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FORTIFIED Fund Grant Program

2026 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 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 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**.

Intermediary means an IRS established 501c3 nonprofit organization, government entity or tribal entity that works with a member institution to facilitate applications for the Bank's Homeownership Set-Aside programs and applicable Voluntary programs. The Intermediary must be current on filing and paid all tax obligations to participate in any program.

As of November 1st, 2025 IBHS requires contractors to be FORTIFIED certified for FORTIFIED Home designations. FHLB Dallas will require evidence of the contractor certification as part of the disbursement request.

Use of Funds

FHLB Dallas FORTIFIED Funds can be used to cover costs associated with evaluating the home, renovating the roof, and intermediary fees, if applicable. Applications can allocate a maximum of $17,000/home for roof renovations.

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.
- 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 FORTFIED 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

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**. The FORTIFED Fund can cover costs associated with the pre- and post-evaluations.

FORTIFIED Fund Grants can be used to cover intermediary fees. 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 $17,000/home maximum grant amount.

Households may not receive any cashback from FORTIFIED Fund Grants.

Funding Offerings

FHLB Dallas will hold two offerings: January 26, 2026 & July 1, 2026. Funds are available on a first-come, first-served basis until funds are exhausted. All applications must be submitted by FHLB Dallas Member Institutions.

A FORTIFIED Fund application may request up to $500,000 for a minimum of 5 to a maximum of 50 pre-approved households.

2026 annual Member cap: $1,000,000

- If a Member self-facilitates an application with no Intermediary, the Member may only have one "active" application at a time. Each application must be completed with all FORTIFIED Certificates received before submitting a new application. If a member is working with multiple Intermediaries, the member may have multiple Intermediary-facilitated applications at the same time.

2026 annual Intermediary cap: $1,000,000

- Intermediaries may only have one "active" application at a time. Each application must be completed with all FORTIFIED Certificates received before submitting a new application.

The Bank reserves the right to increase or remove application caps and/or limits on participation for the second offering.

Submission Requirements

Each application must be submitted via email to 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 (5 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 additional 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. 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 Program
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. Intermediary means an IRS established 501c3 nonprofit organization, government entity or tribal entity that works with a member institution to facilitate applications for the Bank's Homeownership Set-Aside programs and applicable Voluntary programs. The Intermediary must be current on filing and paid all tax obligations to participate in any program. 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 for information regarding FORTIFIED Roofs or visit 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. In cases where a decrease in cost occurs and the homeowner has contributed to the project, FHLB Dallas would prefer the homeowner contribution be reduced before any other source of funds. Unused funds from FHLB Dallas FORTIFIED 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. Documents must be retained for two years after the submission of the application to FHLB Dallas.

FORTIFIED Fund Grant Program

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**.** 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 Repair Estimate
- ☐ Household Income Calculation Worksheet
- ☐ Income documentation (Refer to the Verification of Income Form for specific documentation requirements)
- ☐ Sources & Uses of Funds
- ☐ Proof of Homeownership
- ☐ Evidence the Contractor is FORTIFIED Certified

Once the roof renovation 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 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, evaluation, and intermediary costs. Funding sources match funds uses.	☐	☐
4) The Application Spreadsheet is complete with the household's information	☐	☐
5) Requested amount per home is $17,000 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 homeownership; collected documentation proof	☐	☐
10) Confirmed the Contractor is FORTIFIED Certified; collected documentation proof	☐	☐

Comments/Note:

Prepared By: _____ Date: _____

FORTIFIED Fund Grant Program
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) We will accept the following types of documentation for verification of household income:
   - Payroll earning statements reflecting YTD gross earnings as of an applicable payroll date (must include employee's name for verification and must be dated within 90 days prior to the date the member submitted the FORTIFIED request)
   - Completed and properly executed verification of employment letters (must include employee's name for verification and must be dated within 90 days prior to the date the member submitted the FORTIFIED request)
   - 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.
   - 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.
   - Benefit letters or statements verifying gross monthly payments currently received from annuities, pensions, insurance policies, etc.
   - Investment account statements verifying stock portfolio earnings, dividends, and other interest income
   - Current letters or case management forms from public assistance agencies confirming applicable assistance amount
   - Current approved HUD Section 8 certificates or confirmation letters
   - State housing agency verifications of income
   - Court orders verifying alimony awards and/or child support payments
2) The Bank reserves the right to request more recent or additional income documentation if applicable. The Bank generally does not accept multi-year 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 who is not a full-time student, is 18 years of age or older and has no income, a signed "Certification of Zero Income" is required.
6) To ensure that we calculate a correct annualized income, please provide the start and termination dates if the applicant has held more than one job during the year. Also please advise of any employment gaps if employment does not cover an entire 12-month period.
7) When full-time students who are 18 years of age or older are dependents, a small amount of their earned income will be counted. Count only earned income up to a maximum of $480 per year for full-time students, age 18 or older, who are not the head of the family or spouse or co-head. If the income is less than $480 annually, count all the income. If the annual income exceeds $480, count $480 and exclude the amount that exceeds $480.

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FORTIFIED Fund Grant Program
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:_____

- ☐ Pay stub(s) (please verify that name is printed on stub; must be dated within 90 days prior to the date the member submitted the FORTIFIED request).
- ☐ A Verification of Employment Form (VOE) (must be signed and dated by Employer, include applicant's name for verification and must be dated within 90 days prior to the date the member submitted the FORTIFIED request).
- ☐ Social Security Benefit Letters and/or Social Security Supplemental Income notices.
- ☐ A completed, signed and filed U.S. Individual Income Tax Return or Year-End Wage and Tax Statements (i.e., Internal Revenue Service 1040 Forms and W-2 Forms); See requirements on previous page for when these documents are acceptable for a request submission.
- ☐ Benefit letters or statements verifying payments received from annuities, pensions, insurance policies, etc.
- ☐ Investment account statements verifying stock portfolio earnings, dividends, and other interest income.
- ☐ Letters or case management forms from public assistance agencies.
- ☐ Approved HUD Section 8 certificates.
- ☐ State housing agency verifications of income.
- ☐ Court orders verifying alimony awards and child support payments.
- ☐ Other Income Documentation (please describe):

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FORTIFIED Fund Grant Program

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	0	0	0	0	0	0

Add totals from (A) through (F) above **Total Income** 0

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 Fund Grant Program
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: $ 0.00

Homeowner Acknowledgement: Homeowner hereby acknowledges and agrees that 1) homeowner has reviewed the Roof 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 Program
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	
TOTAL Sources of Funds:	$ 0.00

Uses of Funds

Uses of Funds	FORTIFIED Fund Grant ($)	Other Funding Sources ($)	TOTAL ($)
Roof Cost			$ 0.00
Evaluator Fee			$ 0.00
Intermediary* Fee			$ 0.00
TOTAL COST	$ 0.00	$ 0.00	$ 0.00

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

***Intermediary** means an IRS established 501c3 nonprofit organization, government entity or tribal entity that works with a member institution to facilitate applications for the Bank's Homeownership Set-Aside programs and applicable Voluntary programs. The Intermediary must be current on filing and paid all tax obligations to participate in any program.

FORTIFIED Fund Grant Program
Existing Home Pre-Construction Evaluation Affidavit

To qualify for the FHLB Dallas FORTIFIED Fund 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: _____

FORTIFIED Fund Grant Program
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 Fund Grant Program
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.

- Evidence the Contractor is FORTIFIED Certified

- 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.