



Member driven.
Community focused.

FORTIFIED Fund Rental Program

Disbursement Request Guide

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.

Overview

The Federal Home Loan Bank of Dallas (FHLB Dallas) will provide grants to support the upgrade of existing roofs on affordable rental housing to FORTIFIED™ Roofs. These roofs integrate research findings from the Insurance Institute of Business and Home Safety (IBHS) focusing on mitigating damage caused by severe weather events. For specific information relating to FORTIFIED™ construction standards, please visit IBHS's website here: <https://fortifiedhome.org/fortified-multifamily/>.

Disbursement of funds will be made to FHLB Dallas Member Financial Institutions working in conjunction with a sponsoring Public Housing Authorities (PHAs). **Disbursements will be made to projects that have previously received commitments in the 2025 FORTIFIED Fund Rental Program application cycle.**

Disbursement requests must be submitted by the FHLB Dallas Member Financial Institution via email to FortifiedFund@fhlb.com.

Disbursement Process

Projects that have received a commitment and made appropriate preparations for roof replacement will then submit a request for disbursement. FHLB Dallas will review disbursement submission documentation. **Upon approval, 70% of the committed funds will be disbursed to the submitting Member Institution.** Once the roof replacement is complete, the FORTIFIED Certificate issued by IBHS must be submitted to FHLB Dallas. Upon review and verification, **FHLB Dallas will notify the Member Institution of project completion and disburse the remaining 30% of committed funds.**

Disbursements are anticipated to occur within 3 weeks of receipt of the request. This timeframe may be extended based on the completeness of the request and clarification response times.

Please review the following pages for specific information on required documentation and templates. Reach out to FortifiedFund@fhlb.com or call 1-800-362-2944 with any questions.

Approval from IBHS

FORTIFIED Multifamily

The Insurance Institute of Business and Home Safety (IBHS) reviews key details for all projects obtaining FORTIFIED Multifamily certifications. Submission of information must be made here:

<https://focus.fortified.org/>.

IBHS recommends submitting architectural, structural, and electrical drawings when completing the application form online using the above link. Other required documentation must be submitted, with the FORTIFIED Evaluator providing guidance on timing. For any questions relating to the FORTIFIED Process, please reach out to IBHS.

FHLB Dallas will only make disbursements after IBHS has issued their preliminary approval based on their review of submitted documentation.

FORTIFIED Home

IBHS does not have a pre-qualification approval process for structures that go through the FORTIFIED Home designation process. For properties going through this process, FHLB Dallas requires the sponsoring PHA to work with a certified FORTIFIED Evaluator. The Evaluator must visit the property(s) to verify that the structures are eligible to receive a FORTIFIED Roof through the FORTIFIED Home process. Once eligibility is confirmed, the evaluator must fill out the Pre-Construction Evaluation Affidavit. A template for the document can be found on the next page. If the project contains multiple buildings, each address must be listed on the document. Multiple forms can be submitted if there are more than 10 properties in the project.

Beginning November 1, 2025 IBHS will require contractors to be FORTIFIED certified for FORTIFIED Home designations. If the properties submitted as part of the application will receive a FORTIFIED Home certification, FHLB Dallas will require evidence of the contractor certification as part of the disbursement request.

FORTIFIED Fund Rental Program Disbursement Request

General Information:

FHFA ID:

Member Institution:

Member Contact:

Member Contact Email:

Phone #:

Public Housing Authority:

PHA Mailing Address:

PHA Executive Director:

PHA ED Email:

Phone #:

PHA Primary Contact:

PHA Contact Email:

Phone #:

Commitment Information:

Total amount of funds committed by FHLB Dallas:

70% of commitment amount requested for disbursement:

Total project cost (should match the development budget total):

Number of units in the project:

Unit type(s) (multi-family, single family):

Please list project funding sources, including PHA funds, and corresponding amounts:

Project address(es) (can be included as an attachment for scattered site properties):

Please note any changes from the original approved application, if applicable:

Please attach the following documents with the request for disbursement:

FORTIFIED Multifamily - Approval confirmation from IBHS

FORTIFIED Home - Evidence that the contractor is FORTIFIED certified

Authorization to proceed from HUD, SHFA, or any other relevant authority, if applicable and/or noted in original application

Evaluator Report and Invoice (FORTIFIED Multifamily) or Evaluator Affidavit (FORTIFIED Home)

Roof replacement cost estimate (if changed from initial submission) or verification of no change

Construction schedule/timeline

Development Budget (if changed from initial submission) or verification of no change

FORTIFIED Fund Rental Program Certification

The undersigned member ("Member") and the undersigned project sponsor ("Sponsoring PHA") each hereby acknowledges that any FORTIFIED Fund Rental Program subsidy that is funded pursuant to the attached Request for Disbursement of Funds will be subject to the terms and conditions of (i) the application (the "Application") submitted by Member to the Federal Home Loan Bank of Dallas (the "Bank") requesting the FORTIFIED Fund Rental Program subsidy for the Project and (ii) the FORTIFIED Fund Rental Program Agreement (the "Agreement") executed by Member, Sponsoring PHA, and the Bank.

The Member and Sponsoring PHA certify that any subsidy which will not be, or ceases to be, used for the purpose approved by the Bank will be recaptured and the unused or improperly used subsidy will be returned to the Bank.

The Member and Sponsoring PHA agree to deliver to the Bank all reports, certifications, and supporting documents as the Bank may request.

By signing below, the Member and Sponsoring PHA each certifies to the best of their knowledge the information in this application is true and correct and has met all the above eligibility criteria for the FORTIFIED Fund Rental Program.

Member Signature:

Print Name:

Member Title:

Date:

Sponsoring PHA Signature:

Print Name:

Sponsoring PHA Title:

Date:

FORTIFIED Home Pre-Construction Evaluation Affidavit

This form must be completed only if the property is going through the FORTIFIED Home process. To qualify for the FHLB Dallas FORTIFIED Fund Rental Program grant, a FORTIFIED Evaluator must perform an initial review of each property's current condition and provide documentation of the steps needed to complete the roof. This affidavit must be submitted to the submitting Member Institution to satisfy the documentation requirements. The Member must provide this document in their disbursement request submitted to FHLB Dallas.

An Evaluator may sign off on up to 10 homes/affidavit if the evaluator is serving multiple homes in the same application.

Property Address 1 _____
 Property Address 2 _____
 Property Address 3 _____
 Property Address 4 _____
 Property Address 5 _____
 Property Address 6 _____
 Property Address 7 _____
 Property Address 8 _____
 Property Address 9 _____
 Property Address 10 _____

I (name) _____, certified as a FORTIFIED Evaluator™, ID# _____ on or about (date) _____, did personally inspect the property(s) listed above utilizing the Eligibility Checklist for FORTIFIED Home™ Designations. Based upon these criteria I have determined the above listed property(s) is built under the International Residential Codes and is:

_____ (initials) eligible to be designated to the FORTIFIED Roof™ level
 _____ (initials) not eligible to be designated to the FORTIFIED Roof™ level

The **total cost** to perform the evaluation services is \$_____.

Signature: _____ Date: _____