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## FORTIFIED Fund Grant Program

### 2025 User 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.

## FORTIFIED Fund Grant Program

### Overview

FHLB Dallas will provide grant funds to FHLB Dallas Members to replace existing roofs or upgrade the roof on new construction homes to a FORTIFIED Roof™ for owner-occupied and income-qualified primary residences. A FORTIFIED Roof™ will help homeowners keep their roof on and keep water out during hurricanes, high winds, hail and severe thunderstorms. FHLB Dallas Members can partner with intermediary organizations who can assist in the facilitation of this program.

FHLB Dallas Member Institutions can submit applications for up to \$500,000. Additional application caps are discussed below. **Each application can include multiple pre-qualified households that meet eligibility criteria as stated below.**

### Use of Funds

FHLB Dallas FORTIFIED Funds can be used to cover costs associated with evaluating the home, constructing/renovating the roof, and intermediary fees, if applicable. Applications can allocate a maximum of \$15,000/home for roof renovations and \$7,500/home for roofs on new construction.

Households must meet the following eligibility criteria:

- Located in the FHLB Dallas District of Arkansas, Louisiana, Mississippi, New Mexico, or Texas
- The home must be an owner-occupied primary residence. If the roof is on a newly constructed home, there must be an eligible homebuyer identified prior to construction.
- Households must have a combined income at or below 120% of the Area Median Income (AMI). A video covering FHLB Dallas AMI calculation methodology can be found [here](#). Please contact the bank at 800.362.2944 with any questions. Qualifying income documentation must be dated within 90 days of the application submission to FHLB Dallas. The submitting Member Institution is responsible for verifying all households are eligible based on income.
- The home must be eligible to receive a FORTIFIED Roof™ as stipulated by the Insurance Institute for Business & Home Safety (IBHS). Their requirements can be found [here](#). All homes must be pre-certified as eligible by a FORTIFIED Certified Evaluator. Verification through the Pre-Construction Evaluation Affidavit is required.
- Households cannot receive multiple FHLB Dallas FORTIFIED Fund Grants in 2025

FORTIFIED Fund Grants can cover evaluation fees. The evaluator must be certified by IBHS. For roof renovations, **all homes must be evaluated prior to submission to FHLB Dallas**. For roofs on new construction homes, an evaluator must be identified prior to submission to FHLB Dallas. The FORTIFIED Fund can cover costs associated with the pre- and post-evaluations.

FORTIFIED Fund Grants can be used to cover intermediary fees for roof renovations only. Intermediary fees are paid to intermediary organizations for their work in sourcing applicants and identifying contractors. Intermediary fees are allowed on roof renovations so long as the intermediary organization is not related to or affiliated with the roofer performing the work on the home. The intermediary fee is included in the \$15,000/home maximum grant amount. Intermediary fees are not permissible on new home construction.

Households may not receive any cashback from FORTIFIED Fund Grants.

## Funding Offerings

FHLB Dallas will accept applications beginning on April 15, 2025 through June 13, 2025 (Offering 1). In the event funds remain available, Offering 2 will open July 7, 2025 and remain open through October 31, 2025 or until funds are exhausted. All submissions must be made by Member Institutions. **All applications must be submitted by FHLB Dallas Member Institutions.**

A FORTIFIED Fund application may request up to \$500,000 for up to 50 pre-approved households. Intermediary organizations can facilitate **one application** per offering through one Member Institution. Members may submit multiple intermediary-facilitated applications in each offering. Members are limited to **one independent application** (meaning no intermediary facilitation) up to \$500,000 and 50 homes per funding offering. The Bank reserves the right to increase or remove application caps and/or limits on participation for Offering 2.

An application facilitated by an intermediary in Offering 1 must be completed prior to the intermediary organization facilitating another application in Offering 2. If a Member submits an independent application in Offering 1, they must complete the application prior to submitting an independent application in Offering 2.

