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September 20, 2011

RE: Notice of Propose Rule Development regarding 690-170.0155 (OIR-B1-1802 "Uniform Mitigation Verification Inspection Form")

Dear Ms. Walden:

Fair Insurance Rates in Monroe will not be able to attend the above hear as we will be attending the FCHLM meetings this week and cannot extend our stay. We ask that the OIR consider our comments and recommendations below in the development of the rule. I did not see a specific address to send written comments to.

Attached are our suggested changes. Including these changes should allow Monroe County residents to have the same ability to benefit from mitigation credits as Miami Dade residents:

- Allow a check box for "Building Code" for the code in Monroe County: Even before 1994, our building code was even stronger than Miami Dade. We used the SBCCI Standard Building Code, and designed to 130 mph sustained winds with the supplement "Standard for Hurricane Resistant Residential Construction." All homes in the Monroe County Jurisdiction were required to be designed by an Architect or Engineer since at least 1986. Later the wind speed was increased to 150 MPH 3-second gust.
- In section "Roof Geometry" we recommend reverting to "51% of the roof is a Hip Roof", or "A Hip Roof with a maximum of 25% perimeter flat or gable ends." Firstly, the requirement of measuring the perimeter of the roofs is very time consuming, dangerous and unnecessary and will just increase the cost of performing inspections. Some of these roofs are at multiple heights and ladders will need to be moved multiple times to gain access to all measurements. Secondly, the 2008 Florida Residential Wind Loss Mitigation Study by ARA stated the study only researched two basic roof structures and defined a hip roof for the study "for practical reasons". The report did not indicate that the definition was determined based on studies. We have found no study presented in the state mitigation that backs up the 10% perimeter determination. The ARA mitigation

report implied gable roofs are affected differently when wind comes for perpendicular directions, **therefore if measuring perimeter, should only debit for the gable ends as opposed to “non-hip” section.**

- In section “Roof Deck Attachment” exempt all Monroe County buildings from visual inspection from the year 1986 for roof deck attachment. Code required all buildings to have hot dipped galv. 8d nailing @ 6" at edge and 12" in field.
- All building inspections for COs in Monroe County since at least 1986 included an inspection of hurricane clips. At a minimum the assumption should be that clips exist on post 1986 structures, with new inspections only to determine if "wraps" were installed
- In section “Roof Covering” add Monroe County as an area for roofs installed after 9/1/1994: Monroe County had strong roofs installed, and mostly metal roofs designed for higher wind loads and few clay tile roofs.
- In section “Roof to Wall Attachment” exempt all Monroe County buildings from visual inspection from 1994 on for hurricane clips. All building inspections for COs in all jurisdictions in the County since at least 1986 included an inspection of hurricane clips. At a minimum the assumption should be that clips exist on post 1994 structures, with new inspections only to determine if "wraps" were installed.
- In section “Roof Geometry” add geodesic domes as a mitigation feature. In Monroe County we have a number of geodesic domes, which were built to better withstand high winds. These forward thinking residents should also receive mitigation credits as they may even exceed hip roofs as a mitigation feature.
- In section Opening Protection there seems to be either inconsistencies. Section “A. For Skylights Only: ASTM E 1886 **and** ASTM E 1996” does not refer to missile size whilst section “B. For Skylights Only: ASTM E 1886 **and** ASTM E 1996 (Large Missile - 2 to 4.5 lb.)” does refer to missile impact size. What missile impact size is to be used in section A.
- In section “Opening Protection” there seems to be an inconsistency in section “C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2004 with 2006 supplements” while the third line down says “Are covered with plywood/OSB meeting the requirements of Table 1609.1.4 of the FBC 2007”. Which is the intended FBC reference, 2004 or 2007? This should be clarified.

We recommend a handbook be maintained. The My Florida Safe Homes inspection training was a quality program and maintained a handbook on-line that could be referred to consistently.

Inspectors must be able to exercise their own judgment during the inspection process. Even though receipts or permits are unavailable or photographs may not come out well, an inspector can often determine if the device meets the requirements.

The state OIR should have a copy of the 1994 codes online for inspection professionals to refer to as a resource to determine the adequacy of the mitigation features.

The State Office of Insurance Regulation should have a help desk for inspectors since the forms are OIR forms and insurers often do not assist inspectors with questions and problems.

