



Protect and Save by Choosing a FORTIFIED Home™

FORTIFIED Home™ offers homebuyers several opportunities to increase the strength of their investment.



FORTIFIED HOME™

FORTIFIED Home™ is a third-party certification program specifying design and construction standards to increase a home's resilience and deliver superior performance during tropical storms and hurricanes. The FORTIFIED Home™ program has three levels of designation – Roof, Silver and Gold – that build upon each other.

INSURANCE DISCOUNTS: 6%–8%*

ROOF: STRENGTHEN THE ROOF SYSTEM

Minimizes the risk of water getting into the home and of the roof detaching from the walls.



INSURANCE DISCOUNTS: 13%–15%*

SILVER: STRENGTHEN THE WINDOWS & DOORS

Minimizes the risk of wind entering the home and causing a roof failure. Also effective at reducing the risk of water getting into the home.



INSURANCE DISCOUNTS: 16%–19%*

GOLD: STRENGTHEN THE STRUCTURAL SYSTEM

Ties all of the elements of the home together and to the ground. The most effective way to minimize risks from high winds.

**Strength
isn't always
obvious.**



* Rates are subject to change and will vary by insurer.

Discounts only apply to wind premiums. Data from NC Rate Bureau, June 1, 2015.

Wilmington Base Premium Estimate:			
	BEACH	INLAND	
\$250K Home	\$3,853	\$2,306	
\$500K Home	\$6,865	\$4,687	

TO LEARN MORE ABOUT FORTIFIED, VISIT
FORTIFIEDHOME.ORG



Levels of Designation



Component/system

	ROOF	SILVER	GOLD
ROOF • Roof deck is sealed • Roof deck attachment meets program standards • Roof covering condition meets standards	✓	✓	✓
ATTIC VENTILATION • Roof-mounted vents are high-wind rated • Soffit vents will resist water intrusion • Gable overhangs and vents properly constructed • Gable end vents are protected against water intrusion	✓	✓	✓
GABLES OVER 4' TALL - EXTERIOR (IF APPLICABLE) • Must have structural sheathing	✓	✓	✓
OPENINGS • Impact-protected with an approved system	–	✓	✓
ATTACHED STRUCTURES - PORCHES/CARPORTS • Roof connected to beam to resist uplift • Beam connected to column to resist uplift • Column anchored to structure to resist uplift	–	✓	✓
GABLES OVER 4' TALL- BRACING (IF APPLICABLE) • Braced to withstand high wind pressures	–	✓	✓
CHIMNEYS (IF APPLICABLE) • Properly attached to structure	–	–	✓
OPENINGS • Have adequate design pressure ratings	–	–	✓
CONTINUOUS LOAD PATH • Roof-to-wall connection • Wall-to-floor connection • Floor-to-foundation connection	–	–	✓