



FAQ Guide: Enterprise Green Communities and FORTIFIED™

1. Why does Green Communities address wind and hail risk?

Enterprise Green Communities is designed to support high-quality affordable housing that is durable, healthy, and able to withstand current and future climate conditions. Through the 2026 Green Communities Criteria, Enterprise emphasizes the importance of aligning resilience strategies with site-specific climate risks.

The Project Priorities Survey required under Criterion 1.1 helps project teams identify relevant natural hazards, while Criterion 1.5 supports the development of strategies to address those risks through design and planning.

Criterion 3.9 is a new addition to Green Communities, because extreme wind, hurricanes, tornadoes, and hail pose growing risks to affordable housing across many regions of the United States. These hazards can result in roof failure, damage to building envelopes, extended resident displacement, and increased repair and insurance costs.

2. Why is FORTIFIED™ Designation recognized in the 2026 Criteria?

FORTIFIED™ designation, administered through the Insurance Institute for Business and Home Safety (IBHS) is recognized as a pathway to achieve Criterion 3.9 Resilient Site Design: Wind. It provides a voluntary, third-party-verified approach to reducing wind- and hail-related damage by strengthening the building components that are most vulnerable during severe storms. By recognizing the FORTIFIED™ designation, Green Communities supports investments that enhance building durability, reduce long-term operating and repair costs, and improve a property's ability to remain habitable and recover more quickly following major storm events.

3. What is a FORTIFIED™ Designation?

FORTIFIED™ is a voluntary building standard administered by IBHS. It establishes construction and retrofit requirements intended to improve a building's resilience and reduce damage from wind and hail events by strengthening roofs, building envelopes, and structural connections. The FORTIFIED™ designation is available for both [single-family](#) and [multifamily](#) buildings and may be pursued for new construction as well as eligible retrofit projects. FORTIFIED™ has three different designation levels available for both FORTIFIED Home and FORTIFIED Multifamily (Roof, Silver, Gold). There is also an optional hail supplement that can be added in addition to any of the three levels.

4. What are the FORTIFIED™ Roof, Silver, and Gold designations?

FORTIFIED™ designation includes three escalating designations—Roof, Silver, and Gold—that reflect increasing levels of protection against wind-related hazards. Each designation builds on the previous one, moving from roof-focused improvements to whole-building structural resilience. Green Communities awards points in accordance with the comprehensiveness of the FORTIFIED™ designation level, consult fortifiedhome.org/about/ for details on the designation levels.

5. What is the FORTIFIED™ Hail Supplement?

The FORTIFIED™ Hail Supplement is an optional add-on for projects located in regions with elevated hail risk. When pursued alongside a FORTIFIED™ designation, the supplement addresses vulnerabilities related to hail impacts on roofing and other exposed building components. Additional details are available at fortifiedhome.org/about/.

6. How does Green Communities recognize the FORTIFIED™ designation?

The 2026 Green Communities Criteria recognize the FORTIFIED™ designation as an eligible pathway under Criterion 3.9. Projects that select this option demonstrate wind-resilience performance through designation rather than through individual design measures. Specific requirements and documentation expectations are described in the [Green Communities Criteria Manual](#).

7. Is FORTIFIED™ designation required to achieve Green Communities certification?

No. The FORTIFIED™ designation is not required to achieve Enterprise Green Communities certification. It is one of several optional strategies that project teams may choose to pursue to address wind-related risks when appropriate for the site, building type, and project budget. Under Criterion 3.9: Resilient Site Design – Wind, Green Communities offers multiple compliance pathways. FORTIFIED™ designation programs provide a comprehensive, third-party-verified way to demonstrate wind and hail resilience. Meeting a FORTIFIED™ designation is recognized as the most rigorous option within Criterion 3.9 and points are awarded accordingly.

8. How does FORTIFIED™ fit into the Green Communities Criteria framework?

Criteria 1.1 and 1.5 establish a framework for identifying climate hazards and selecting appropriate resilience strategies. Criterion 3.9 provides an opportunity to implement those strategies by addressing wind risk through either targeted design guidance or comprehensive certification pathways. Selecting the FORTIFIED™ option under Criterion 3.9 allows project teams to translate early hazard identification and planning decisions into a verified construction outcome aligned with Green Communities' resilience goals.

