

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided 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: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph or document providing proof must accompany this form to validate each attribute marked in questions 2-3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form. A current FORTIFIED Home™ Roof, Silver, or Gold Certificate may be used to qualify features as indicated below.

1. Building Code: What version of the Florida Building Code Was the structure built in compliance with the Florida Building Code (FBC 2001 & 2004 OR FBC 2007 or later) OR for homes located in the High-Velocity Hurricane Zone ("HVHZ") (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94) was in force at the time of original construction?

☐ A. Code in force at time of construction was Built in compliance with the FBC 2001 & 2004: 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. Code in force at time of construction was the FBC 2007 and later: Year Built _____. For homes built in 2007/2008, provide a permit application with a date after 12/8/2006: Building Permit Application Date (MM/DD/YYYY) ____/____/____.

☐ C. ~~B.~~ For the HVHZ Only: Code in force at time of construction was 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) ____/____/____.

☐ D. ~~C.~~ Unknown or does not meet the requirements of Answer "A" or "B" or "C".

2. Region: Location based on design windspeed. See ASCE 7-22 (700-year MRI) Risk Category 2 (www.ascehazardtool.org).

☐ HVHZ ☐ Region 1 (≥ 140 mph) ☐ Region 2 (130 mph – 139 mph) ☐ Region 3 (< 130 mph)

3. Roof Slope: For single-family homes with multiple slopes, the higher slope must account for at least two thirds of the main roof area to be classified as "High Slope."

☐ High Slope (≥ 6:12) ☐ Low Slope (< 6:12).

4. 2- Roof Covering: Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number AND Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified. If the home has a current FORTIFIED Home™ Roof, Silver, or Gold Certificate, mark answer A.

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 the time of installation

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OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later. A current FORTIFIED Home™ ☐ Roof, ☐ Silver, or ☐ Gold Certificate is attached (check one).

☐ 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 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".

5. 3- Roof Deck Attachment: What is the **WEAKEST** form of roof deck attachment? If the home has a current FORTIFIED Home™ Roof, Silver, or Gold Certificate, mark answer C.

☐ A. Plywood/Oriented strand board (OSB) with minimum thickness of 7/16" roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" ~~inches~~ o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. ~~OR -OR-~~ Batten decking supporting wood shakes or wood shingles (max 24" truss/rafter spacing). ~~OR -OR-~~ Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean ultimate uplift resistance of at least 55 psf, but less than that required for Options B or C below. (NOTE: If the nailing or rafter spacing is greater than specified above, or the roof decking is less than specified above, select Answer E. Other.)

☐ B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" ~~inch~~ attached to the roof truss/rafter (spaced a maximum of 24" ~~inches~~ o.c.) by 8d common nails spaced a maximum of 12" ~~inches~~ in the field. ~~OR -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 than 8d nails spaced a maximum of 12" ~~inches~~ in the field (max 24" truss/rafter spacing) or has a mean ultimate uplift resistance of at least 103 psf.

☐ C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" ~~inch~~ attached to the roof truss/rafter (spaced a maximum of 24" ~~inches~~ o.c.) by 8d common nails spaced a maximum of 6" in the field. ~~OR -OR-~~ Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6" in width). ~~OR -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 than 8d common nails spaced a maximum of 6" ~~inches~~ in the field (max 24" truss/rafter spacing) or has a mean ultimate uplift resistance of at least 182 psf. A current FORTIFIED Home™ ☐ Roof, ☐ Silver, or ☐ Gold Certificate is attached (check one).

☐ D. Reinforced Concrete Roof Deck.

☐ E. Other: _____

☐ F. Unknown or unidentified.

☐ G. No attic access.

6. 4- Roof to Wall Attachment: What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within five (5) feet of the inside or outside corner of the roof in determination of WEAKEST type). If the home has a current FORTIFIED Home™ Gold Certificate, mark Answer B unless a stronger connection is verified by other documentation.

☐ A. Toenails:

☐ 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 or**

☐ Metal connectors or structural fasteners that do not meet the minimal conditions or requirements of B, C, or D, or-

☐ Other connection method documented to provide a minimum ultimate strength of at least 550 lbs.

Minimal conditions to qualify for categories B, C, or D. All verified connections are either: (Note: All retrofit connectors, or structural fasteners, must meet option 3).

