



Member driven.
Community focused.

FORTIFIED Fund Grant Programs

Community Investment Products

Affordable
Housing Program
(AHP)

Community
Advance
Programs

Voluntary
Programs

General
Fund

Set Asides

HELP

SNAP

DRA

CIP

EDP

DRP

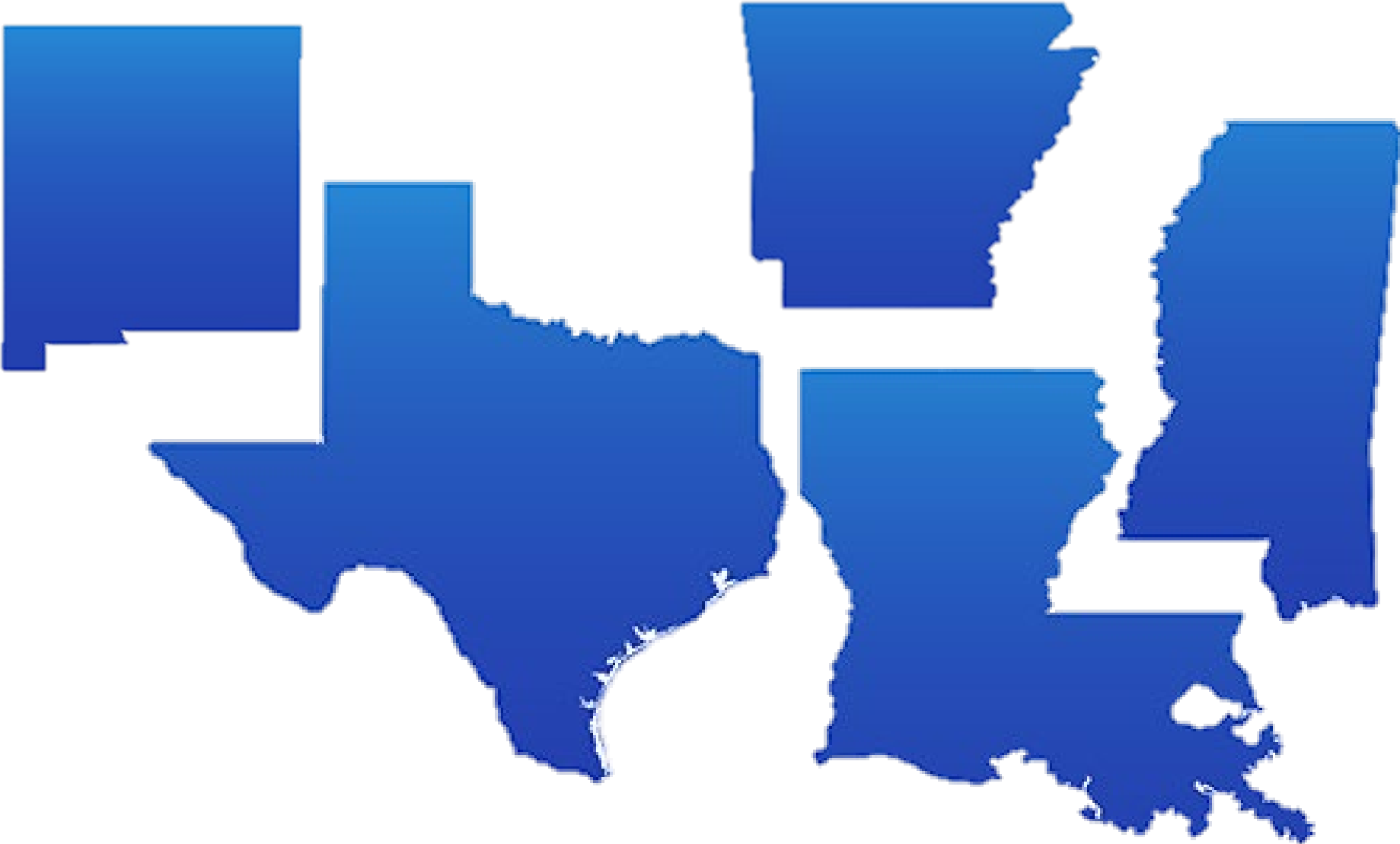
SBB

HAVEN

PGP

FORTIFIED

District Needs



Disasters Eligible for FEMA Individual Assistance

State	Disaster
AR	Severe Storms 2019 & 2021 Severe Storms 2023
LA	Hurricanes Laura, Delta, & Zeta 2020 Hurricane Ida 2021
MS	Severe Storms 2019 Hurricane Zeta 2020 Severe Storms 2023
NM	Wildfires 2022
TX	Severe Storms 2019 Tropical Storm Imelda 2019 Texas Winter Storms 2021

Hurricane Ida



Brian Emfinger @brianemfinger



Grant Ethridge Construction, <http://www.gchp.net>

FHLB Dallas FORTIFIED Fund



The Bank will provide grant funds for income qualified homeowners to replace an existing roof or upgrade the roof on a new construction home to a FORTIFIED Roof.

