ENSURING THE RENEWAL OF A GOLD FORTIFIED HOME®





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A Gold FORTIFIED Home® designation enhances resilience against severe weather and may lower insurance premiums. To maintain this status, homeowners must renew their certificate every five years and ensure compliance with FORTIFIED standards. Here are the steps for Renewal:

1

Perform Regular Inspections & Maintenance

- Annual Home Check: Inspect the roof, walls, and foundation; hire a FORTIFIED Evaluator if needed
- **Roof Maintenance:** Ensure the cover, deck attachment, and sealed roof deck remain intact. Repairs require a certified FORTIFIED roofer with FORTIFIED-approved materials.
- Window & Door Protection: Test hurricane impact protection, label locations, store them properly, and inspect garage doors for damage.
- Load Path Integrity: Use approved fasteners and connectors in repairs and renovations

Maintain Proper Documentation

- Consult a FORTIFIED Evaluator before any modifications. All renovations/additions must be made with a certified FORTIFIED contractor. A FORTIFIED evaluator must document the process.
- Keep detailed records of repairs, materials, and permits to ensure compliance.

3 Submit Renewal Documentation

- A certified FORTIFIED Evaluator must inspect the home.
- Provide geo-tagged photos and proof of repairs or maintenance to IBHS for renewal.

Avoid Errors that Prevent Renewal

- Non-Compliant Repairs: Unauthorized additions (e.g., sunrooms, altered doors with glass or pet doors).
- Late To Renew: Neglecting to renew for greater than 10 years will prevent a new certificate from being issued.
- **Roof Issues:** A deteriorating or non-compliant roof prevents renewal.
- **Structural Modifications:** Changes weakening the load path can disqualify the home.
- **Incomplete Documentation:** Missing permits or receipts can halt approval.

Stay Proactive & Compliant:

Maintaining your Gold FORTIFIED Home® (as well as Silver & Roof designations) requires ongoing diligence. Regular inspections and proper documentation will ensure continued compliance and resilience.