBHS or its designated representative.
  - a. Documentation must be **updated annually** to maintain active status.
  - b. If the required insurance and licensure information is not updated, certification will be suspended until the requirement is met.



2. Maintain appropriate records, up to date contact information (including but not limited to email addresses and phone numbers) and agree to be audited by IBHS or their designee.
3. Complete FORTIFIED roof installations in accordance with applicable FORTIFIED standards and provide documentation as needed, including but not limited to photographs, product testing information and compliance forms.
4. Provide contact information and timely schedule updates to FORTIFIED Evaluators before and during roof installation.
5. **Immediately** notify IBHS of the separation of any certified FORTIFIED Wise Roofing Contractor from the company.
  - a. If the qualified FORTIFIED Roofing Company has additional certified FORTIFIED Wise Roofing Contractors, no other action is necessary.
  - b. If there are no additional certified FORTIFIED Wise Roofing Contractors on staff, the company must have a replacement employee certified within 14 calendar days or face suspension of privileges until a replacement is approved by IBHS.
    - During the suspension, roofs installed while the company's certification is suspended, **will not be eligible for designation** until certification status is reinstated.
    - During the suspension, the Roofing Company will not be listed in the FORTIFIED Provider Directory, and the company is not permitted to use the FORTIFIED mark or other symbols of the FORTIFIED program as part of any promotion or advertising.



## Qualifications of a FORTIFIED Wise Roofing Contractor *(individual)*

Every FORTIFIED Roofing Company must have at least **one employee** who is a certified FORTIFIED Wise Roofing Contractor at each location listed in the FORTIFIED Provider Directory. As the qualifier of a FORTIFIED Roofing Company, the certified FORTIFIED Wise Roofing Contractor must meet each of the following requirements:

1. Thorough understanding of the roofing systems (i.e. asphalt shingles, metal panel, tile roofing and low slope roofing) installed by company.
  - a. The FORTIFIED Wise qualifier must provide a descriptive summary of their roofing **field experience**. This includes the timeframes and types of roofing systems, (i.e. asphalt shingles, metal panel, tile roofing and low slope roofing) the qualifier has installed.
    - Field experience is actual on-site roofing installations where the full scale of practical conditions and problems arising in roofing installations are found.
    - **Sales/estimating, designing and other office work do not satisfy this prerequisite.**
2. Ability to properly explain FORTIFIED requirements to company employees, including installers.
3. Ability to explain any changes to the FORTIFIED standard or documentation requirements, as sent to the certified FORTIFIED Wise Roofing Contractor.
4. Complete the FORTIFIED Wise Roofing Contractor Training Course, prior to taking the FORTIFIED Roofing Contractor Certification Exam.
5. Complete and pass the FORTIFIED Roofing Contractor Certification Exam by an achieve a minimum score of 85%.
  - a. A copy of the FORTIFIED Roofing Contractor Certification Exam certificate must be provided.

## Responsibilities of a Certified FORTIFIED Wise Roofing Contractor

Upon successfully completing the required training, passing the certification exam, and providing requested documentation, the individual will be required to:

1. Maintain up to date contact information (including but not limited to email addresses and phone numbers) within the Roofing Contractor's profile.
2. Ensure their FORTIFIED Roofing Company understands FORTIFIED requirements.



3. Maintain an appropriate knowledge base of the FORTIFIED Home program requirements by staying up to date with updates to the FORTIFIED Standard and technical resources such as Technical Bulletins and checklists, and completing any additional training required by the program.
  - a. Notify their FORTIFIED Roofing Company of any changes to the FORTIFIED standard or documentation requirements, as sent to the certified FORTIFIED Wise Roofing Contractor.
4. Provide their FORTIFIED Roofing Company with an understanding of documentation required for a FORTIFIED designation and the role of the certified FORTIFIED evaluator.
5. Notify IBHS if they leave a FORTIFIED Roofing Company.



## FORTIFIED Wise Roofing Contractor Training

Whether in-person, online at [FORTIFIED Wise™ University](#), or another authorized outlet, the FORTIFIED Wise Roofing Contractor training course covers the technical requirements and protocol for installing a roof that complies with the FORTIFIED Roof standard. It is designed to ensure that FORTIFIED Roof installations meet the resiliency standard required and are consistent throughout the country. **The training course is required for those seeking FORTIFIED certification** and is also available to those who simply want to increase their own knowledge of the program.