The OIR should have a second hearing regarding the form in Monroe, Dade or Broward Counties as a trip to Tallahassee is excessive for residents and inspectors.

We recommend removing the underlining in the legal requirements that surround the inspector's signature. It makes it hard to read and therefore stops one from reading it.

We recommend adding more signature space for the owner so the signature is further brought to their attention.

We reviewed this form with four mitigation inspectors to develop our recommendations. One said he can only perform two inspections per day when one includes all the paperwork or electronic work. We believe we need thorough inspections and a four hour time frame for a proper inspection and paperwork is realistic. FIRM is concerned that the re-inspection program, which is removing credits when inspectors check "unknown or unidentified", is inadequate due to the limited time an inspector takes on each jobsite and for the paperwork required to properly certify the mitigation features. Clearly with the low inspection fees the actual inspectors receive from the Citizens Property Insurance Corporation (CPIC) contract for re-inspection (which has ranged from \$50-\$80 the re-inspection program is not designed to provide or accurate and thorough inspection services. Our further concern is that people are so busy working; they do not have time to challenge the inspection, and cannot understand the forms to even begin a challenge. Many seniors just assume the "youngsters" know better and don't have the wherewithall to challenge an inspection. This is causing great hardship.

We hope these recommendations are considered thoughtfully.

Sincerely,

*Annalise Mannix*

Annalise Mannix

FIRM Executive Director

# Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

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

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**NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94), **OR for homes located in Monroe County the Standard Building Code 1994 (SBC-94).**

- A. Built in compliance with the FBC: Year Built \_\_\_\_\_. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY) \_\_\_\_/\_\_\_\_/\_\_\_\_\_
- B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built \_\_\_\_\_. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) \_\_\_\_/\_\_\_\_/\_\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"
- D. For Monroe County Only: Built in compliance with the SBC-94: Year Built \_\_\_\_\_. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) \_\_\_\_/\_\_\_\_/\_\_\_\_\_**

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 2. Concrete/Clay Tile	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other _____	____/____/____	_____	_____	<input type="checkbox"/>

- A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for **Monroe County** or the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- D. No roof coverings meet the requirements of Answer "A" or "B".

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 by staples or 6d nails **-OR-** Batten decking supporting wood shakes/shingles.
- 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 (10d if plywood is placed over batten decking) spaced 6" along the edge and 12" in the field.
- 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 (10d if plywood is placed over batten decking) spaced 6" along the edge and 6" in the field **-OR-**

Inspectors Initials \_\_\_\_\_ Property Address \_\_\_\_\_

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Dimensional lumber/Tongue & Groove decking attached to the roof truss/rafter (spaced a maximum of 24" o.c.) with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 5" in width).

- 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? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- A. Toe Nails
  - Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
  - Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

**Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a 1/2" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.
- B. Clips
  - Metal connectors that do not wrap over the top of the truss/rafter, **or**
  - Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
  - Structure constructed after 1994 in Monroe County (no visual inspection required).**
- C. Single Wraps
  - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- D. Double Wraps
  - Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
  - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- 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? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- A. Hip Roof Hip roof with no other roof shapes greater than **49%** ~~10%~~ of the total roof system perimeter.  
Total length of non-hip features: \_\_\_\_\_ feet; Total roof system perimeter: \_\_\_\_\_ feet **OR change to "Hip Roof with a maximum of 25% perimeter flat or gable ends."**
- B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 \_\_\_\_\_ sq ft; Total roof area \_\_\_\_\_ sq ft
- C. Other Roof Any roof that does not qualify as either (A) or (B) above.
- D. Geodesic Dome**

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

Inspectors Initials \_\_\_\_\_ Property Address \_\_\_\_\_

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- A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SRD barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering 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? Use the chart to determine the weakest form of protection for each category of opening. Check only one answer below (“A” thru “F”) based upon the lowest form of opening protection for all glazed openings, unless both glazed and non-glazed openings have an equal weakest form of protection.

