Uniform Mitigation Verification Inspection Form

Maintain a copy of this form with the insurance policy

Inspection Date:		
Owner Information		
Owner Name:		Contact Person:
Address:		Home Phone:
City:	Zip:	Work Phone:
County:		Cell Phone:
Insurance Company:		Policy #:
Year of Home:	# of Stories:	Email:

NOTE: At least one photo documenting the compliance or existence of each visible and accessible construction or mitigation attribute must accompany this form. Your insurer may ask additional questions regarding your mitigated feature/s.

1. Building Code: What building code was used to design and build the structure?

- ☐ A. 1994 South Florida Building Code (building permit application date of 9/1/1994 or later in Miami-Dade and Broward Counties (also known as the High Velocity Hurricane Zone (HVHZ)).
- ☐ B. Building code prior to the 1994 South Florida Building Code (building permit application date of 8/31/1994 or earlier in Miami-Dade and Broward Counties (HVHZ).
- ☐ C. 2001 Florida Building Code (building permit application date of 3/1/2002 or later outside the HVHZ).
- ☐ D. Building code prior to the 2001 Florida Building Code (building permit application date of 2/28/2002 or earlier outside the HVHZ).
- ☐ E. Unknown or undetermined.

2. **Roof Covering:**

- ☐ A. for fiberglass shingles roof covering(s) has a Miami-Dade NOA or FBC 2001 product approval and meets the Chapter 15 attachment specifications of the 2001 or later Florida Building Code or the 1994 South Florida Building Code. Asphalt shingles must demonstrate compliance with ASTM D 3161 Class F (enhanced for 110MPH) OR ASTM D 7158 (G or H), OR FBC TAS 100-95 and TAS 107-95.
- ☐ B. for slate, clay, or concrete tile roof coverings, wood shake roofs, rolled roofing, membrane roof, or built up roofing. has a Miami-Dade NOA or FBC Product Approval listing current at time of installation
- ☐ C. For metal roofs, has a Miami-Dade NOA or FBC Product Approval listing current at the time of installation.
- ☐ D. At least one roof coverings had no documentation or Proof of Compliance with requirements of Answers A, B or C.
- ☐ E No documentation or Poof of Compliance was provided to qualify any roof covering with the requirements of Answers A, B or C.

3. Roof Deck Attachment: What is the **weakest** form of roof deck attachment?

- ☐ A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. **-OR-** Batten decking supporting wood shakes or wood shingles.**-OR-** Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift resistance of 55 psf.
- ☐ B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d common nails spaced 6" along the edge and 12" in the field**.-OR-** Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift resistance of 103 psf.
- ☐ C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d common nails spaced 6" along the edge and 6" in the field. **-OR-** Dimensional lumber/Tongue &

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Comment [DG1]: Documentation is being required to validate the year built and the roof covering compliance. For this reason we recommend moving this statement to the top of the form and eliminating any reference to a particular section number.
We moved the suggested language added to the draft form relating to additional questions to combine all notes in one section.

Comment [DG2]: No Changes Recommended

Comment [DG3]: Added a spate section for tile roofs and metal roofs. Since some roofs contain several different types of roof coverings it was necessary to indicate if any one roof covering was not in compliance or if all roof coverings are not in compliance.

We recommend removing the reference to "Predominant, this is ambiguous and if a secondary roof covering type is not compliant and covers a significant portion of the roof the credit should not apply.

Comment [DG4]: No changes to this section

Groove decking with a minimum of 2 nails per board. **-OR-** Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift resistance of 182 psf.

- ☐ D. Reinforced Concrete Roof Deck.
- ☐ E. Other: _____
- ☐ F. Unknown or unidentified.
- ☐ G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (excluding hip/valley jacks within 5 feet of the inside or outside corner of the roof.)

