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**To:** Cindy Walden  
**Subject:** RE: OIR B1-1802 Recommendations

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**From:** Darius H Grimes [<mailto:darius@disaster-smart.com>]  
**Sent:** Friday, September 30, 2011 11:54 AM  
**To:** Cindy Walden; Michael Milnes  
**Cc:** Jeff Sciaudone  
**Subject:** OIR B1-1802 Recommendations

Cindy and Mike,

I took some time to read all of the comments on the link Cindy forwarded and then collected comments from our group after the last meeting. The attached represents the collective thoughts of our “unofficial workgroup” with some minor tweaks to address stakeholder concerns from the past meeting.

The only significant changes between the DSCI/ARA hybrid and the OIR Draft were to Q3 and Q7. I did not see any significant recommendations that express concern with the DSCI/ARA version of Q3 so we are sticking with our originally proposed recommendations. If OIR is still having issues or has public comment not posted regarding objections with the new section as designed, we proposed and alternate that retains the current language with only some minor edits to make navigating the answers more clear. This protects current eligible and future credits while making the section a little easier to navigate.

We also consider the comments from OIR and the Consumer Advocate regarding “churning” of inspections and reinspections to be of significance and agree the new version of the form needs to reduce the need for this. Here are the thoughts on how the DSCI/ARA form continues the process towards reducing and potentially eliminating the need for mass reinspection programs:

1. There is a natural financial resistance within the industry to not spend money for reinspections unless warranted,
2. Mass reinspection programs only became necessary as a result of the older 2 page version of the form that did not require documentation meaning insurers were forced to award credits blindly,
3. Reinspections for the current form have been reduced because it requires verifiable documentation giving mitigation departments more confidence in the form answers,
4. Based on today's practice using the current 4 page form, insurers are more likely to screen forms at the application stage and question missing documentation or unsupported answers reducing the need to reinspect every property,
5. Can someone still cheat? Yes, but now we have provided some additional data points (Q1, Q2, Q3 and Q7) increasing the documentation requirements to provide a more clear answer as to the inspectors intentional or unintentional errors, this is needed to enforce the language in 627.711 regarding “intentional or willful fraud”.
6. Intentional or willful fraud is difficult if not impossible to prove unless there is decision process within the form using the data points from visual observations that support correct answers photos alone do not always provide the level of detail needed to quantify answers especially in respect to Q3 and Q7.

Thank you for your continued insistence that newer versions support a better process for all. We strongly urge consideration of the attached form in its entirety as a consensus document to correct previous oversight in the current form, past experience in dealing with inspections and documentation issues, and the need to eliminate widespread reinspections reducing cost for insurers and the inconvenience and frustration for the insured.

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# 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:	

**NOTE: Provide photos of features and/or documentation used in validating the compliance or existence of each construction or mitigation attribute. Your insurer may ask additional questions regarding your mitigated feature/s.**

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)?

- 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"

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 documentation 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 Documentation 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 after March 1, 2002.
- B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 2/1/2002.
- 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? If the roof deck is plywood/OSB, Dimensional Lumber, or Tongue & Groove fill in the information collected during the inspection in the chart below.

Roof Deck Attachment Information	Spray Foam Adhesive	Deck Thickness (inches)	Dim/T&G Board Width (inches)	Dim/T&G # Nails Per Board	Truss/Rafter Spacing	# Nails In Four (4) Feet (field nailing only)	Total Fastener Length (Deck Thickness plus exposed nail length to the nearest 1/8 inch)	Fastener Type (Smooth, Ring Shank, Deformed Shank, Screw)	Average # Misses in Four (4) Feet
Plywood									
OSB									
Dimensional Lumber/T&G									

Use the information collected from above chart to select the proper Deck Fastening Classification below. For deck types other than Plywood/OSB, Dim Lumber, or Tongue & Groove or where complete information is not available use Answers "E" thru "H".

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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.  
OIR-B1-1802 (Rev. XXXX 04/11) Adopted by Rule 690-170.0155

**Comment [DHG1]:** We recommend that if this improved version will not be accepted by OIR that you retain the current version of Q3 in the 2/10 form with the minor edits we show as an alternate.

The current form includes performance requirements for uplift that must be included in order to allow FoamSeal adhesive and other approved mitigation techniques to qualify for credits. Our version includes these details but also adds a table that is needed in determining the answer to these questions. Without this data you could not accurately mark the form.

We certainly understand that some inspectors may not like this version because they have to provide actual data points but our focus is on solving problems identified in reinspection programs and reducing the need for reinspections that are both costly for insurers and an inconvenience for the insured.