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Inspectors Initials \_\_\_\_\_ Property Address \_\_\_\_\_

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OIR-B1-1802 (Rev. 09/11) Adopted by Rule 69O-170.0155

Page 3 of 5

Windborne Debris Protection Level Chart Place only one "X" in each column to identify the weakest form of protection for each opening type.		Glazed Openings				Non-Glazed Openings	
		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 (9-lb for windows & doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows & doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.4 of the FBC 2007						
D	Non Glazed Entry Doors and Garage Doors that are FBC windload-rated						
E	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
F	No Windborne Debris Protection						

**A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)**

- A.1 All Exterior Openings
- A.2 All Glazed Openings

Are protected at a minimum, with impact resistant coverings or products 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":

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- **For Skylights Only: ASTM E 1886 and ASTM E 1996 ? lb missile**
- For Garage Doors Only: ANSI/DASMA 115

**B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)**

- B.1 All Exterior Openings
- B.2 All Glazed Openings

Are protected, at a minimum, with impact resistant coverings or products 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 (Large Missile – 4.5 lb.)
- SSTD 12 (Large Missile – 4 lb. to 8 lb.)
- **For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile - 2 to 4.5 lb.)**

**C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2004 with 2006 supplements**

- C.1 All Exterior Openings
- C.2 All Glazed Openings

Are covered with plywood/OSB meeting the requirements of Table 1609.1.4 of **the FBC 2007**

**D. Non Glazed Entry Doors and Garage Doors that are FBC windload-rated**

- D.1 All non-glazed garage doors
- D.2 All other non-glazed exterior doors

Meet the requirements for wind pressure under any of Florida Building Code TAS 202, Miami-Dade PA 202, ASTM E 330, or ANSI/DASMA 108.

**E. Exterior Opening Protection (unverified shutter systems with no documentation)**

- E.1 All Exterior Openings
- E.2 All Glazed Openings

Are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to meet Answer A or B with no documentation of compliance.

**F. None or Some Glazed Openings**

- F.1 At least one glazed exterior opening does not have wind-borne debris protection.

Inspectors Initials \_\_\_\_\_ Property Address \_\_\_\_\_

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- F.2 No glazed exterior openings have wind-borne debris protection.

<b>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</b> <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i>		
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 Statutes, 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 (print name) contractors and professional engineers only*) I had my employee (\_\_\_\_\_) perform the inspection (print name of inspector) and I agree to be responsible for his/her work.

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.

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.

Inspectors Initials \_\_\_\_\_ Property Address \_\_\_\_\_

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## COASTAL CONSTRUCTION REQUIREMENTS

Chapter 161.52-161.58, Florida Statutes, established minimum construction requirements for structures located within the coastal building zone. The most important of these requirements are:

\* All structures are to be designed to withstand 110 fastest mile per hour windspeeds using the velocity pressures in the 1986 revisions to Section 1205 of the Standard Building Code, except for the Florida Keys which use 115 fastest mph design windspeeds.

\* All structures located in velocity zones must have foundations designed by a registered architect or engineer and be elevated in accordance with FEMA flood plain management requirements.

For counties in which a Coastal Construction Control Line (CCCL) has been established, the coastal building zone is the area 1,500 feet landward of the Line. In areas where the CCCL is plotted on a barrier island, the coastal building zone is the area 5,000 feet landward of the CCCL, or the entire island, whichever is smaller. A CCCL has been established for the following:

Bay	Brevard	Broward
Charlotte	Collier	Dade
Duval	Escambia	Flagler
Franklin	Gulf	Indian River
Lee	Manatee	Martin
Nassau	Okaloosa	Palm Beach
Pinellas	St. Johns	St. Lucie
Santa Rosa	Sarasota	Volusia
Walton		