9. Is FORTIFIED™ designation the only way to comply with Criterion 3.9?

No. Criterion 3.9 provides two compliance pathways. Projects may either pursue IBHS FORTIFIED™ designation or implement select strategies from the U.S. Department of Housing and Urban Development’s [Designing for Natural Hazards – Wind](#). The FORTIFIED™ designation offers a comprehensive, third-party-verified approach, while the HUD guidance pathway allows teams to implement targeted wind-resilience measures without pursuing a separate resilience certification.

10. What FORTIFIED™ documentation is required for Green Communities?

Projects that choose the FORTIFIED™ pathway under Criterion 3.9 must submit documentation demonstrating achievement of the applicable FORTIFIED™ designation as part of the Green Communities certification process. Documentation requirements are outlined on the [Green Communities Certification Hub](#).

***NOTE:** Enterprise Green Communities does not administer, evaluate, or award FORTIFIED™ designations. All FORTIFIED™ designations are issued by IBHS through its own review and verification process.*

11. How does the FORTIFIED™ designation timeline align with the Green Communities certification process?

FORTIFIED™ designations and Enterprise Green Communities certifications are administered through separate processes by separate administrative bodies, but the timing of the respective process steps align.

At Green Communities PreBuild submission, project teams should indicate that they are pursuing FORTIFIED™ designation and identify the designation level they intend to achieve as part of their selected compliance pathway under Criterion 3.9: Resilient Site Design – Wind. Submit materials in accordance with the Green Communities 2026 Documentation Instructions.

At PostBuild submission for Green Communities, project teams must provide official proof of a FORTIFIED™ designation. Because FORTIFIED™ designation is issued following post-construction verification by IBHS, teams need to plan appropriately to be able to demonstrate proof of designation when submitting their Green Communities PostBuild materials. Failure to have the FORTIFIED™ designation in hand at the time of PostBuild submission may delay Green Communities certification approval.

12. Is FORTIFIED™ used or required outside of Green Communities?

Yes. Certain state Qualified Allocation Plans (QAPs), resilience programs, insurance initiatives, or financing vehicles—such as those associated with Federal Home Loan Banks—may require, incentivize, or otherwise recognize FORTIFIED™ designations independently of

green building certification. These policies are established by the relevant housing finance agency, lender, or program and are separate from Enterprise Green Communities certification.

13. Are incentives, including insurance discounts, available for projects that obtain FORTIFIED™ designation?

Depending on the state, insurer, and property type, buildings that achieve a FORTIFIED™ designation may be eligible for insurance discounts, policy endorsements, grants, or other financial incentives offered by insurers or state-supported programs. Project teams should consult applicable program guidance to determine whether FORTIFIED™ designation is required or encouraged for a specific funding source. IBHS maintains [information on insurance discounts and other incentives](#) associated with FORTIFIED™ designations, including state-by-state listings. Project teams interested in potential insurance benefits should consult their insurer and review applicable state guidance to understand eligibility requirements.

***NOTE:** The availability and structure of these incentives vary by location and are not administered or guaranteed by Enterprise Community Partners (administrator of Enterprise Green Communities). Incentives are established by insurers, state insurance departments, or other external entities and are separate from Green Communities certification.*

14. How can I learn more about FORTIFIED™?

Project teams interested in learning more about FORTIFIED™ designation, training, costs, and potential incentives may find the following IBHS resources helpful:

- [FORTIFIED™ Multifamily overview](#)
- [Certification pricing \(commercial and multifamily\)](#)
- [Online training: FORTIFIED™ Multifamily Designation Program](#)
- [Find a FORTIFIED™ professional](#)

***NOTE:** All FORTIFIED™ resources are maintained by IBHS. Enterprise Green Communities does not administer FORTIFIED™ designations or training programs.*

Disclaimer

This FAQ is provided for informational purposes only. It does not modify, replace, or supersede the 2026 Enterprise Green Communities Criteria. In the event of any conflict, the Criteria govern. Readers should refer to the [2026 Green Communities Criteria](#) for full requirements, including Criterion 1.1: Project Priorities Survey and Criterion 1.5: Adaptive Planning for Resilient Communities, which guide teams in identifying climate hazards and selecting appropriate resilience strategies; and Criterion 3.9: Resilient Site Design – Wind.