**Comment [DHG2]:** The footer language "for up to 5 years" has been retained based on significant industry and stakeholder resistance to modifying this to read "for 5 years" at the last meeting.

Overall Deck Rating- Plywood/OSB or Dimensional Lumber or Tongue & Groove Decking Types	Deck Thickness	Truss/Rafter Spacing	# Nails in 4 Feet (field nailing)	Fastener Length	Average # Misses
<input type="checkbox"/> Deck A- 6d nails or staples or any of the following is true	<7/16"	>24"	For 2.375" Nails < 5	< 2.375"	> 3
<input type="checkbox"/> Deck B- 8d nails spaced 6/12 and all of the following is true OR documentation attached to certify an equivalent mean uplift resistance of 103 PSF	>=7/16"	<=24"	For 2.375" Nails = 5	>= 2.375"	< 3
<input type="checkbox"/> Deck C- 8d nails spaced 6/6 and all of the following is true OR documentation attached to certify an equivalent mean uplift resistance of 182 PSF	>=7/16"	<=24"	For 2.375" Nails >= 9	>= 2.375"	< 3
<input type="checkbox"/> Deck D- Dim Lumber or Tongue & Groove and all of the following is true	N/A	<= 24"	2 nails/board > 6" or 1 nail/board <= 5"	N/A	N/A

- E. Reinforced Concrete Roof Deck.
- F. Other: \_\_\_\_\_
- G. Unknown or unidentified.
- H. No attic access.

Proposed Alternate Language if the above is not adopted

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**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 less than that required for class B or C.

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 is shown to have an equivalent or greater resistance 8d nails at 6"/12" spacing or has a mean uplift resistance of at least 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 & 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 is shown to have an equivalent or greater resistance the 8d common nails at 6"/6" spacing or has a mean uplift resistance of at least 182 psf.

D. Reinforced Concrete Roof Deck.

E. Other: \_\_\_\_\_

F. Unknown or unidentified.

G. No attic access.

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**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

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- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with no more than a ¼ 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.
- 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 10% of the total roof system perimeter.  
Total length of non-hip features: \_\_\_\_\_ feet; Total roof system perimeter: \_\_\_\_\_ feet
- 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
  - For a building with 1 to 4 units, any roof that does not qualify as a Hip Roof (A)
  - For a building with 5 or more units, any roof that does not qualify as either a Hip Roof (A) or Flat Roof (B)

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6. **Secondary Water Resistance (SWR):** (standard underlayment's or hot mopped felts do not qualify as an SWR)
- A. SWR (also called Sealed Roof Deck) Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing or foam adhesive **SRD-SWR** 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, then check only one answer below ("A" thru "E") based upon the lowest protection level for ALL Glazed Openings and check the protection level for all Non-Glazed Openings (x.1 or x.2).

**Comment [DHG3]:** There did not seem to be any indication of support for the changes in the OIR draft form to add a separate answer specific to windload non-glazed entry/garage doors.

We recommend using the section we designed that does include a checkbox for windload non-glazed entry/garage doors as factor to verify the lack of opening protection but stops short of confusing these openings as an Opening Protection classification or influencing current or future credits for insured's as outlined in the OIR B1-1699 tables.

Windborne Debris Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below ("A" thru "E"), based on the weakest form of protection (lowest row) for any of the Glazed Openings and indicate the weakest form of protection (lowest row) for Non-Glazed Openings.		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	Opening Protection products that appear to be A, B, or C but are not verified Other protective coverings that cannot be identified as A, B, or C						
E	No Windborne Debris Protection Unprotected Non Glazed Door/Garage Door indicating wind pressure resistance						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** 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
  - For Garage Doors Only: ANSI/DASMA 115
- A.1 All Non Glazed Openings have an equal or higher level of protection or no Non-Glazed Openings exist
- A.2 One or More Non-Glazed Openings have a lower level or no protection
- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** 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.)
- B.1 All Non Glazed Openings have an equal or higher level of protection or no Non-Glazed Openings exist
- B.2 One or More Non-Glazed Openings have a lower level or no protection
- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.4 of the FBC 2007
- C.1 All Non Glazed Openings have an equal or higher level of protection or no Non-Glazed Openings exist
- C.2 One or More Non-Glazed Openings have a lower level or no protection

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- D. Exterior Opening Protection (unverified shutter systems with no documentation)** 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", "B" or "C" with no documentation of compliance.
  - D.1 All Non Glazed Openings have an equal or higher level of protection or no Non-Glazed Openings exist
  - D.2 One or More Non-Glazed Openings have a lower level or no protection
  
- E. None or Some Glazed Openings** One or more glazed exterior openings do not 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.

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