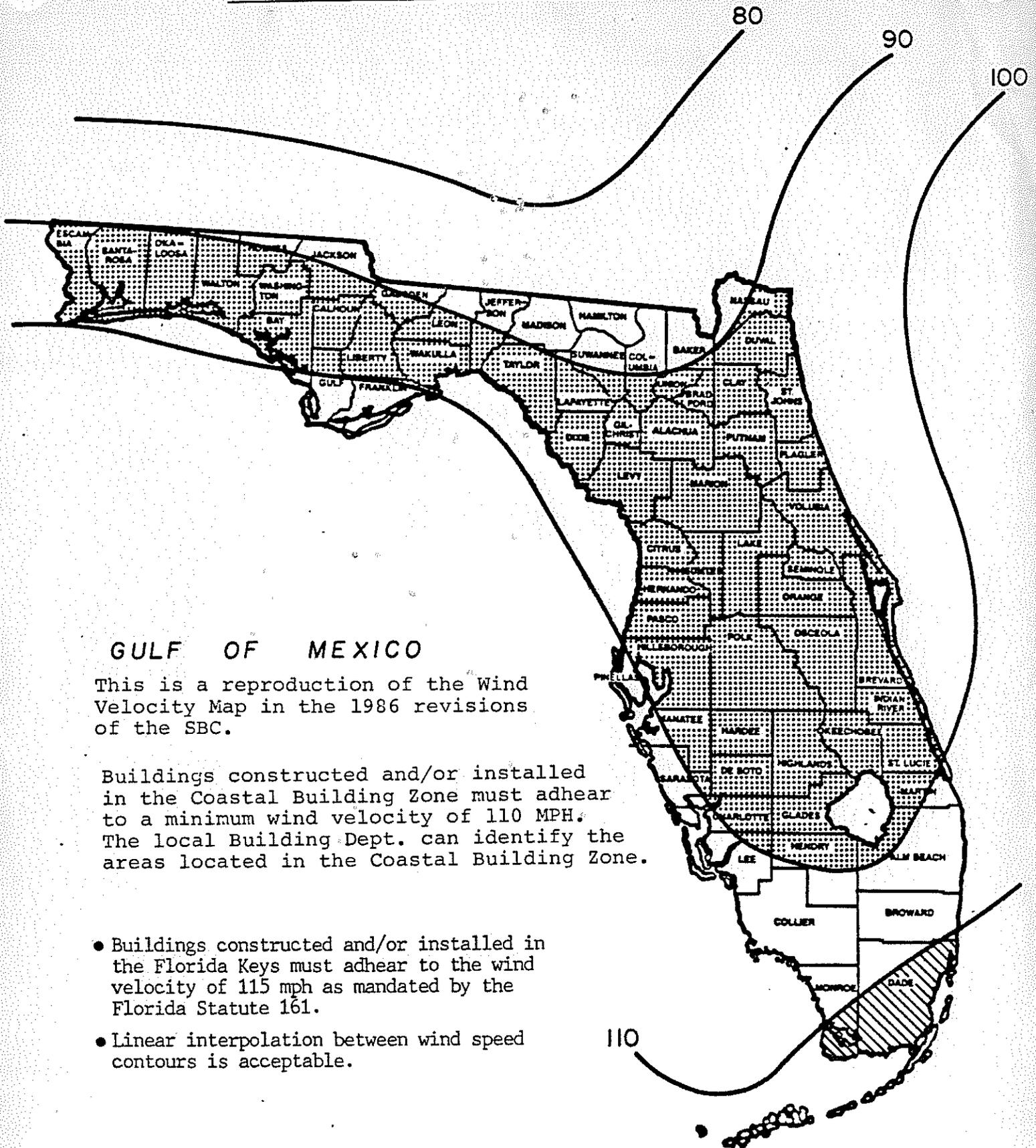
Nine counties have no CCCL, since beaches in those areas are not presently experiencing severe erosion or deterioration. The coastal building zone for these areas is designated as the most landward velocity zone shown on FEMA flood insurance rate maps. Specific locations may be ascertained by contacting local building inspection departments. The nine counties are:

Citrus	Dixie	Hernando
Jefferson	Levy	Pasco
Taylor	Wakulla	

Monroe - Has no CCCL, but all land located in the Florida Keys is a coastal building zone and must utilize 115 fastest mph design winds.

For further detailed information, please call the Department of Community Affairs, Codes and Standards Section at (904) 487-1824.

# Basic Wind Speeds for 50-year Mean Recurrence Interval



## GULF OF MEXICO

This is a reproduction of the Wind Velocity Map in the 1986 revisions of the SBC.

Buildings constructed and/or installed in the Coastal Building Zone must adhere to a minimum wind velocity of 110 MPH. The local Building Dept. can identify the areas located in the Coastal Building Zone.

- Buildings constructed and/or installed in the Florida Keys must adhere to the wind velocity of 115 mph as mandated by the Florida Statute 161.
- Linear interpolation between wind speed contours is acceptable.