### Roofing Contractor 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 Roofing Contractor and a FORTIFIED Roofing Company.
- Provide details about the documentation of FORTIFIED Home requirements, which must be submitted to IBHS for every project.
- Empower learners to be advocates for FORTIFIED and IBHS; and to be guides to homeowners seeking a stronger, more storm-resistant roof.

### Certification Exam

Candidates have three and a half (3.5) hours to complete the online examination and must answer 85% or more of the examination questions correctly to pass. Three attempts are permitted within 30 days of exam registration.

### Failing the Exam

Candidates who fail to pass after the three attempts, but want to continue with the certification process, are required to retake the FORTIFIED Wise Roofing Contractor Training Course before attempting the exam again. The candidate is required to pay all appropriate fees for the course and examination.

If a candidate takes the class for a second time and fails the exam three additional times, the candidate must wait six (6) months before retaking the course and the exam. The candidate must again pay all appropriate fees to re-enroll for the course and take another exam.

As long as required documentation (licenses, insurance, etc.) are kept up to date and do not expire or become invalid, **the FORTIFIED Wise Roofing Contractor certification is valid for a period of three (3) years.**



## Recertification

**FORTIFIED Wise Roofing Contractor certification is valid for a period of three (3) years.**

At the end of the three-year period, FORTIFIED Wise Roofing Contractors, who continue to qualify for certification, are **required** to retake and pass the FORTIFIED Wise Roofing Contractor certification examination. The roofing contractor is responsible for all appropriate fees.



**Supplemental Requirement:** If a new version of the FORTIFIED Home standard is released within one (1) year prior to recertification, FORTIFIED Wise Roofing Contractors must complete required bridge training or the full updated FORTIFIED Roofing Contractor course prior to taking the certification exam.

- Roofing professionals who pass the exam and continue to satisfy all requirements of the program will be recertified and remain active in the FORTIFIED Provider Directory.
- Roofing contractors who fail to answer 85% or more of the exam questions correctly must retake the FORTIFIED Wise Roofing Contractor training course before retaking the exam again. The roofing contractor is responsible for all appropriate fees.
  - If a passing score of 85% or better is still not achieved, the candidate must wait six (6) months before retaking the exam and must again pay all appropriate fees to re-enroll for the course and take another exam.

Candidates who do not complete recertification by their renewal date will be decertified and deemed **Inactive**. Inactive providers are removed from the online directory and will not be able to claim FORTIFIED certification or use the FORTIFIED Home mark or other symbols of the FORTIFIED program as part of any promotion or advertising.



## Professional Conduct and Disciplinary Policy

The Professional Conduct and Disciplinary Policy ensures certified FORTIFIED providers uphold program integrity, credibility, and FORTIFIED project performance through professional and ethical conduct. [The policy document](#) defines the professional and respectful way providers are expected to perform their work and details the disciplinary procedures for those who fail to meet these standards. All providers are expected to read and understand the policy.

## Conflicts of Interest

Unless specifically allowed by the Insurance Institute for Business & Home Safety, certified FORTIFIED Wise Roofing Contractors may not obtain evaluation services from a certified FORTIFIED evaluator that works for (i) the same company as them, (ii) an affiliated company, or (iii) a company in which their employer has a financial interest

To simplify the process for homeowners, FORTIFIED Roofing Companies may invoice customers for evaluation services and redirect payment for those services to the evaluator. However, any other gift, gratuity or payment to FORTIFIED Evaluators is strictly prohibited. **If such an event occurs, it may result in revocation of FORTIFIED certification for the roofing contractor, roofing company and the evaluator.**



## Logo and Marks

Companies participating in the FORTIFIED Home program are encouraged to use FORTIFIED brand and marks in their promotional materials. FORTIFIED logos, approved messaging and sample promotional materials can be found on the **Marketing Resources** page of the [Provider Portal](#) (users must be logged in to view).

Providers using the FORTIFIED brand and/or marks must adhere to the online, [FORTIFIED Brand Style Guide](#).

## FORTIFIED Home Review Policy

Generally, certified FORTIFIED providers can use the FORTIFIED logo, without prior consent, on company apparel, website, flyers and billboards, as long as its use is consistent with the FORTIFIED Brand Style Guide.

Prior to final production or printing, IBHS must approve all educational and major promotional campaigns that feature the FORTIFIED mark. The submitted materials will be reviewed for consistency with the FORTIFIED Brand Style Guide.

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

## Mark Violations

IBHS actively monitors proper use of the FORTIFIED Home mark and is prepared to take action as appropriate.