Technical Bulletin FC/FMF 2026-01

First Release:
September 29, 2026

Applicable Standards:

FORTIFIED Commercial™–Wind
FORTIFIED Multifamily™–Wind

Applicable Designation Level:



New Re-designation Eligibility Requirements for Buildings with Asphalt Shingle Roof Systems

Introduction

To remain active, a FORTIFIED designation must be renewed through the re-designation process outlined in the FORTIFIED Commercial and FORTIFIED Multifamily standards, generally every five years. A re-designation confirms that the building continues to meet applicable FORTIFIED requirements and that supporting documentation remains current.

This technical bulletin establishes that for a FORTIFIED Commercial or FORTIFIED Multifamily designated property with required roof areas covered entirely or in part with asphalt shingles (hereinafter referred to as "FORTIFIED property with asphalt shingles") designation eligibility is limited to 15 years from the initial FORTIFIED designation date. This rule applies to all applications for a new designation or re-designation submitted on or after January 1, 2027.

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 requires roof replacement at a particular age for any purpose other than FORTIFIED eligibility.

Eligibility under this bulletin is subject to the rules, limits, and special cases described below. The building must also meet all other applicable FORTIFIED re-designation requirements.

New Re-designation Eligibility Requirements

Current and future FORTIFIED properties with asphalt shingles are subject to the applicable eligibility limits below, which are determined by the type of initial designation issued:

- **New Roof designation:** If the asphalt shingle roof was newly installed as part of the initial FORTIFIED designation, designation eligibility is limited to 15 years from the initial FORTIFIED designation date.
- **Existing Roof designation with known roof installation date:** If the asphalt shingle roof was not newly installed as part of the initial FORTIFIED designation, and the asphalt shingle roof

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installation date is known and documented, designation eligibility is limited to 15 years from the documented asphalt shingle roof installation date.

- **Existing Roof designation with unknown installation date:** If the asphalt shingle roof was not newly installed as part of the initial FORTIFIED designation, and the asphalt shingle roof installation date is unknown, the building is eligible for a single initial designation term of up to five years. The building is not eligible for re-designation until the existing asphalt shingle roof covering is replaced.

A designation term may be shortened, when necessary, so the expiration date does not extend beyond the applicable eligibility limit.

Basis for New Re-designation Eligibility Requirements

Roof coverings are exposed to sun, rain, wind, hail, temperature changes, and other weather conditions throughout their service life. Over the past 17 years, a growing body of research, testing, and post-event field investigations has examined the relationship between roof age and wind performance. The research includes laboratory studies, long-term weathering evaluations, and field assessments following major wind events. More than a dozen studies, such as *Effects of Roof Age on Asphalt Shingle Performance During High Wind Events*, *Cedar Rapids, Iowa and the 2020 Midwest Derecho: The Performance of Asphalt Shingle Roofs in Extreme Severe Convective Storm Winds*, and *Observations of Building Performance in Southwest Florida During Hurricane Ian*, collectively demonstrate that the wind performance of asphalt shingle roof coverings can change as they age and weather.
These findings show that for asphalt shingles, roof age is an important consideration when evaluating potential roof-cover performance during high-wind events.

While FORTIFIED roof systems are intended to reduce the risk of damage amplifiers such as wind-driven rain, current research indicates that the probability of asphalt shingle roof-cover damage or loss can be expected to increase over time. Accordingly, IBHS is establishing re-designation eligibility limits for FORTIFIED Commercial and Multifamily properties with asphalt shingle roof coverings.

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Eligibility Rule Applicability

This bulletin does not shorten a designation term that was issued before January 1, 2027. If a FORTIFIED Commercial or FORTIFIED Multifamily property with asphalt shingles is re-designated before January 1, 2027, and that re-designation expires after the applicable eligibility limit, the existing expiration date is not changed. All future re-designations submitted on or after January 1, 2027, must comply with the applicable eligibility limit.

This eligibility rule applies to FORTIFIED Roof, FORTIFIED Silver, and FORTIFIED Gold designated properties, regardless of when the property received its initial FORTIFIED designation.

Restarting Eligibility Period After Roof Replacement

A new eligibility period begins when the asphalt shingle roof area(s) are replaced, and a valid FORTIFIED designation is issued.

The available designation pathway depends on the scope of work and the materials covering the roof.

FORTIFIED New Roof designation

To restart eligibility as a FORTIFIED New Roof designation:

- The entire roof system must be replaced, including all roof coverings regardless of material.
- Roof replacement and documentation must comply with current FORTIFIED New Roof requirements and be submitted for review.

Buildings fully covered with asphalt shingles that have reached the eligibility limit must use this pathway to restart eligibility.

Buildings with asphalt shingles and one or more additional roof cover types may reset full eligibility, if the entire roof system is replaced.

FORTIFIED Existing Roof designation

To extend eligibility through a FORTIFIED Existing Roof designation:

- The applicable asphalt shingle roof areas must be replaced.
- Roof area replacement and documentation must comply with current FORTIFIED New Roof requirements and be submitted for review.

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- All remaining roof coverings must meet the applicable FORTIFIED Existing Roof re-designation eligibility requirements.

Buildings with both asphalt shingles and another roof-covering material are eligible for an additional Existing Roof term, when only the asphalt shingle areas are replaced.

Compliance Verification Requirements

At the time of re-designation, a certified FORTIFIED Evaluator must document current roof-cover condition and continued compliance with all applicable FORTIFIED requirements for the designation level.

For specific re-designation requirements and procedures, refer to Section 3.1.1.1 of the *2025 FORTIFIED Commercial Standard* or the *2025 FORTIFIED Multifamily Standard*.

The re-designation application must establish:

- Roof-cover type;
- Current roof-cover condition; and
- Continued compliance with all applicable FORTIFIED requirements.
- When the asphalt shingle roof installation date is used to establish eligibility, documentation establishing the asphalt shingle installation date.

IBHS may require additional evaluation or documentation when FORTIFIED systems have been altered, repaired, replaced, damaged, or show deterioration. Roof-replacement cases must follow the applicable New Roof or Existing Roof evaluation and documentation requirements.

IBHS retains final authority to determine eligibility based on applicable requirements, submitted documentation, and audit review.

Additional References

- FAQ: Re-designation Eligibility Requirements
- 2025 FORTIFIED Commercial Standard
- 2025 FORTIFIED Multifamily Standard
- 2022-02: FORTIFIED Roof Identification
- FORTIFIED Legal Disclaimer

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