☐ 1. Metal connectors secured to truss/rafter with a minimum of three (3) nails, and attached to the side and/or bottom of the wall framing top plate, or embedded into the bond beam, with less than 1/2" gap from the blocking or truss/rafter, and blocked no more than 1 1/2" from the truss/rafter, and free of visible severe corrosion, **OR**

☐ 2. Metal connectors consisting of a single strap that wraps over the truss/rafter, are secured to the side of the wall and/or bottom of the top plate with a minimum of three nails on each side and free of visible severe corrosion, **OR**

☐ 3. Purpose-made metal connector(s) or structural fastener(s) installed per the manufacturer's installation specifications to meet the allowable uplift capacity detailed below.

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☐ B. Clips: A current FORTIFIED Home™ ☐ Gold Certificate is attached (check box).

- ☐ Metal connectors that do not wrap over the top of the truss/rafter, ~~OR~~
- ☐ Metal connectors with a minimum of one (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 three (3) nails, ~~OR~~
- ☐ Purpose-made metal connector(s) or structural fastener(s) with a substantiated wind allowable uplift capacity of 386 lbs. or greater installed per the manufacturer's installation specifications (requires site-specific documentation).

☐ C. Single Wraps:

- ☐ Metal connectors consisting of a single strap that wraps over the ~~top of the~~ truss/rafter and ~~are~~ is secured with a minimum of two (2) nails on ~~one side the front~~ and a minimum of one (1) nail on the opposing side, ~~OR~~
- ☐ Purpose-made metal connector(s) or structural fastener(s) with a substantiated wind allowable uplift capacity of 535 lbs. or greater installed per the manufacturer's installation specifications (requires site-specific documentation).

☐ D. Double Wraps:

- ☐ Metal Connectors consisting of two (2) separate straps, ~~one 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 two (2) nails on ~~one the front~~ side, and a minimum of one (1) nail on the opposing side, ~~OR~~
- ☐ Metal connectors consisting of a single strap that wraps over the ~~top of the~~ truss/rafter, are secured to the side of the wall on both sides, and/or bottom of is secured to the top plate with a minimum of three (3) nails on each side, ~~OR~~
- ☐ Purpose-made metal connector(s) or structural fastener(s) with a substantial wind allowable uplift capacity of 891 lbs. or greater installed per the manufacturer's installation specifications (requires site specific documentation).

☐ E. Structural: Anchor bolts structurally connected or reinforced concrete roof.

☐ F. Other: _____

☐ G. Unknown or unidentified.

☐ H. No attic access.

☐ I. Connection not installed as intended.

7. 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 five (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.

8. 6. Sealed Roof Deck/Secondary Water Resistance (SWR SWBR): Applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. Standard underlayment or hot-mopped felts do not qualify as an SWR. (~~standard underlayments or hot mopped felts do not qualify as an SWR~~). If the home has a current FORTIFIED Home™ Roof, Silver, or Gold Certificate, mark answer A and indicate type.

☐ A. ~~Sealed Roof Deck SWR (also called SWR Sealed Roof Deck) Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing or foam adhesive 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. A current FORTIFIED Home™~~ ☐ Roof, ☐ Silver, or ☐ Gold Certificate is attached (check one).

☐ Fully adhered polymer-modified bitumen roofing underlayment complying with ASTM D1970.

☐ Tape over roof deck seams with felt or synthetic. (A minimum 3.75-inch-wide (95 mm) strip of self-adhering polymer-modified bitumen membrane complying with ASTM D1970 or self-adhering flexible flashing tape complying with AAMA 711, Level 3 [for exposure up to 176°F (80°C)]).

☐ Double layer of felt or synthetic with no tape. (Two layers of ASTM D226 Type II, ASTM D4869 Type III or Type IV or ASTM D8257 underlayment).

☐ Foam seal adhesives with an uplift resistance of 110 PSF (FOS 1.5). (Foam seal/adhesive must be installed along rafter deck intersections, all panel joints, etc.).

☐ B. No Sealed Roof Deck SWBR.

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☐ C. Unknown or undetermined.

