



FAQ: Re-designation Eligibility Requirements for Homes with Asphalt Shingle Roof Systems

Introduction

To remain active, a FORTIFIED designation must be renewed through re-designation, which is generally due every five years. Technical Bulletin FH 2026-03 establishes new re-designation eligibility requirements for FORTIFIED Home properties when any required¹ roof area is covered in whole or in part with asphalt shingles.

The questions and answers below are intended to help FORTIFIED providers explain the new eligibility requirement to homeowners and other stakeholders. Suggested responses may be customized as appropriate, provided they remain consistent with [Technical Bulletin FH 2026-03](#).

Question: What is the new FORTIFIED re-designation eligibility requirement for homes with asphalt shingle roof coverings?

Answer: Beginning January 1, 2027, FORTIFIED Roof, Silver, and Gold properties submitted to IBHS for re-designation will be subject to a new eligibility limit when any required roof area is covered in whole or in part with asphalt shingles. A FORTIFIED re-designation may not be issued with an expiration date more than 15 years after the home's initial FORTIFIED designation issue date.

This requirement applies only to FORTIFIED re-designation eligibility. It does not establish asphalt shingle service life, determine whether an individual roof is fit for continued use, or require roof replacement at a particular age.

Question: Does this mean my asphalt shingle roof must be replaced after 15 years?

Answer: This is a FORTIFIED re-designation eligibility requirement, not a determination of roof service life or condition. It does not mean an asphalt shingle roof must be replaced at 15 years or that it is unfit for continued use. But, after 15 years, the roof will not be eligible for a FORTIFIED re-designation.

Question: Will my FORTIFIED roof still offer added protection from storms, even after 15 years?

Answer: Yes. The designation eligibility limit does not change the value of the FORTIFIED improvements made to the home. Features such as a sealed roof deck, stronger roof deck attachment and secured roof edges can continue to reduce risk and provide protection, even after the home is no longer eligible for a FORTIFIED re-designation.

Question: How is the 15-year period calculated?

Answer: For most home's the 15-year period is measured from the issue date of the home's initial FORTIFIED designation—not from the roof installation date, the date of a later re-designation, or the date a homeowner purchased the property. If your home's initial designation was an Existing Roof designation and the installation date can be verified, the 15-year period is measured from the installation date.

Question: Does this requirement impact my FORTIFIED Gold (or Silver) designation?

Answer: Yes. The eligibility limit applies to all FORTIFIED designation levels, but replacing the applicable asphalt shingle roof areas in compliance with current FORTIFIED requirements may establish a new eligibility period through a qualifying FORTIFIED designation.



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Question: Does this mean I can't renew my FORTIFIED designation, at all after 15 years?

Answer: After the 15-year eligibility limit, the home is no longer eligible for re-designation based on the existing asphalt shingle roof areas. Replacing the applicable asphalt shingle roof areas in compliance with current FORTIFIED requirements may establish a new eligibility period through a qualifying FORTIFIED designation. The available designation pathway—New Roof or Existing Roof—depends on the scope of work and the materials covering the roof.

Question: What if my home has both asphalt shingles and another roofing material?

Answer: The requirement applies when any required roof area is covered in whole or in part with asphalt shingles. The appropriate path after roof replacement depends on the work performed and the roof-covering materials involved.

The examples below illustrate how the eligibility limit may affect re-designation timing.

Question: I have a FORTIFIED designation that expires in 2029 and my asphalt shingle roof will turn 15 in 2027. Will my current designation period be shortened?

Answer: No. Active designations, as well as re-designations issued before January 1, 2027, will keep their current five-year terms. Those terms will not be shortened because of the new eligibility limit.

Question: If my home received an initial designation with newly installed asphalt shingles and is re-designated on time every five years, how many re-designations may it receive?

Answer: For homes where the applicable asphalt shingle roof covering was newly installed as part of the initial designation, the 15-year eligibility period includes the initial designation term and two re-designation terms. For example:

- **Year 0** **Initial designation** with new shingles (expires Year 5)
- **Year 5** **On-time re-designation** (expires Year 10)
- **Year 10** **On-time re-designation** (expires Year 15)
- **Year 15** **At the designation expiration date**, re-designation eligibility ends for existing asphalt shingle roof covering.

Question: My home has an asphalt shingle roof and was re-roofed (or was new construction) for its initial designation. If it was re-designated late, will it still get two full re-designations?

Answer: If necessary to comply with the 15-year eligibility limit, a re-designation may be issued for fewer than five years. In no case may the expiration date extend beyond the 15-year eligibility limit. See the example below:

- **Year 0** **Initial designation** with new shingles (expires Year 5)
- **Year 5** **On-time re-designation** (expires Year 10)
- **Years 10-13** *When homeowner did not pursue re-designation on time, the designation was inactive*
- **Year 13** **Late re-designation** (expires Year 15)
 - *Term reduced to 2 years to comply with 15-year re-designation eligibility limit.*
- **Year 15** **At the designation expiration date**, re-designation eligibility ends for existing asphalt shingle roof covering.



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Question: My home has an asphalt shingle roof and was re-roofed (or was new construction) for its initial designation. If it was re-designated early, can it receive more than two re-designations before the 15-year limit?

Answer: If re-designations occur early, it is possible for a home to receive more than two re-designations, but to comply with the 15-year eligibility limit, the last re-designation will be issued for fewer than five years. In no case may the expiration date extend beyond the 15-year eligibility limit. See the example below:

- **Year 0** **Initial designation** with new shingles (expires Year 5)
- **Year 3** **Early re-designation** (expires Year 8)
- **Year 8** **On-time re-designation** (expires Year 13)
- **Year 13** **On-time re-designation** (expires Year 15)
 - *Term reduced to 2 years to comply with 15-year re-designation eligibility limit.*
- **Year 15** **At the designation expiration date**, re-designation eligibility ends for existing asphalt shingle roof covering.

Question: My home's initial designation was an Existing Roof designation, and the asphalt shingles were not newly installed at that time. Does the same 15-year eligibility limit apply?

Answer: If the applicable asphalt shingle roof covering was not newly installed at the time of the Existing Roof designation and its installation date can be verified, the home may be eligible for re-designations up to the 15-year eligibility limit, based on the asphalt shingle roof installation date.

If the requiredⁱ asphalt shingle roof areas were not newly installed as part of the initial designation, and the installation date cannot be verified, the home is only eligible for the initial designation 5-year term.

ⁱ Required roof areas must be identified in accordance with Section 2.6 of the 2025 FORTIFIED Home Standard – also illustrated in [FH 2022-02, FORTIFIED Roof Identification](#).