## Submission Requirements

**Each application must be submitted via email to [fortifiedfund@fhlb.com](mailto:fortifiedfund@fhlb.com).** Each application must include the FORTIFIED Fund Application Spreadsheet found in the resources section of the FORTIFIED Fund webpage (linked [here](#)). The spreadsheet must include all households (up to 50) to be included in the application. Once FHLB Dallas receives the submission, a Member and Intermediary Attestation will be sent via AdobeSign. This form must be signed by an AHP or Advances authorized Member representative and an intermediary representative, if applicable. The Member and intermediary must complete their respective attestations within 7 business days.

## Funding Process & Final Submission:

Applications will be reviewed on a first-come, first served basis. FHLB Dallas reserves the right to reach out to Members and/or intermediaries to request supporting documentation. FHLB Dallas will review submissions and disburse funds to the submitting Member Institution's DDA with FHLB Dallas upon approval.

The Member must pass funds to the contractors, evaluators, and intermediaries as application objectives are met. **Funds cannot be given directly to homeowners.** Once all homes in the application are completed, a final submission must be made to FHLB Dallas including:

- **FORTIFIED Certifications:** Each home in the application must receive FORTIFIED Designation from IBHS. IBHS provides a certificate with the home's address upon approval. A certificate for each home must be submitted via email to [fortifiedfund@fhlb.com](mailto:fortifiedfund@fhlb.com). Submit all FORTIFIED certificates in one email once all homes in the application have received their certificates.
- **Final Application Verification:** The Member and intermediary, if applicable, must sign the final application verification to confirm all application objectives have been met in compliance with FHLB Dallas FORTIFIED Fund requirements. This document will be sent to Members via AdobeSign.

**\*Any funds not used in accordance with program requirements as determined by FHLB Dallas must be returned\***

## FORTIFIED Fund Grant Programs Questions and Answers

### Q. How can not-for-profits and other organizations be involved with the FORTIFIED Fund Grant Programs?

A. FORTIFIED Fund Grant programs allow for the involvement of an intermediary organization working in conjunction with an FHLB Dallas member. Intermediaries can be non-profit organizations, governmental entities, or for-profit companies. Intermediary fees **cannot** be taken on new construction applications. Intermediary fees **cannot** be requested if the contractor/roofer and the intermediary are related entities. Member Institutions cannot take intermediary fees under any circumstances.

### Q. How do I learn more about the FORTIFIED building process and find a certified evaluator?

A. Please visit [fortifiedhome.org](http://fortifiedhome.org) for information regarding FORTIFIED Roofs or visit [ibhs.my.site.com/s/find-a-provider](http://ibhs.my.site.com/s/find-a-provider) to find a certified FORTIFIED evaluator near you. To speak with someone about the FORTIFIED building process, please contact Smart Home America at 855.742.7233.

### Q. Why is a FORTIFIED Roof™ evaluation for a replacement roof required?

A. The initial pre-construction evaluation is necessary to ensure that the home is structurally able to support the replacement of the existing roof with a FORTIFIED Roof™ and provide documentation of the steps needed to complete a FORTIFIED Roof™. This helps mitigate the risk of fraud and helps protect both the homeowner and the member from claims of incomplete or defective workmanship.

### Q. Does the home need to meet any eligibility requirements or can any home qualify for a FORTIFIED Roof™?

A. Most homes can meet the requirements for a FORTIFIED Roof™, but there are three conditions that would make a single-family home ineligible for a FORTIFIED Roof™ designation:

1. Homes that have continuous roof sheathing that is less than 7/16 inches thick are ineligible unless the roof sheathing is replaced.
2. Homes that have roof decking that is "gapped" - meaning the decking has more than 1/8 inch of space in between each piece - are ineligible unless the roof sheathing is overlaid with continuous 7/16 inch decking or the gapped decking is removed and replaced.
3. A home resting on an unreinforced foundation (stacked stone, block or piers) or that lacks an adequate connection between the home and foundation is also ineligible. This includes HUD homes that are tied down with screw-in anchors or a set of straps that allow movement of more than 1/8 inch.

