



Re-designation Eligibility

Technical Bulletin FH 2023-10

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Prepared by:

FORTIFIED Technical Team

Applicable Standards:

FORTIFIED Home™—Hurricane

FORTIFIED Home™—High Wind

Applicable Designation Level:



FORTIFIED Home™ Re-designation Policy - Update

Introduction

Initial FORTIFIED designation certificates expire five years after the designation date. Properties with a FORTIFIED designation are eligible for re-designation after undergoing a re-designation evaluation.

Homeowners are encouraged to renew their FORTIFIED designation before the expiration date, so they do not have a gap between designation certificates, which could have ramifications for insurance premiums.

This technical bulletin defines On-Time, Late and Early Re-designations. It also provides updates on re-designation eligibility based on expiration dates only. Additional re-designation criteria regarding the condition of the property and any changes or repairs made after the most recent FORTIFIED evaluation remain unchanged and are detailed in the [Re-designation Documentation Requirements](#).

Designation Expiration

- Initial FORTIFIED designations expire five years from the date the certificate was issued.
- Certificates for on-time and late re-designations expire five years from the expiration date of the most recent designation certificate.
- Certificates for early re-designations (issued more than one year before expiration date of the current certificate) expire five years from the date of approval.

NOTE: IBHS shares FORTIFIED designation status (valid/expired) and/or designation level (Roof, Silver, Gold) with member insurance companies upon request.

On-Time Re-designations

FORTIFIED designated properties are eligible for an On-Time Re-designation from one year before to one year after the expiration date indicated on the most recent FORTIFIED designation certificate.

- Re-designation evaluations submitted by a certified FORTIFIED evaluator within this period are subject to the standard re-designation review fees in effect at the time of submission.
- Re-designation certificates expire five years from the expiration date of the most recent designation certificate. Therefore, certificates issued after the prior expiration date will be valid for less than five years.





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Early Re-designations

Re-designations submitted more than one year before the expiration date of the most recent certificate will be considered Early Re-designations.

- Early Re-designation evaluations submitted by a certified FORTIFIED evaluator are subject to the standard re-designation review fees in effect at the time of submission.
- Certificates issued for Early Re-designations will be valid from the date of approval and will expire five years from that date. Therefore, certificates issued for Early Re-designations shorten the term of the prior certificate and result in a two-certificate term of less than 10 years.

Late Re-designations

If a re-designation evaluation is submitted after the one-year grace period has elapsed but less than five years after the most recent expiration date, it is considered a Late Re-designation, and the property may be eligible for re-designation subject to additional terms and conditions explained below.

- Late Re-designations are subject to an additional processing fee. The current fee is \$50.00 but is subject to change.
- Re-designation certificates expire five years from the expiration date of the most recent designation certificate. Therefore, certificates issued for Late Re-designations will be valid for less than five years.

Renewing Designations Beyond Five Years

Properties with a designation certificate that has been expired for more than five years are not eligible for re-designation. These properties will need to undergo a full FORTIFIED evaluation to determine if the home meets the current FORTIFIED standard.

Additional References

For additional guidance, refer to the following:

- [Re-designation Documentation Requirements](#)
- [FORTIFIED Home Re-designation Types](#)
- [FORTIFIEDHome.org – Re-designations](#)
- [FORTIFIEDHome.org - Frequently Asked Questions](#)

