

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: _____

Comment [f1]: High Velocity Hurricane Zone (HVHZ) = Miami-Dade or Broward County

1. Original Building Permit Application Date or Year of Construction: Was the structure built to the Florida Building Code? _____

Comment [f2]: Purpose of this question is to determine whether to use the "Existing" or "New" credits table. Permit application date is required to qualify for "New" construction credits if year built is 2002 or 2003.

- A. Building permit application date (MM/DD/YYYY): ____/____/____ or Not available
- B. Year built (YYYY): _____ or Not available or Not required if permit application date is known
- Source of year built:
- B.1. Tax records
- B.2. Insurer
- B.3. Other: _____

2. Predominant Roof Covering: _____

Comment [f3]: Part C has been added because the 2008 ARA study and at least some approved filings differentiate credits between tile and non-tile roofs. "FBC Equivalent" roof cover credit is allowed for SFBC permitted roofs (Permit Dates: 9/1/94 - 2/28/02) in Miami-Dade and Broward counties.

- A. Roof Cover Permit Application Date (MM/DD/YYYY): ____/____/____ or Not available
- B. Year of Installation (YYYY): _____ or Not available or Not required if permit application date is known
- C. Roof Cover Type:
- C.1. Tile (clay or concrete) C.4. Built-up
- C.2. Shingle C.5. Membrane
- C.3. Metal C.6. Other: _____

NOTE: At least one photo documenting the existence of each visible and accessible construction or mitigation attribute marked in Sections 3 through 9 must accompany this form.

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

- A/B/C. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof trusses or rafters.
- 3.1 Truss/rafter spacing: _____ inches on center
- 3.2 Fastener type:
- 3.2.1. Smooth shank nails 3.2.3. Twist shank nails 3.2.5. Adhesive or closed cell foam
- 3.2.2. Ring shank nails 3.2.4. Staples 3.2.6. Screws
- 3.2.7. Other: _____
- 3.3 Nominal roof sheathing thickness: _____ inches (nearest 1/8")
- 3.4 Nail or screw length: _____ inches (nearest 1/8"; including deck thickness)
- 3.5 Nail or screw field counts in 48" length – Field Location 1: _____ Field Location 2: _____
- 3.6 Missed or side splitting nails or screws in 48" length – Field Location 1: _____ Field Location 2: _____

Comment [f4]: Use this information along with lookup tables to assign Deck A, B, or C

Final classification:

- A (neither B nor C) B (8d @ 6/12" or better) C (8d @ 6/6" or better)
- D. Reinforced Concrete Roof Deck.
- E. Other: _____
- F. Unknown or unidentified.
- G. No attic access.

Inspectors Initials _____ Property Address _____

4. **Roof to Wall Attachment:** What is the **weakest** roof to wall connection?

- 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 on every rafter/truss that are nailed 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 wall frame or embedded in the bond beam.
- C. Single Wraps Metal Straps must be secured to every rafter/truss with a minimum of 2 nails on the front side, wrapping over and securing 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.
- D. Double Wraps Both Metal Straps must be secured to every rafter/truss with a minimum of 2 nails on the front side, wrapping over and securing to the opposite side of the rafter/truss with a minimum of 1 nail. Each Strap must be attached to the top plate of the wall frame or embedded in the bond beam in at least one place.
- E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- F. Other: _____
- G. Unknown or Unidentified
- H. No attic access

Comment [f5]: Testing conducted by Simpson showed that 2+1 configuration is sufficient to produce resistance levels assumed in 2002 study.

Comment [f6]: In wood frame construction, the more common configuration would be a single strap that attaches to the wall on either side of the rafter or truss and wraps over the top of the truss or rafter. In this configuration at least 3 fasteners loaded in shear are needed to transfer the loads at each end of the strap, but those fasteners are on the outside of the wall frame and will generally not be visible from inside the attic.

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.)

- A. Hip Roof Hip roof and has no gable end that exceeds 50 % of a major wall length. Hip roof with no other roof shapes greater than 10% of the total main roof system perimeter.
 Total length of non-hip features: _____ feet; Total main roof system perimeter: _____ feet
- B. Non-Hip Roof Any other roof shape or combination of roof shapes including gable, flat, gambrel, mansard, and other roof shapes.

Comment [f7]: Removed "Flat Roof". Not used in OIR-B1-1699. Need to create a separate form for residential buildings with five or more units.

Comment [f8]: Need to provide guidance on identification and measurement of "non-hip" features.

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6. **Gable End Bracing:** For roof structures that contain gables, please check the **weakest** that apply:

- A. Gable End(s) are braced at a minimum in accordance with the 2001 Florida Building Code.
- B. Does not meet the above minimum requirements.
- C. Not applicable, unknown or unidentified.

Comment [f9]: Deleted. Not used in OIR-B1-1699.

7. **Wall Construction Type:** Check all wall construction types for exterior walls of the structure and percentages for each:

- A. Wood Frame _____ %
- B. Un-Reinforced Masonry _____ %
- C. Reinforced Masonry _____ %
- D. Poured Concrete _____ %
- E. Other: _____ %

Comment [f10]: Deleted. Not used in OIR-B1-1699.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot mopped felts are not 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.
- B. No SWR
- C. Unknown or undetermined.

Comment [f11]: No changes

Inspectors Initials _____ Property Address _____

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.

Opening Protection Level	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 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. (Large Missile – 9 lb.)
- Southern Standards Technical Document (SSTD) 12. (Large Missile – 9 lb.)
- For Skylights Only: ASTM E 1886/E 1996. (Large Missile - 4.5 lb.)
- For Garage Doors Only: 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. (Large Missile – 4.5 lb.)
- SSTD 12. (Large Missile – 4 lb. to 8 lb.)
- ASTM E 1886/E 1996. (Large Missile - 2 to 4.5 lb.)

Group C includes any of the following:

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

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*This verification form is valid ~~for up to~~ five (5) years provided no material changes have been made to the structure.
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8. (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 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. (Large Missile—9 lb.)
 - Southern Standards Technical Document (SSTD) 12. (Large Missile—9 lb.)
 - For Skylights Only: ASTM E 1886/E 1996. (Large Missile—4.5 lb.)
 - For Garage Doors Only: ANSI/DASMA 115. (Large Missile—9 lb.)
- 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. (Large Missile—4.5 lb.)
 - SSTD 12. (Large Missile—4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886/E 1996. (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. (Small Missile—2 grams)
 - SSTD 12. (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

- 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.
- 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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**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 at least 3 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.

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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 Section s.471.015 or Section s.489.111, Florida Statutes may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

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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 acts of employees as if the authorized mitigation inspector personally performed the inspection.

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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)

Inspectors Initials _____ Property Address _____

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.

Note: for underwriting purposes, your insurer may ask additional questions regarding your mitigated feature/s.

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