For more information about home eligibility, please see the FORTIFIED Eligibility Checklist [here](#).

### Q. Why does the Bank require documentation before disbursing funds?

A. To determine that homeowners are eligible for the FORTIFIED Fund Grant Programs and to reduce the potential for recapture of funds from our members, we require Members to collect documentation supporting that a FORTIFIED Roof™ can be placed on the home from a roofer and independent verification of income on each prospective FORTIFIED recipient.

### Q. What if costs change from the time of initial application?

A. FHLB Dallas **will not** allow change orders to accommodate for increased costs. Any cost increases must be addressed through other sources of funds. Options include, but are not limited to, homeowner contributions, Intermediary contributions, and other grant funds. These funds must be reflected on the final submission. Decreases in cost also must be reflected in final documentation. Unused funds resulting from cost decreases must be returned to FHLB Dallas.

**Q. When should FORTIFIED Fund Grants be released to the Roofer and Evaluator?**

**A.** Member Institutions can disburse funds based on agreed-upon schedules with roofers, evaluators and intermediary organizations. The Member Institutions are responsible for ensuring all homes submitted in the initial application are eligible to receive FORTIFIED Fund Grants and the work is sufficiently completed. FHLB Dallas is entitled to recapture funds from Members if roofs are noncompliant with FORTIFIED Standards.

**Q. Can a homeowner receive cash-back related to the FORTIFIED Fund Grant?**

**A.** No. This is strictly prohibited and may result in the recapture of the subsidy.

**Q. Are you concerned with the date of the income documentation?**

**A.** Please refer to the Verification of Income form in this Funding Manual to determine acceptable income documentation. The submitting Member is responsible for confirming income documentation validity.

**Q. How is annual household income determined?**

**A.** For wage earners, calculate annualized income utilizing the Income Calculation Tool that is available on our website under Helpful Resources. A video covering income calculation methodology can be found [here](#). Please contact our office if you have questions regarding the determination/calculation of income.

**Q. How is the household size determined?**

**A.** Any individual who is permanently residing in the household at the time of income qualification must be included and listed on the Household Income Certification, along with his or her income, if applicable. Non-wage income of minors (such as social security or disability) must be included. A pregnant woman is counted as two within the household size.

**Q. Can FORTIFIED Fund Grants be combined with any other approved Affordable Housing Program (AHP) funds (General Fund and any Targeted Funds and Homeownership Set-Aside Programs) awarded by any Federal Home Loan Bank?**

**A.** Yes. They can as long as the costs are not paid by any other source and the use of funds do not overlap.

**Q. How will I know if my application has been received or approved?**

**A.** Upon both receipt and approval of applications, FHLB Dallas will reach out to the Member via email to verify.

**Q. How will the member institution receive funding after a request for funds has been approved?**

**A.** FHLB Dallas will credit the member's DDA with FHLB Dallas in the amount approved. Upon receipt, the member serves as the gatekeeper of the FORTIFIED Fund Grants and oversees the disbursement of the funds to the applicable roofing contractor, evaluator, and intermediary.

**Q. What documentation must be retained by the Member through the duration of the application?**

**A.** Members are responsible for obtaining and verifying, for each home, income documentation and a Household Income Calculation Worksheet. For existing homes, proof of homeownership, a Roof Repair Estimate, and a Sources & Uses of Funds must also be retained for each household. For new construction homes, an evaluator must be identified with their cost specified on the Post-Construction Evaluation Quote. Additionally, proof of homeownership must be collected for new construction homes. This can be verified through a Final Executed Closing Disclosure if the property is not owned by the future resident at the time construction. Documents must be retained for two years after the submission of the application to FHLB Dallas.

