

Strengthen Minnesota Homes – Policy Manual Addendum

Project Overview: The Strengthen Minnesota Homes (SMH) pilot project will demonstrate the benefits of integrating FORTIFIED roof installations within the existing weatherization framework. The FORTIFIED roof standard improves protection against severe weather conditions and reduces future repair costs.

Policy: Service Providers (SP) may use SMH funds to replace roofs to the FORTIFIED standard.

Policy: SMH funds may be used to complete measures in one program year with the audit measures/weatherization project being completed in the immediate-following program year.

Braiding: SMH funds can be used in combination with any of the other weatherization funding sources currently available - within the requirements of each of those funds.

Dwelling Eligibility:

- All eligibility rules under Section 2 and 3 of the Minnesota Weatherization Assistance Program Policy Manual apply.
- All [eligibility rules of FORTIFIED](#) must apply.
- Homes previously weatherized are eligible for SMH funds.
- Service Providers must work with Commerce Staff for client selection. Contact your SMH Pilot Project Administrator at Commerce before beginning any project.

SHPO: Requirements found in Section 3.7 State Historic Preservation Office (SHPO) review apply. SHPO review and approval is required before work can start.

Allowable Repairs:

- Roof replacement to include all requirements to meet the FORTIFIED Roof standard.
- Roof retrofit to FORTIFIED Existing Roof designation using closed cell foam retrofit per 2025 FORTIFIED Standard.
- Repairs not listed here will be considered on a case-by-case basis and must receive prior Commerce approval.

Client Education: Additional client education is needed to provide understanding of any changes made to the home and insurance discount opportunities. A homeowner agreement will include acknowledgement of potential changes in appearance, operation, and performance. Service Providers must use the provided SMH Service Agreement or incorporate the activities into a Commerce Approved Service Agreement.

Diagnostic Testing: No diagnostic testing is required prior to implementing SMH measures. All other testing will follow current procedures.

Contractors: Requirements found in Section 7.4.2 Contractor Eligibility must be followed for SMH projects. The selected contractor and evaluator must be certified FORTIFIED providers. Contractors must be entered in WAPLink along with required documentation.

Documentation: Documentation of SMH projects are to follow MN WAP Policy Manual, Section 4.3 Household File Contents. Audit field notes and pictures justifying the need for roofing upgrades are required and must be included in the client file.

Monitoring: Field Monitors will be assigned to assess SMH projects with at least 5% of total households receiving in-person monitoring. Commerce Field Monitors will verify that the SMH funds were spent on a home that was weatherized or will result in weatherization. Monitors will review the quality of the work performed using SMH funds to determine that it is completed in a professional manner.

Procedure:

1. Conduct a full audit along with the FORTIFIED Evaluator.
 - a. The FORTIFIED Evaluator will verify dwelling eligibility separately.
2. If the project is co-funded and/or braided with pre-weatherization or readiness funds, determine if a deferral can be avoided by installing roofing upgrades and verify that no other issues will result in a deferral following MN WAP policy manual Section 3.8. SMH funds may be used in a dwelling that was weatherized or will result in weatherization.
3. Review the household with Commerce to determine eligibility. Add Commerce's written approval to the household file.
4. Solicit bids from eligible roofing contractors following current MN WAP Policy Manual Section 7. Select the lowest bid that best meets the job specifications.
5. Create a work order in WAPLink.
6. Release Work Orders.
7. Install roofing upgrades.
 - a. Throughout the reroofing process, the FORTIFIED Evaluator will be collecting documentation that elements of the FORTIFIED standard are being met. FORTIFIED Evaluators must make a minimum of 2 site visits (not counting the eligibility inspection) unless previous authorization has been granted by IBHS for remote evaluations.
8. Verify that the work scope has been completed and no deferral conditions remain.
9. Review applicable documentation and confirm that all required documentation is present.
 - a. The FORTIFIED Evaluator will compile and submit all documentation to IBHS for review.
 - b. IBHS reviews the documentation provided and determines if the standard has been met.
 - c. If all standards are met, IBHS will issue a FORTIFIED designation certificate and send it to the evaluator.
 - d. The evaluator will provide the certificate to the client and a copy to the SP.
10. BPI HEP Quality Control Inspector (QCI) certification must determine if the work scope has been completed and relevant documents are in order and accounted for before the project is paid.
11. Approve funding and make payment to the contractor.
12. Any household with a FORTIFIED roof on their home that meets the definition of an insurable property under Minn. Stat. §65A.298 is eligible for a discount on their insurance premium.
13. Proceed to full weatherization if applicable.

Crossing Program Years:

- If an SMH project must be carried over into the next program year, follow MN WAP Section 1.3.3.b and notify Commerce. This practice is not recommended, and Service Providers are reminded of the risk in carrying jobs into the next program year, as payment is contingent on a fully executed contract and NFA.