Target: Home Ownership projects targeting low to moderate and middle-income homeowners and homebuyers up to **120% Area Median Income (AMI)**

2023 Commitment: \$1,750,000

Begin accepting applications: August 21, 2023

The Federal Home Loan Bank of Dallas's FORTIFIED Roof Grant and FORTIFIED Construction Grant programs (FORTIFIED Fund Grant programs) are solely products/programs of the Federal Home Loan Bank of Dallas. The use of the Insurance Institute for Business & Home Safety's (IBHS) FORTIFIED Roof™ and FORTIFIED™ intellectual property in connection with the FORTIFIED Fund Grant programs does not imply any affiliation or guarantee on the part of the Insurance Institute for Business & Home Safety.

FHLB Dallas FORTIFIED Fund Grant Programs



FORTIFIED Roof Grant

Up to \$15,000 to replace an existing roof with a FORTIFIED Roof

FORTIFIED Construction Grant

Up to \$7,500 to build a FORTIFIED Roof on a newly constructed home

–Homebuyers must be identified for income qualification

FORTIFIED Fund Grant Programs – Intermediaries

The FORTIFIED Fund Grant programs allow for the involvement of an intermediary organization working in conjunction with an FHLB Dallas member.

Intermediary Cap: \$250,000 in total requests per year

Intermediary Fees

- Pays for qualifying the homeowner and managing the process with the contractor & evaluator
- Not allowed for new construction
- Only allowed for roof replacements on existing homes
 - The intermediary fee may not exceed 10% of the roof cost paid for by the FORTIFIED Roof grant.
 - If the intermediary is also the qualified evaluator, then the combined fees cannot exceed \$1,500.

FORTIFIED Fund Grant Programs – Evaluators

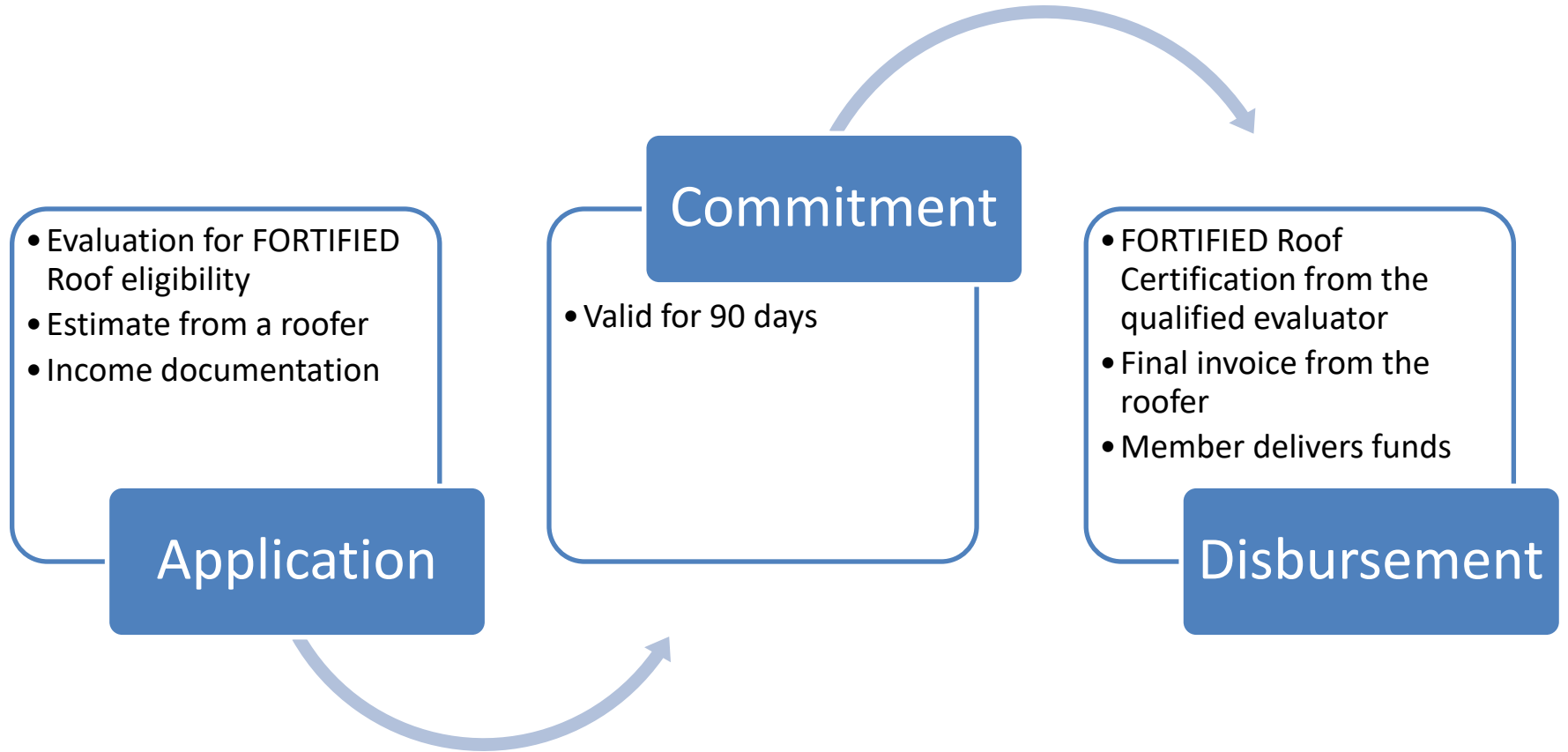
FORTIFIED Evaluators are trained and certified professionals that submit required documentation to IBHS to obtain a FORTIFIED designation.