## FORTIFIED Fund Grant Programs

### Application Instructions

FHLB Dallas Members can submit one independent application (meaning no intermediary involvement) per fund offering. Intermediary organizations can facilitate one application per fund offering and are limited to submitting through one Member. All applicants must be included in the initial application. Grant size (both dollar amounts and households assisted) cannot increase from the amounts indicated on the application.

Each application must be submitted by a Member via email to [fortifiedfund@fhlb.com](mailto:fortifiedfund@fhlb.com). Each submission must include the FORTIFIED Fund Application Spreadsheet found in the resources section of the FORTIFIED Fund webpage (linked [here](#)). The spreadsheet must include all households (up to 50) to be included in the application. Once FHLB Dallas receives the submission, a Member and Intermediary Attestation will be sent via AdobeSign. This form must be signed by an AHP or Advances authorized Member representative and an intermediary representative, if applicable. The Member and intermediary must complete their respective attestations within 7 business days.

Upon receipt of the application, a representative from FHLB Dallas will email the Member contact to verify the receipt of the submission.

Submitting Member Institutions are responsible for collecting and retaining documentation for each household. Documentation must be retained for the two years following the submission of the application to FHLB Dallas. FHLB Dallas reserves the right to review documentation for any household included in the submission. Documentation that must be collected & retained includes:

- ☐ Evaluator Certification (Roof Renovation Only)
- ☐ Evaluator Quote (New Construction Only)
- ☐ Roof Repair Estimate (Roof Renovation Only)
- ☐ Household Income Calculation Worksheet
- ☐ Income documentation (Refer to the Verification of Income Form for specific documentation requirements)
- ☐ Sources & Uses of Funds
- ☐ Proof of Homeownership (Roof Renovation Only)

Once the roof renovation or construction work for all homes in the application is complete and a FORTIFIED™ Certificate is issued by IBHS for each home, the following must be submitted to FHLB Dallas:

- ☐ Final FORTIFIED Submission Form
- ☐ FORTIFIED™ Certificates for each home included in the application

Submissions of final documentation should occur once all homes in the application receive FORTIFIED™ Certificates from IBHS. Email [fortifiedfund@fhlb.com](mailto:fortifiedfund@fhlb.com) to verify completion and email all FORTIFIED™ Certificates for the homes in the application at one time. FHLB Dallas will send out further closeout documentation via AdobeSign.

Pass through documentation must also be collected by the Member Institution to verify appropriate use of funds for each household included in the application. Please refer to the Pass-Through Documentation forms at the end of this user guide for specific information required based on the use of funds.



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## FORTIFIED Fund Grant Program

### Intake Assistance Checklist

This form serves as an assistance tool as Members & Intermediaries prepare FORTIFIED Fund applications and intake key documentation. This document should **not** be submitted to FHLB Dallas. This document is **not** required for retention purposes.

Applicant Name(s): \_\_\_\_\_

Member: \_\_\_\_\_

Intermediary (If Applicable): \_\_\_\_\_

Yes No

- 1) Household income documentation collected for all occupants aged 18+
- 2) Household AMI calculated using [this methodology](#) and is at or below 120% AMI
- 3) Funding sources identified to meet renovation/construction, evaluation, and intermediary costs. Funding sources match funds uses
- 4) The Application Spreadsheet is complete with the household's information

#### **Renovation only:**

- 5) Requested amount per home is \$15,000 or less
- 6) FORTIFIED Evaluator confirmed home eligibility
- 7) Roof Repair Estimate completed & signed by all parties
- 8) Intermediary fee is <\$1,000
- 9) Confirmed home ownership; collected documentation proof

#### **New construction only:**

- 10) Requested amount per home is \$7,500 or less
- 11) Evaluator identified & cost estimate of evaluation provided

Comments/Note:

Prepared By: \_\_\_\_\_ Date: \_\_\_\_\_



## FORTIFIED Fund Grant Programs Verification of Income

The Member Institution must validate the annual household income to ensure the income eligibility compliance of applicants. Members must collect and retain this information for each household. Documentation must be retained for two years following the submission of the application to FHLB Dallas Please refer to the Guidelines for Determining Income Eligibility included as Attachment G to the Bank's Affordable Housing Program Implementation Plan.

