

Mitigation Grant Program Offers Benefits to Homeowners and Communities

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The Federal Home Loan Bank (FHLB) of Dallas FORTIFIED Fund Grant Program is entering its third year of operation with more capacity than ever before. The program provides grants through FHLB Dallas members to help income-qualified homeowners install FORTIFIED Roof systems designed to prevent damage from hurricanes, high winds, and other severe weather events.

Funding

The FORTIFIED Fund Grant Program began in 2023 with FHLB Dallas making \$1.75 million in grant funds available. In 2024, FHLB Dallas increased the amount to \$4 million. Both years, the funds were exhausted. This year, \$10 million has been allocated to the FORTIFIED Fund. As of April 18, 2025, \$9,131,285 remained available.

Application Process

FHLB Dallas began accepting grant applications on April 15, and the offering will remain open until June 13. Applications are reviewed on a first-come, first-served basis. In the event funds remain available, a second offering will open July 7 and remain open until October 31, or until funds are exhausted. All applications must be submitted by FHLB Dallas member institutions and may request up to \$500,000 for up to 50 preapproved households. Grants are capped at \$15,000 per home for roof renovations and \$7,500 per home for new construction. Members may work with an intermediary organization to identify and qualify households, find roofers and evaluators, and facilitate payments to appropriate parties. Alternatively, members may assume these responsibilities themselves. Application forms and required documentation are available from FHLB Dallas.

FORTIFIED Roof Standards

The FORTIFIED Fund Grant Program helps homeowners replace or upgrade their roofs to meet FORTIFIED Roof standards established by the Insurance Institute for Business & Home Safety (IBHS), an independent, nonprofit scientific research and communications organization. IBHS's building safety research helps to create more resilient communities. FORTIFIED is a nationally recognized set of construction methods to retrofit or build a home, business, or multifamily development designed to prevent damage that commonly occurs during high winds, hurricanes,

hailstorms, severe thunderstorms, and tornadoes up to EF-2. FORTIFIED is based on decades of research, testing, and observations by IBHS. FORTIFIED Roof standards have specific requirements beyond what is required by most building codes that provide a high level of protections from storms.

FORTIFIED Benefits

It is well recognized within the construction and insurance industries that regardless of the type of roof — shingles, metal, or tile — FORTIFIED Roof requirements (including stronger edges, better attachment, sealed roof deck, and impact-resistant shingles) make a home stronger. It has been proven effective repeatedly in real-world severe weather events, lowering insurance premiums and adding financial value. For example, during the record-breaking 2020 hurricane season (hurricanes Laura, Sally, Delta, and Zeta), approximately 95% of the nearly 17,000 FORTIFIED homes impacted by hurricanes experienced little to no damage and had no insurance claims. Additionally, homes with a FORTIFIED designation generally receive discounts/credits on the wind portion of their homeowner's insurance premium that could be as great as 55% in some states. Furthermore, studies have shown that FORTIFIED homes sell for nearly 7% more than non-FORTIFIED homes.

Eligibility Criteria

The FORTIFIED Fund Grant Program targets owner-occupied, income-qualified primary residences within the FHLB Dallas District, Arkansas, Louisiana, Mississippi, New Mexico, and Texas. Households must meet specific income limitations (120% or less of Area Median Income) and comply with IBHS standards for FORTIFIED Roof systems. All homes included in applications must be precertified as eligible to receive a FORTIFIED Roof by an IBHS-certified evaluator. Documentation requirements include proof of income, homeownership, and compliance with FORTIFIED standards.

Grant Funds

Grant funds are disbursed to FHLB Dallas member institutions prior to renovations for the member to disburse to contractors and evaluators as roofs are completed and certified. FORTIFIED Fund grants can cover costs associated with the pre- and post-construction evaluations to verify that FORTIFIED compliance standards are met. Also, grant funds can be used to cover intermediary fees for roof renovations. Intermediary fees are paid to organizations for their work in sourcing applicants and identifying contractors. These fees are included in the \$15,000-per-home maximum grant. Any funds not used in accordance with program requirements must be returned to FHLB Dallas.

Conclusion

While the FORTIFIED Fund Grant Program application process and rules may at first glance appear somewhat daunting, it may be worth the time and effort to consider the opportunities presented by the program. Members not already participating in the program may wish to start with a modest number of homes and plan for greater participation in subsequent years, as indications are that FHLB Dallas will continue the program in the future.

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