- ☐ A. Toe Nails: Rafter/truss anchored to top plate of wall using nails driven at an angle through the rafter/truss and attached to the top plate of the wall.
- ☐ B. Clips: (Metal attachments including clips or non-wrap straps) on every rafter/truss that are nailed with a minimum of three nails to one side (or both sides in the case of a diamond type clip) of the rafter/truss and attached to the top plate of the frame wall or embedded in the bond beam.
- ☐ C. Single Wraps Metal Straps must be secured to every rafter/truss with a minimum of 3 nails, 2 nails on one side wrapping over and secured to the opposite side of the rafter/truss with a minimum of 1 nail. The Strap must be attached to the top plate of the wall frame or embedded in the bond beam in at least one place. Placement must be within ¼ inch of the structure or blocking (max 1.5" thick) with no severe corrosion on the connector.
- ☐ D. Double Wraps: **For Masonry Construction** Both Metal Straps must be individually secured to every rafter/truss with a minimum of 3 nails, 2 nails on one side wrapping over and secured to the opposite side of the rafter/truss with a minimum of 1 nail. Each Strap must be embedded in the bond beam in at least one place. Placement must be within ¼ inch of the structure or blocking (max 1.5" thick) with no severe corrosion on the connector. **For Frame Construction**: A single strap warped over the top of the rafter/truss must be fastened on both ends with a minimum of three nails securing the strap to the top plate. If two single wrap straps are used, they must meet the requirements for single wrap straps in answer "C"
- ☐ E. Structural: Anchor bolts structurally connected or reinforced concrete roof.
- ☐ F. Other: _____
- ☐ G. Unknown or Unidentified
- ☐ H. No attic access

5. **Roof Geometry:** What is the roof shape(s)? (Porches or carports that are attached only to the fascia or wall of the host structure and not structurally connected to the main roof system are not considered in the roof geometry determination.)

- ☐ Hip Roof: Hip roof and has no other roof shapes greater than 10% of the total roof perimeter.
- ☐ B. Non-Hip Roof: Any other roof shape or combination of roof shapes including hip, gable, gambrel, mansard and other roof shapes greater than 10% of the total roof perimeter.

6. **Secondary Water Resistance (SWR):** (standard underlayment's or hot mopped felts do not qualify as an SWR)

- ☐ A. SWR Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion in the event of roof covering damage or loss.
- ☐ B. No SWR
- ☐ C. Unknown or undetermined.

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? (Exterior openings include, but are not limited to: windows, doors, garage doors, skylights, etc. Product approval may be required for opening protection devices without proper rating identification.)

- ☐ A. **All Exterior Openings (Glazed and Unglazed)** All exterior openings, are fully protected at a minimum with impact resistant coverings, impact resistant doors and/or impact resistant window units that are listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact". For the HVHZ, systems must have either a Miami-Dade NOA or FBC Approval marked *"For Use in the HVHZ"*.
  - Miami-Dade County PA 201, 202 **and** 203. (Large Missile - 9 lb.)
  - Florida Building Code Testing Application Standard (TAS) 201, 202 **and** 203. (Large Missile – 9 lb.)

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Comment [DG5]: We added language requiring a minimum of three nails in clip type attachments. We clarified the number of nails required for straps consistent with the testing from Simpson Strong Tie for answer C and D.
In addition we added language to require the connectors be free from Severe Corrosion and that they be properly aligned to insure they transfer loads correctly.

No Other Changes

Comment [DG6]: We eliminated the Flat roof answer since the LRS tables only relate to Hip or Non-Hip.
There is a suggestion to return to the older 50% rule but it is strongly recommended to avoid this. The 50% rule was extremely subjective and ambiguous, this is why we clarified the definition in the 2-10 form. The new language is very easy to verify and has significantly reduced common mistakes in determining roof geometry.

Comment [DG7]: Change the main paragraph to clarify that hot mopped felts and other forms do not qualify. We also added a statement so the owner, contractor, and inspector will understand the definition and purpose of SWR

No Other changes

Comment [DG8]: We strongly disagree with the changes made by Secure Door, there is no corresponding credit for a windload product, if so , ordinary glass windows with no protection in areas where impact resistance is not required by code would also have to be eligible for a discount based solely on the fact that they meet the current code.

Opening protection means protection from windborne debris and cyclic loads associated with hurricanes. It can either be applied to all openings for the maximum credit or all glazed openings in compliance with the code.

While the code does allow a non-glazed opening to be unprotected, this is addressed in answers E thru I. There is no reason to reduce or weaken the protection levels for consumers in Answers A thru D unless OIR intends to carve out a special exception for the Secure Door Braces.