- 1) The following documents are allowed for verification of household income:
  - Payroll earning statements reflecting YTD gross earnings as of an applicable payroll date (must include person's name for verification and must be dated within three months prior to the date the household was income qualified by the member to participate in the FORTIFIED Fund Grant Programs)
  - Completed and properly executed verification of employment letters (must include person's name for verification and must be dated within three months prior to the date the household was income qualified by the member to participate in the FORTIFIED Fund Grant Programs)
  - Most recent Social Security Benefit Letters and/or Social Security Supplemental Income (SSI) notices
  - Completed and signed most recent **2 years'** U. S. Individual Income Tax Returns (i.e., Internal Revenue Service 1040 Forms) for the most recent year; to use this documentation method, the applicant must be self-employed or a seasonal worker.
  - Year-End Wage and Tax Statements (i.e., Internal Revenue Service W-2 Forms) for the most recent year; to use this documentation method, the household must be income qualified within the first 3 months of the year, or the applicant must be a seasonal worker.
  - Financial statements verifying payments currently received from annuities, pensions, insurance policies, etc.
  - Financial statements verifying stock portfolio earnings, dividends, and other interest income
  - Current letters or case management forms from public assistance agencies
  - Current approved HUD Section 8 certificates
  - State housing agency (e.g., Department of Community Affairs) verifications of income
  - Court orders verifying alimony awards and/or child support payments
- 2) The Bank reserves the right to request more recent income documentation if applicable. The Bank generally does not accept multiyear averages of income, except that if all or a portion of an individual's income is derived from operation of a business or profession the Bank will review and average such income over at least a two-year period.
- 3) For Self-Employment income, if the two-year average yields a negative number, the income for self-employment earnings should be reflected as \$0. Any losses from self-employment should **not** be deducted from any regular wages earned, if applicable.
- 4) The Bank does not include food stamps as part of income. Please refer to the Guidelines for Determining Income Eligibility included as Attachment G to the Bank's Affordable Housing Program Implementation Plan for other items that are not included as income.
- 5) Please include all income for each permanent household occupant including any applicable non-wage income for minors (such as social security or disability benefits). If a household member is 18 years of age or older and has no income, a signed "Certification of Zero Income" is required.
- 6) To ensure that annualized income is properly calculated, please provide the start and termination dates if the applicant has held more than one job during the year. Also please identify any employment gaps if employment does not cover an entire 12-month period





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## FORTIFIED Fund Grant Programs Income Calculation Worksheet

(Please Show Calculation)

Date: \_\_\_\_\_ FHFA ID#: \_\_\_\_\_

Name of Member: \_\_\_\_\_

Please retain a verification of income from each of the applicable categories of documents below. This document does not need to be submitted to FHLB Dallas unless explicitly requested. For each category of documents, show how the portion of the Applicant's income derived from those documents was calculated. For any documents that do not show an entire year's worth of income, an Income Calculation Tool is available on the Bank's website under the FORTIFIED Fund Grant Programs Application to assist you with this calculation.

