

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: |

Many of the proposed changes have been discussed with several inspectors/inspection companies and offer my input for use at the meeting in Tallahassee, FL, on June 20th.

Question 1: No changes recommended but I can support ARA changes.

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.

Question 2: I agree with ARA's changes and suggest removing the word "Predominant" because any roof covering representing greater than 50% of the roof is "Predominant" and it is therefore possible for a house to have an old roof covering on up to 49+ percent of the roof and an new, current covering on 51% and qualify for the discount.

2. **Roof Covering:**

- 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.2. Shingle
 - C.3. Metal
 - C.4. Built-up
 - C.5. Membrane
 - 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.

Question 3: No changes recommended.

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

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

Page 1 of 6

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 & 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.

Question 4: I believe the current wording requiring a connector "on every rafter/truss" is too restrictive. I believe when this question was first posed 10 years ago, we were referring to old construction techniques where rafters were on 16 inch spacing and it was very common for every other rafter to have a connector. In modern construction with trusses, spacing is normally 24 inches and connectors are most always found on every one. There are some exceptions however: sometimes an "intermediate" truss will be installed for some support (not uplift) and there may or may not be a connector holding that truss to the exterior wall—generally it is not needed as the main roof structure is on 24 inch centers and they are fastened. Additionally, with hip roofs there are small "Jacks" at the corners and the uplift on them is very low so connectors are often not used and only toe nails or small connectors are used to meet the design uplift. If the main trusses are fastened with single wrap straps, it seems wrong to down rate the house to toe nails if the small jacks only require toe nail connections. Other changes proposed simply clarify the number and placement of nails for the connectors and adds spacing and corrosion considerations.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Excluding Hip-Jacks within 5 feet of the 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 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 "B"
- E. Structural: Anchor bolts structurally connected or reinforced concrete roof.
- F. Other: _____
- G. Unknown or Unidentified
- H. No attic access

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

Page 2 of 6

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 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.
 - C. Flat Roof: Flat roof shape in which 90% of the total roof area has a slope of less than 2:12.
6. **Secondary Water Resistance (SWR):** (standard underlayments 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.
 - B. No SWR
 - C. Unknown or undetermined.

Question 7 and 8; I agree with ARA that these should be deleted. This is a Mitigation Verification Inspection Form and there are no credits for “Braced Gables” and the wall construction is an underwriting question. (I notices that a comment has been added at the end of the form: Note: for underwriting purposes, your insurer may ask additional questions regarding your mitigated feature/s. So be it, but that question should not be on the OIR form. Answering both of these questions takes time and they should be eliminated.

Question 9 (now question 7): I have made mostly formatting changes but added the note: (APPLICABLE TO OPENINGS LOCATED GREATER THAN 30 FEET ABOVE GRADE) to the small missile answers. The suggestion to change the garage door wording I believe is wrong. If there is to be a credit for wind rated garage doors, that should be a separate question. The way the question is worded now is correct. The question of all openings or all glazed openings being protected should not be complicated with wind rated garage door issues. Impact protected or rated has nothing to do with wind only rated garage doors. I can support ARA’s table approach shown below and can support the current system. Some changes are possible such as eliminating the “Small Missile” classifications due to the small missile being acceptable only above 30 feet above grade.

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.)

Inspectors Initials _____ Property Address _____

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- 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 – 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)

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).

The current system.

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 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 (GLAZED AND UNGLAZED)**, 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 (GLAZED AND UNGLAZED)** 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”: (APPLICABLE TO OPENINGS LOCATED GREATER THAN 30 FEET ABOVE GRADE)
 - 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 (GLAZED AND UNGLAZED)** 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”).

Inspectors Initials _____ Property Address _____

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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) (APPLICABLE TO OPENINGS LOCATED GREATER THAN 30 FEET ABOVE GRADE)
- 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). Or other FBC approved attachment systems. Panels must be cut to size and marked as to the opening they where they are to be installed.
- 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.

| | | |
|--|---------------|---------------------------|
| <i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i> 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 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.

Inspectors Initials _____ Property Address _____

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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.

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.

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

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