



Redesignation Eligibility

Technical Bulletin FH 2023-10

Last Update:

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Prepared by:

FORTIFIED Technical Team

Applicable Standards:

FORTIFIED Home™–Hurricane
FORTIFIED Home™–High Wind

Applicable Designation Level:



FORTIFIED Home™ Redesignation Policy - Update

Introduction

Initial FORTIFIED designation certificates expire five years after the designation date. Properties with a FORTIFIED designation are eligible for redesignation after undergoing a redesignation 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 Redesignations. It also provides updates on redesignation eligibility based on expiration dates only. Additional redesignation 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 [Redesignation Documentation Requirements](#).

Designation Expiration

- Initial FORTIFIED designations expire five years from the date the certificate was issued.
- Certificates for on-time and late redesignations expire five years from the expiration date of the most recent designation certificate.
- Certificates for early redesignations (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 Redesignations

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

- Redesignation evaluations submitted by a certified FORTIFIED evaluator within this period are subject to the standard redesignation review fees in effect at the time of submission.
- Redesignation 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 Redesignations

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

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

Late Redesignations

If a redesignation 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 Redesignation, and the property may be eligible for redesignation subject to additional terms and conditions explained below.

- Late Redesignations are subject to an additional processing fee. The current fee is \$50.00 but is subject to change.
- Redesignation certificates expire five years from the expiration date of the most recent designation certificate. Therefore, certificates issued for Late Redesignations 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 redesignation. 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:

- [Redesignation Documentation Requirements](#)
- [FORTIFIED Home Redesignation Types](#)
- [FORTIFIEDHome.org - Redesignations](#)
- [FORTIFIEDHome.org - Frequently Asked Questions](#)