**Applicant's Name:** \_\_\_\_\_

- ☐ Using a completed and signed U.S. Individual Income Tax Return or Year-End Wage and Tax Statements (i.e., Internal Revenue Service 1040 Forms and W-2 Forms); to use this, the household must be income qualified by the member within the first 3 months of the year, or the applicant must be self-employed or a seasonal worker:
- ☐ Using a Verification of Employment Form (VOE) (must be signed and dated by Employer, include applicant's name or verification and must be dated within 90 days prior to the date the application was submitted for the FORTIFIED Fund Grant Programs):
- ☐ Using a pay stub from the applicant (please verify that name is printed on stub; must be dated within three months prior to the date the household was income qualified by the member to participate in the FORTIFIED Fund Grant Programs):
- ☐ Using Veterans Affairs Benefit or Entitlement letters:
- ☐ Using Social Security Supplemental Income notices:
- ☐ Using financial statements verifying payments received from annuities, pensions, insurance policies, etc.:
- ☐ Using financial statements verifying stock portfolio earnings, dividends, and other interest income:
- ☐ Using letters or case management forms from public assistance agencies:
- ☐ Using approved HUD Section 8 certificates:
- ☐ Using state housing agency (e.g., Department of Community Affairs) verifications of income:
- ☐ Using court orders verifying alimony awards and child support payments:
- ☐ Using Other Income Documentation (please describe):

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## FORTIFIED Fund Grant Programs

### Household Income Certification Form

This form must be completed for all households in the application. **This document should not be submitted to FHLB Dallas** unless explicitly requested. The submitting Member must retain this document for two years following the submission of the application to FHLB Dallas. Please refer to the Guidelines for Determining Income Eligibility included as Attachment G to the Bank's Affordable Housing Program Implementation Plan when completing this form.

#### Member Information

Name of Member: \_\_\_\_\_

FHFA ID#: \_\_\_\_\_ Date: \_\_\_\_\_

#### Part I. Household Composition

Household Member #	Name	Relationship to Head of Household	Age	F/T/ Student (Y or N)
1		HEAD		
2				
3				
4				
5				
6				
7				
8				

#### Part II. Gross Annual Income (Use Annual Amounts)

Household Member #	(A) Employment or Wages	(B) Social Security/ Pensions	(C) Income From Assets	(D) Payments in Lieu	(E) Alimony/ Child Support	(F) Other Income
1						
2						
3						
4						
5						
6						
7						
8						
Totals						

Add totals from (A) through (F) above

Total Income

- A) Employment or Wages: enter the full amount (before any payroll deductions) of all wages and salaries, overtime pay, commissions, fees, tips and bonuses and other compensation for personal services. This amount should include all regular pay, special pay and allowances of a member of the Armed Forces. This amount should include any income from operation of a business or profession.
- B) Social Security/Pensions: enter the full amount (before any medical, etc. deductions) of gross periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including a lump sum payment for the delayed start of a periodic payment.
- C) Income from Assets: enter the full amount of interest, dividends and other net income of any kind from real or personal property. (If combined asset(s) are less than \$5,000, report actual income from the asset(s). If combined asset(s) are greater than \$5,000, report the greater of income from the asset(s) or .50% of the total asset(s).)
- D) Payments in Lieu: enter the full amount of any payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, severance pay and welfare assistance payments.
- E) Alimony/Child Support: enter the full amount of any alimony and child support payments, if received regularly.
- F) Other Income: enter the full amount of any other income not covered by categories (A) - (E) above and not excluded from income under the Guidelines for Determining Income Eligibility included as Attachment G to the Bank's Affordable Housing Program Implementation Plan. Provide an explanation below:
- \_\_\_\_\_



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## Certification of Zero Income

To only be completed by household members 18 years of age or older if they do not receive income and are not a full-time student. This does not need to be submitted to FHLB Dallas but must be retained by the Member for two years following the submission of the application to FHLB Dallas.

Name of household occupant declaring no income: \_\_\_\_\_

Property address: \_\_\_\_\_  
*Street City State ZIP*

1. I hereby certify that I do not individually receive income from any of the following sources:
  - a) Wages from employment (including commissions, tips, bonuses, fees, etc.);
  - b) Income from operation of a business;
  - c) Rental income from real or personal property;
  - d) Interest or dividends from assets;
  - e) Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
  - f) Unemployment or disability payments;
  - g) Public assistance payments;
  - h) Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
  - i) Sales/receipts from self-employed or contract resources (Uber, LYFT, Mary Kay, etc.);
  - j) Any other source not named above.
2. I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.
3. I will be using the following sources of funds to pay for my necessities:  
  
\_\_\_\_\_

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud.