Since Secure Door has filed for an Administrative Rule hearing regarding this subject, we recommend that we wait until the outcome of that hearing before we entertain any changes related to his products.

- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996 **and** ASTM E330 (Large Missile – 9 lb.)
- Southern Standards Technical Document (SSTD) 12 and ASTM E 330.. (Large Missile – 9 lb.)
- For Skylights Only: ASTM E 1886/E 1996 and ASTM E 330. (Large Missile - 4.5 lb.)
- For Garage Doors Only: ANSI/DASMA 108 **and** ANSI/DASMA 115. (Large Missile – 9 lb.)

Comment [DG9]: DASMA has informed us that they require both 108 and 115 for impact resistance. The 108 is a uniform structural load test to determine wind load resistance. 115 is the Impact and Cyclic test. This is consistent with listing TAS 201, 202, and 203 where 202 is a structural load test to determine maximum wind resistance

☐ B. **All exterior openings** are fully protected at a minimum with impact resistant coverings, impact resistant doors and/or impact resistant window units that are listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact":

- ASTM E 1886 and ASTM E 1996 and ASTM E 330.. (Large Missile – 4.5 lb.)
- SSTD 12 and ASTM E 330.. (Large Missile – 4 lb. to 8 lb.)
- For Skylights Only: ASTM E 1886/E 1996 and ASTM E 330. (Large Missile - 2 to 4.5 lb.)

☐ C. **All exterior openings** are fully protected at a minimum with impact resistant coverings, impact resistant doors and/or impact resistant window units that are listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Small Missile Impact":

- Miami-Dade County NOA 201, 202 **and** 203. (Small Missile – 2grams)
- Florida Building Code TAS 201, 202 **and** 203. (Small Missile – 2 grams)
- ASTM E 1886 **and** ASTM E 1996 and ASTM E 330.. (Small Missile – 2 grams)
- SSTD 12 and ASTM E 330.. (Small Missile – 2 grams)

☐ D. **All exterior openings** are fully protected with windborne debris protection devices that cannot be identified as Miami-Dade or Florida Building Code (FBC) product approved. This does not include plywood/OSB or plywood alternatives (see Answer "H").

All Glazed Exterior Openings ALL Unglazed entry doors and garage doors must have a Miami-Dade or FBC Product Approval Listing demonstrating compliance with one of the following windload testing standards ASTM E 330, TAS 202 or ASNI/DASMA 108 (garage doors)

☐ E. **All glazed exterior openings** are fully protected at a minimum with impact resistant coverings and/or impact resistant window units that meet the requirements of one of the standards listed in Answer "A" of this question. (Large Missile – 9 lb.)

☐ F. **All glazed exterior openings** are fully protected at a minimum with impact resistant coverings and/or impact resistant window units that meet the requirements of one of the standards listed in Answer "B" of this question. (Large Missile – 2 lb. - 8 lb.)

☐ G. **All glazed exterior openings** are fully protected at a minimum with impact resistant coverings and/or impact resistant window units that meet the requirements of one of the standards listed in Answer "C" of this question. (Small Missile – 2 grams)

☐ H. **All glazed exterior openings** are covered with plywood/OSB meeting the requirements of Section 1609 and Table 1609.1.4 of the 2004 FBC (with 2006 supplements).

☐ I. **All glazed exterior openings** are fully protected with wind-borne debris protection devices that cannot be identified as Miami-Dade or FBC product approved. This does not include plywood/OSB or other plywood alternatives that do not meet Answer H (see Answer "K").

None or Some Glazed Openings

☐ J. At least one glazed exterior opening does not have wind-borne debris protection.

☐ At least one unglazed door or garage door is unprotected and is not compliant with ANSI/DASMA 108, ASTM E 330 or TAS 202

☐ K. No glazed exterior openings have wind-borne debris protection. This includes plywood/OSB or plywood alternative systems that do not meet Answer "H".

☐ L. Unknown or undetermined.

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Optional Language for Section 7 provided by Applied Research Associates and approved by the International Hurricane Protection Association. This changes the layout of the form significantly but produces the same results as the above recommended changes. The "matrix" is easier to use to verify the weakest form of protection. We feel that Group E and N needed to be further explained in terms of applicable testing standards. The Group X definition is consistent with the new Florida Unfair and Deceptive Trade Practices Act concerning the marketing sale or installation of unapproved or untested hurricane protection products that do not comply with the FBC

We do not have any particular preference as to which version is used unless the ARA version is used, then we recommend adding the changes we have incorporated below.

