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**To:** Cindy Walden  
**Subject:** RE: OIR Form 1802

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**From:** Garrett Walton [<mailto:gwalton@rebuildnwf.org>]  
**Sent:** Friday, September 30, 2011 4:04 PM  
**To:** Michael Milnes  
**Cc:** Steve Fredrickson; Cindy Walden; Garrett Walton  
**Subject:** OIR Form 1802

Dear Mr. Milnes,

We very much appreciate this opportunity to comment on the OIR Form 1802.

The proposed Form 1802 presents very significant challenges in the context of retrofit and will result in a disservice to most of our homeowners (estimated at approximately 5,000 over the next few years). This is of great concern to us.

It is not REBUILD's desire to get involved with the friction that occurs between homeowners and insurers. However, the reality is that potential insurance premium savings is currently a solid incentive for people to harden their home. Further, at least since Hurricane Andrew in 1992, in Florida there is very strong public policy encouraging homeowners to harden their homes. Based on our experience of already dealing with more than 5,000 homeowners, the proposed OIR 1802 Form will, going forward, discourage homeowners from hardening their homes. Yet, we are not aware of any public policy to make such changes. Discussed in more detail in the attached, we appreciate your consideration.

Please advise if you have any questions of us, or if we can provide additional information.  
Thank you!

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Subject: Recommendations Concerning Proposed Rule 69O-170.155  
“Uniform Mitigation Verification Inspection Form OIR-B1-1802”

Date: September 30, 2011

Rebuild Northwest Florida, Inc., is a Florida not for profit corporation with Internal Revenue Code § 501 (c) (3) status (REBUILD), operating in the Pensacola metropolitan area (Escambia and Santa Rosa Counties).

REBUILD retrofits single family detached residential homes permitted prior to adoption of the Statewide building code in 2002, to enhance windstorm mitigation (“hardening”). REBUILD’s program is unique in that it hardens the “entire envelope” of the homes to certain governmentally (FEMA and the Florida Division of Emergency Management (FDEM)) approved standards employing only well established, and Florida building code compliant, professional building science. To date, REBUILD has hardened in excess of 5,000 homes, and anticipates hardening an additional 5,000 homes over the next couple of years. While REBUILD contracts with two independent construction management firms to execute construction activities, REBUILD has on staff a Florida licensed professional structural engineer, two Florida licensed general contractors and several others who, along with the two construction management firms, are quite accomplished with all aspects of the residential windstorm mitigation process, including eligibility and environmental assessment; windstorm engineering, products and construction techniques; construction and related processes; windstorm building science; and related quality assurance processes.

REBUILD’s mission is to harden homes. It is not REBUILD’s mission to unnecessarily get involved in windstorm insurance premium (“credits”) issues between homeowners and insurers. However, REBUILD is well aware that such “credits” are a significant factor motivating homeowners to harden their homes. Following the hardening of a home, REBUILD makes sure that our homeowner clients are provided with a properly completed “Uniform Mitigation Verification Inspection Form OIR-B1-1802” (“OIR Form 1802”). Without the opportunity to realize reasonable insurance “credits,” many homeowners would not harden their homes. This result is of concern to REBUILD and, from a number of different public policy perspectives, such a result is undesirable.

REBUILD believes moving from the OIR Form 1802 (Revised 02/10) (sometimes herein simply referred to as the “Existing 1802 Form”) to the OIR Form 1802 (Revised 9/11) (sometimes herein simply referred to as the “Proposed 1802 Form”) contains at least 2 deletions and 1 missed opportunity, all of which significantly dampen homeowner incentives to harden their home, and are also contrary to our understanding of the public policy interests, including those of the insurance industry, sought to be advanced by the OIR Form 1802 in the first place. The two deletions are Adhesive Roof Deck attachment and Gable End Bracing, and the missed opportunity is Double Clips/Roof to Wall Attachment.

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[Rebuild Northwest Florida, Inc. is a 501 \(c\) 3 organization coordinating need-based recovery](#)

Adhesive Roof Deck Attachment: In a retrofit situation, without reroofing and renailing, the only effective option to enhance roof deck attachment is to apply adhesive from inside the house.

A significant number of homes in Florida were reroofed following the '04 and '05 hurricanes – at a time when there was not a requirement to renaile the roof deck. Homeowners with such newer roofs are not going to be inclined to reroof simply to obtain roof deck attachment insurance “credits.” Typically roofs will need to be nearing replacement for the benefits of “renailed” roof deck attachment to entice homeowners to reroof.

Where roof deck attachment in the homes REBUILD retrofits is not considered adequate (approximately one third of our retrofits), we use adhesive applied from the inside. The adhesives we specify are Florida Building Commission product approved with uplift values substantially in excess of 182 psf, which easily satisfies the requirements of Box C on the existing 1802 form. The proposed 1802 form eliminates Box C. Why?