\_\_\_\_\_  
Signature of Declaring Housing Occupant

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date



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## FORTIFIED Roof Grant Roof Repair Estimate

A complete Roof Repair Estimate is required for each home included in the application. The submitting Member is responsible for retaining a Roof Repair Estimate for all homes included in the application for two years following the submission of the application to FHLB Dallas.

Date: \_\_\_\_\_ Business Name: \_\_\_\_\_

Homeowner: \_\_\_\_\_ Roofer Name: \_\_\_\_\_

Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Bid Expiration Date: \_\_\_\_\_ Address: \_\_\_\_\_

Roof Item	Units #	Material Cost	Labor Cost
Roof Cover Removal			
Roof Cover			
Felt			
Re-Nail			
Starter Strip			
Ridge Vent			
Drip Edge			
4" Seam Tape			
Valley Metal (3 Gable)			

*Roofer Acknowledgement: The estimate above is for a roof that meets the FORTIFIED Roof™ standards. I acknowledge that failure to install a certified FORTIFIED Roof™ will result in no payment for any work performed.*

Signature of Roofer: \_\_\_\_\_

Total:

Homeowner Acknowledgement: Homeowner hereby acknowledges and agrees that 1) homeowner has reviewed the Home Repair Estimate and understands the work to be performed, and 2) upon signing below, homeowner may no longer request changes of the work to be performed by the roofer. Any change in the scope of the proposed work, any change in the designated roofer as initially presented, and/or any change in sources and uses of funds must be approved by the Federal Home Loan Bank of Dallas prior to any related work being started. Justification outlining and supporting the need for the changes is required and must be submitted by the member. Homeowner accepts the amount stated above.

Signature of Homeowner: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Member: \_\_\_\_\_

Date: \_\_\_\_\_



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## FORTIFIED Fund Grant Programs Sources and Uses of Funds

Date: \_\_\_\_\_

FHFA ID#: \_\_\_\_\_

Member: \_\_\_\_\_

This document must be retained for all households included in the application for two years following the submission of the application to FHLB Dallas. This information should be included on the application form for each household.  
This document should not be submitted to FHLB Dallas unless explicitly requested.

### Sources of Funds

Name of Source of Funds	Amount (\$)
FHLB FORTIFIED Fund Roof/Construction Grant	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
<b>TOTAL Sources of Funds:</b>	_____

### Uses of Funds

Uses of Funds	FORTIFIED Fund Grant (\$)	Other Funding Sources (\$)	TOTAL (\$)
Roof Cost	_____	_____	_____
Evaluator Fee	_____	_____	_____
Intermediary Fee	_____	_____	_____
<b>TOTAL COST</b>	_____	_____	_____

The Intermediary Fee may not exceed \$1,000/household.  
If the Intermediary is also the roofer/contractor, no intermediary fee can be taken.  
An Intermediary Fee is not allowed on New Homes



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## FORTIFIED Roof Grant Existing Home Pre-Construction Evaluation Affidavit

To qualify for the FHLB Dallas FORTIFIED Roof grant, a FORTIFIED Evaluator must perform an initial review of each home'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 retain this document for two years following the submission of the application to FHLB Dallas. Do not submit this document to FHLB Dallas unless explicitly requested.

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 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: \_\_\_\_\_



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## FORTIFIED Roof Grant New Construction Post-Construction Evaluation Quote

To qualify for the FHLB Dallas FORTIFIED Roof grant, a FORTIFIED Evaluator must be identified to perform a post-construction evaluation certifying FORTIFIED™ compliance. This affidavit must be submitted to the submitting Member Institution to satisfy the documentation requirements. The Member must retain this document for two years following the submission of the application to FHLB Dallas. Do not submit this document to FHLB Dallas unless explicitly requested.