Evaluator/Inspection Fees

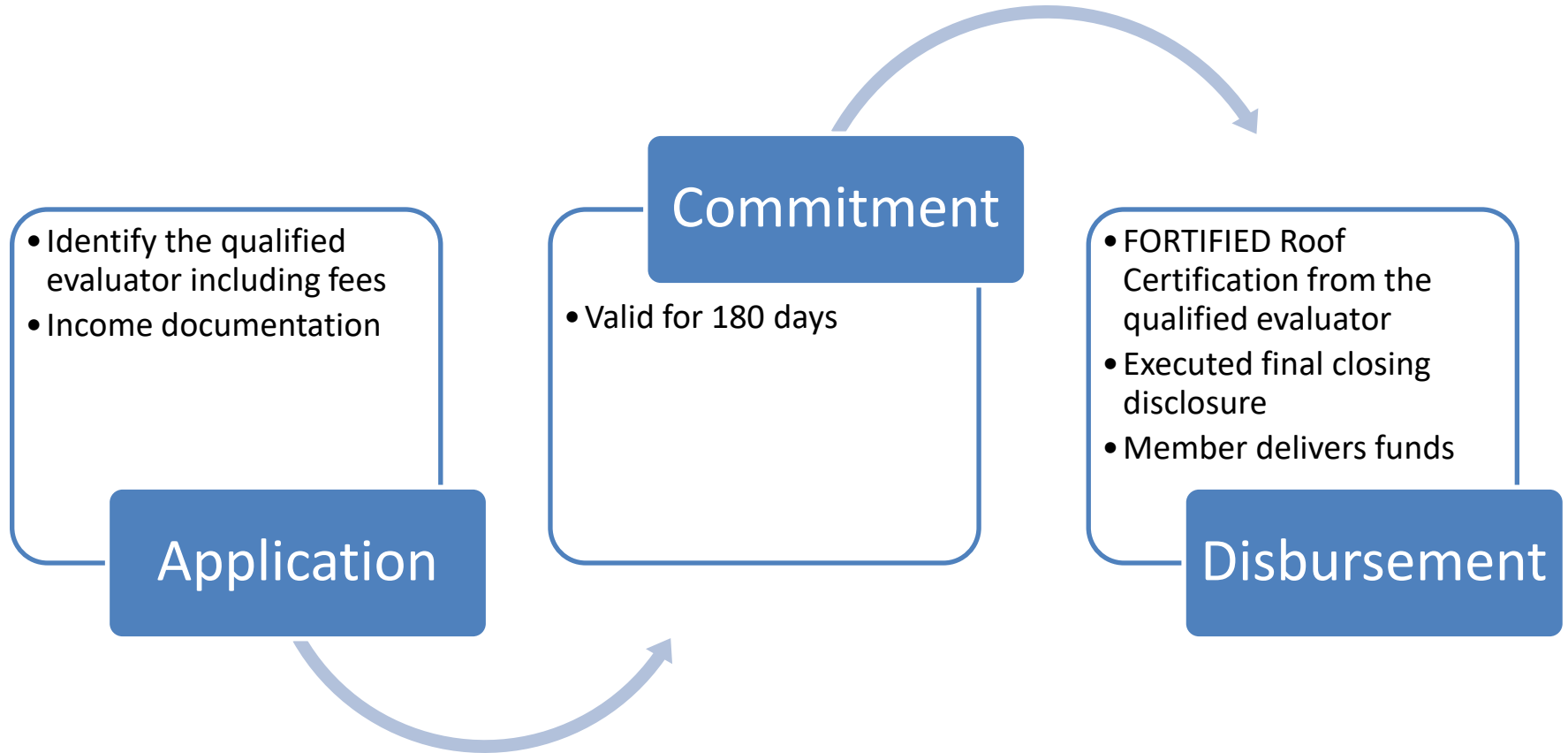
- Fees vary based on the home's size, the scope of work, and other factors like travel costs
- A portion of [the grant may be used to pay for these fees](#)
 - Allowed for existing homes and new construction

Directory available at <https://ibhs.my.site.com/s/find-a-provider>

FORTIFIED Roof Grant – Process for Existing Homes



FORTIFIED Construction Grant – Process for New Construction



Next Steps

- Member enrollment in the program is not required!
- Download the application from FHLB.com
- Collect required supporting documents from
 - Homeowner
 - Evaluator/Inspector
 - Contractor
- Members email the completed application and supporting documents to: **FortifiedFund@fhlb.com**
- For more information, call us at **[800-362-2944](tel:800-362-2944)**