7. Opening Protection: Report the **weakest** form of wind borne debris protection installed on the structure in each of the six opening categories identified by the column heading. There must be exactly one check mark or "X" in each column.

		Glazed Openings				Non-Glazed Openings	
Opening Protection Level		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not applicable -- there are no openings of this type on the structure						
A	Verified cyclic pressure & large missile rated (9 lb for windows/doors; 4.5 lb for skylights)						
B	Verified cyclic pressure & large missile rated (2, 4, 4.5, or 8 lb)						
C	Verified cyclic pressure & large missile rated (2 gram)						
D	Verified wood structural panels meeting 2004 FBC with 2006 supplements						
E	Non-glazed door meeting FBC wind pressure requirements						
F	Unverified, but materials and fasteners are typical of large missile (9 lb) rated devices						
N	Any other opening protection device that cannot be identified as A, B, C, D, E, or F						
X	No windborne debris protection						

Group A includes any of the following:
- Miami-Dade County Notice of Acceptance (NOA) 201, 202 **and** 203. (Large Missile - 9 lb.)
- Florida Building Code Testing Application Standard (TAS) 201, 202 **and** 203. (Large Missile – 9 lb.)
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996 **and** ASTM E 330.. (Large Missile – 9 lb.)
- Southern Standards Technical Document (SSTD) 12 **and** ASTM E 330.. (Large Missile – 9 lb.)
- For Skylights Only: ASTM E 1886/E 1996 **and** ASTM E 330.. (Large Missile - 4.5 lb.)
- For Garage Doors Only: ANSI/DASMA 108 **and** ANSI/DASMA 115. (Large Missile – 9 lb.)

Note: For the HVHZ, systems must have either a Miami-Dade NOA or FBC Approval marked "*For Use in the HVHZ*".

Group B includes any of the following:
- ASTM E 1886 and ASTM E 1996 **and** ASTM E 330... (Large Missile – 4.5 lb.)
- SSTD 12 **and** ASTM E 330... (Large Missile – 4 lb. to 8 lb.)
- ASTM E 1886/E 1996 **and** ASTM E 330... (Large Missile - 2 to 4.5 lb.)

Group C includes any of the following:
- Miami-Dade County NOA 201, 202 **and** 203. (Small Missile – 2grams)
- Florida Building Code TAS 201, 202 **and** 203. (Small Missile – 2 grams)
- ASTM E 1886 **and** ASTM E 1996 **and** ASTM E 330... (Small Missile – 2 grams)
- SSTD 12 **and** ASTM E 330... (Small Missile – 2 grams)

Group D includes openings covered with plywood/OSB meeting the requirements of Section 1609 and Table 1609.1.4 of the 2004 FBC (with 2006 supplements).

Group E includes the following wind load testing requirements:
- Florida Building Code Testing Application Standard TAS 202

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- Miami-Dade PA 202
- American Society For Testing and Materials ASTM E 330
- ANSI/DASMA 108 (garage doors only)

Group N only applies to older shutter systems that meet one of the following for windload resistance:
- Miami-Dade PA 202
- American Society For Testing and Materials ASTM E 330

Group X includes window film, home-made shutters, and any other type of product(s) that do not meet Group N

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. **Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.**		
Qualified Inspector Name:	License Type:	License or Certificate #:
Inspection Company:		Phone:

Qualified Inspector – I hold an active license as a: (check one)

- ☐ Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- ☐ Building code inspector certified under Section 468.607, Florida Statutes.
- ☐ General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- ☐ Professional engineer licensed under Section 471.015, Florida Statutes.
- ☐ Professional architect licensed under Section 481.213, Florida Statutes.
- ☐ Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statues, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, _____ am a qualified inspector and I personally performed the inspection or (*licensed contractors and professional engineers only*) I had my employee (_____) perform the inspection and I agree to be responsible for his/her work.
(print name) **(print name of inspector)**

Qualified Inspector Signature: _____ Date: _____

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

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Signature: _____ Date: _____

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

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