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) \_\_\_\_\_, will personally inspect the property(s) listed above upon their construction completion. I will personally inspect the property(s) utilizing appropriate evaluation criteria to verify FORTIFIED™ compliance.

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

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



## FORTIFIED Fund Proof of Homeownership

Please collect one of the following documents as evidence of homeownership with each submission. The name(s) on the provided document should match the name(s) of at least one permanent resident of the households as listed on the Household Income Certification Form. Proof of Homeownership must be verified by the submitting Member Institution. Proof of Homeownership does not need to be submitted to FHLB Dallas, although FHLB Dallas reserves the right to request and review all supporting application documentation.

### Acceptable Documents for Proof of Homeownership

- Property tax receipt or bill
- Deed or Official Record (including official online records)
- Home purchase contracts (e.g. Bill of Sale, Bond for Title, Land Installment Contract, etc.)
- Certificate or title for a mobile home
- Other documentation not included in this list are subject to approval by FHLB Dallas

**\*If proof of homeownership cannot be obtained, the request will be considered ineligible for FORTIFIED funds\***

## FORTIFIED Roof Grant for Existing Homes Inspection & Pass-Through Documentation

The Bank requires evidence of the FORTIFIED Roof Grant passing through from the member for the benefit of the household, to the FORTIFIED Roof™ replacement. Pass-through is documented by the following:

Items required to be collected and retained by the submitting Member at time of request submission:

- Signed and fully executed **Roof Repair Estimate. This form is required for each household.** Separate cost estimates outside of the funding manual are not acceptable.
- Pre-Construction Evaluation Affidavit or Evaluation Report: This must be completed by a certified evaluator. The evaluator will perform an initial review of the current condition of the home and provide documentation of the steps needed to complete a FORTIFIED Roof™. The evaluation report must note that the home is eligible for a FORTIFIED Roof™. If the same evaluator is evaluating multiple homes, it is acceptable to list multiple approved addresses on one affidavit.
- Proof of Homeownership: See Proof of Homeownership page above

Final documentation for the submission must be collected upon completion of the FORTIFIED Roof™. The following must be collected and verified by the Member Institution:

- FORTIFIED Roof Certification for each home: This will include the address of each home. **These must be submitted to FHLB Dallas**
- Final Invoice for each home: This should include the address of the home and support the roof cost detailed in the Application. The submitting Member is responsible for verifying all costs associated with the FORTIFIED Fund Grant are appropriate based on cost estimates submitted and retaining the final invoice documentation.

**Upon receipt of the final submission, FHLB Dallas will review materials provided and notify the submitting Member of completion of their obligations relating to the application.**

Failure to provide the above documentation in the specified timeframe may delay future disbursements.

## FORTIFIED Construction Grant Pass-Through Documentation

The Bank requires evidence of the FORTIFIED Construction Grant passing through from the member for the benefit of the household, to the new FORTIFIED Roof™. Pass-through is documented by the following:

Items required to be collected and retained by the submitting Member at time of request submission:

- An identified FORTIFIED Roof™ evaluator along with the cost of their evaluation.
- Proof of homeownership, if the home is being reconstructed without a mortgage (must be collected and confirmed by submitting Member Institution but not required to submit to FHLB Dallas).

Final documentation for the submission must be collected upon completion of the FORTIFIED Roof™. The following must be collected and verified by the Member Institution:

- FORTIFIED Roof™ Certification: this should include the address of the home. **These must be submitted to FHLB Dallas**
- Final Executed Closing Disclosure: If homeownership was not verified prior to construction, homeownership must be verified by the submitting Member after construction is completed. The Member does not need to submit Closing Disclosures to FHLB Dallas.

**Upon receipt final documents, FHLB Dallas will notify the Member of completion of their obligations relating to the application.**

Failure to provide the above in the required time frame may result in the delay of future disbursements.