Eliminating Box C will cause those same homes to select Box A, or perhaps “other” – in either case a disservice to that homeowner. Accordingly, failure of the proposed 1802 form to accommodate proper utilization of an approved adhesive will not only penalize homeowners (reduced or no insurance “credits” for enhanced roof deck attachment) but is also contrary to stated public policy interests, including those of the insurance industry, of encouraging Floridians to enhance their roof deck attachment.

REBUILD is not aware of any significant reasons for eliminating the check box accommodating adhesive roof deck attachment from the existing 1802 form.

In retrofitting existing homes, enhanced roof deck attachment is a very important factor in protecting significant numbers of homes from windstorm damage. REBUILD believes it would be unfortunate to discourage such enhancement by simply failing to provide a check box.

Gable End Bracing: Substantially all of the building science world recognizes the high level of importance of proper gable end bracing in protecting homes from windstorm events. During the hurricanes of '04 and '05 it was confirmed that if gable ends failed, the house was no longer enclosed and further, typically very significant, damage followed from wind and water intrusion.

The existing 1802 Form has a check box for gable end bracing. The proposed 1802 Form does not. Why?

For the same public policy reasons, as well as homeowner motivational considerations, set forth above relating to adhesive roof deck attachment, gable end bracing should not be eliminated from the proposed 1802 Form. Approximately 2/3 of the homes that come thru REBUILD's program have one or more gable ends and proper bracing of those gable ends reduces a major windstorm vulnerability.

REBUILD is not aware of any significant reason for eliminating the gable end bracing check box from the existing 1802 Form, particularly when doing so is antagonistic to a clear public policy of encouraging Floridians to brace these gable ends.

Double Clips/Roof to Wall Attachment: Most Florida homes constructed within the past 30 years have at least a single clip as a roof to wall attachment. REBUILD's engineering is clear that a single clip does not provide adequate uplift resistance to meet our program's standards. Without reroofing (where the roof deck can be removed), it is not possible to install straps. Accordingly, avenues to strengthen roof to wall attachment are limited. Working within those limitations, the REBUILD program's standard is to install a second clip on homes with an existing clip and two clips on homes that are only toe-nailed. This effectively at least doubles the truss to top plate connection and the double clips provide greater uplift protection than a single wrap/strap.

Unlike Adhesive Roof Deck Attachment and Gable End Bracing, this (Double Clips) is not proposed to be eliminated in the proposed 1802 Form – it is not in the existing 1802 Form in the first instance.

Our request is that double clips be added as either as a separate check box, or, substantially equivalent, combined for a “Single Wrap/Double Clip” check box. As indicated, our engineering analysis is that double clips are at least the equivalent of a single wrap strap and we would be pleased to have our engineer provide our research and calculations to your team. Without roof replacement to accommodate strap installation, we believe double clips are the strongest cost effective retrofit measure available. REBUILD's suggestion is simply to have double clips recognized on the proposed 1802 Form as the equivalent of a single wrap/strap.

Other: In previously reviewing the “double clip” situation with your office, the suggestion received was to check “other” and include an engineering evaluation. That does not work!

REBUILD checked “other” and noted in the adjacent blank space “clips [emphasis added] with engineered single wrap uplift equivalent,” and attached a couple of pages of our engineer's specifications, calculations, etc. The reaction from many insurers was not positive.

---- Some reinspected and checked the “Clips” box (which REBUILD had been doing prior to the suggestion to move to “other”). The net result was no progress.

---- Some did not reinspect but simply applied the “toe nails” check box based on the following reasoning:

- First, they do not have the in-house ability to interpret and/or manage the “other” box; and
- Second, because the “clips” box was not checked, that level of “credits” would not be appropriate and hence the defacto default level of “toe-nails” was awarded.

The result of the above was that some homeowners' insurance premium actually increased because they went through our program (even though “double clips” increased the uplift resistance to greater than a “single wrap”).

At OIR's September 20,2011, public hearing on the propped 1802 Form, it was suggested by someone in the audience that we check “other” Be assured that REBUILD will not do that again unless, and until, we are prepared to undertake litigation.

## Conclusion

From the above, we hope it is apparent that the 1802 Form presents real world, significant challenges in the context of retrofit.

As noted at the outset, it is not REBUILD's mission to get involved in the insurance "credit" friction between homeowners and insurers. However, the reality is that such insurance "credits" are a factor motivating homeowners to harden their homes. Further, this is strong and proper governmental, as well as documented insurance industry, policy that desires to encourage homeowners to harden their homes. The three changes noted above to the proposed 1802 Form respect that public policy and maintain the homeowners' motivational factor of insurance "credits" to harden their home. The changes do not suggest the amount, if any, of the insurance "credits." The debate, if any, should revolve around the amount of any insurance "credits," but NOT the entitlement to be eligible for any of same. Failure to provide homeowners' access to potential "credits" because there is not a check box on a form does not, in REBUILD's opinion, make sense and is not where any debate should occur.