2. 7. Opening Protection: What is the **WEAKEST** form of wind-borne debris protection installed on the structure? This category includes all openings in the wall and roof including windows, doors, sliding glass doors, skylights, and garage doors. Gable roof vents and other roof vents are not included. All openings (windows, doors, and skylights) must be in good condition. Buildings with openings that need replacement do not qualify for wind mitigation rate differentials, regardless of the presence/absence of other features. **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings and (b) check the protection level for all Non-Glazed openings (.1, .2, .3) as applicable. If the home has a current FORTIFIED Home™ Silver or Gold Certificate with non-glazed garage door(s), mark answer A and A.2. If the home has a current FORTIFIED Home™ Silver or Gold Certificate with no garage door or glazed garage door(s), mark answer A and A.1.

Opening Protection Level Chart		Glazed Openings				Non-Glazed Openings	
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 X), based on the weakest form of protection (lowest row) for any of the gGlazed openings and indicate the weakest form of protection (lowest row) for nNon-gGlazed 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 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage Doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	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						
X	No Windborne Debris Protection						

☐ **A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb. for skylights only):** All glazed 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" (Level A in the table above and Hurricane in the factor table).: A current FORTIFIED Home™ ☐ Silver or ☐ Gold Certificate is attached (check one).

- 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 Non-Glazed openings classified as A in the table above, or no non-glazed Non-Glazed openings exist.

☐ A.2 One or more non-glazed Non-Glazed openings classified as Level D in the table above, and no non-glazed Non-Glazed openings classified as Level B, C, N, or X in the table above.

☐ A.3 One or more non-glazed Non-Glazed openings is classified as Level B, C, N, or X in the table above.

☐ **B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb. for skylights only):** All glazed 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" (Level B in the table above and Hurricane in the factor table):

- ASTM E 1886 and ASTM E 1996 (Large Missile – 4.5 lb.)

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- 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~~ ~~Non-Glazed~~ openings classified as A or B in the table above, or no ~~non-glazed~~ ~~Non-Glazed~~ openings exist.
- ☐ B.2 One or more ~~non-glazed~~ ~~Non-Glazed~~ openings classified as Level D in the table above, and no ~~non-glazed~~ ~~Non-Glazed~~ openings classified as Level C, N, or X in the table above.
- ☐ B.3 One or more ~~non-glazed~~ ~~Non-Glazed~~ openings is classified as Level C, N, or X in the table above.

- ☐ **C. Exterior Opening Protection – Wood Structural Panels meeting FBC 2007:** All glazed openings are covered with ☐ Plywood **OR** ☐ OSB, meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above **and** Plywood or OSB in secondary factors table).

- ☐ C.1 All ~~non-glazed~~ ~~Non-Glazed~~ openings classified as A, B, or C in the table above, or no ~~non-glazed~~ ~~Non-Glazed~~ openings exist.
- ☐ C.2 One or more ~~non-glazed~~ ~~Non-Glazed~~ openings classified as Level D in the table above, and no ~~non-glazed~~ ~~Non-Glazed~~ openings classified as Level N or X in the table above.
- ☐ C.3 One or more ~~non-glazed~~ ~~Non-Glazed~~ openings is classified as Level N or X in the table above.

- ☐ **N. Exterior Opening Protection (unverified shutter systems with no documentation):** All ~~glazed~~ ~~Glazed~~ openings are protected with protective coverings not meeting the requirements of Answer “A₁”, “B₁”, or C” or systems that appear to meet Answer “A” or “B” with no documentation of compliance (Level N in the table above **and** Ordinary in secondary factors table).

- ☐ N.1 All ~~non-glazed~~ ~~Non-Glazed~~ openings classified as Level A, B, C, or N in the table above, or no ~~non-glazed~~ ~~Non-Glazed~~ openings exist.
- ☐ N.2 One or more ~~non-glazed~~ ~~Non-Glazed~~ openings classified as Level D in the table above, and no ~~non-glazed~~ ~~Non-Glazed~~ openings classified as Level X in the table above.
- ☐ N.3 One or more ~~non-glazed~~ ~~Non-Glazed~~ openings is classified as Level X in the table above.

- ☐ **X. None or Some Glazed Openings:** One or more glazed openings classified. (Level X in the table above **and** None in the factor table).

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.

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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 sections 471.015 or 489.111, Florida Statutes, 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, and I
(print name of inspector)
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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