

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form with 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: One	Email:

1. **Roof Covering:** *Date of Installation:* _____
- At a minimum meets the 2001 Florida Building Code or the 1994
 - Does not meet the above minimum requirements.
 - Unknown or Undetermined.

Question #1 has to do with the roof installation code. Any permit pulled after March of 1994 is under the new code. If the roof permit was pulled before March of 1994, then do not meet the minimum requirements.

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

- Plywood/OSB roof sheathing attached along the edge and 12" in the field. **-OR-** By screws, nails, adhesives, other deck fastening system that has an equivalent mean uplift resistance of 55 psf.
- Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d 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.


Question #2 has to do with the way the roof deck (plywood, planks, OSB, etc.) is attached to the roof structure (truss or rafters). If the Property has the right size nail and the nails are properly spaced, then this would be answered favorably. The best answers are the third and fourth selections.

- Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d 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.
- Reinforced Concrete Roof Deck.
- Unknown, unidentified or no attic access.

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

- Toe Nail Rafter/truss anchored to top plate of wall using nails driven at a 45 degree angle to the rafter/truss and attached to the top plate of the wall.
- Clips Metal attachments on **every** rafter/truss that are nailed to one side (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.
- Single Wraps Metal Straps must be secured to **every** rafter/truss with a minimum of one nail and securing to the opposite side of the rafter/truss with a minimum of one 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.
- Double Wraps Both Metal Straps must be secured to **every** rafter/truss with a minimum of two nails wrapping over and securing to the opposite side of the rafter/truss with a minimum of two nails. Each Strap must be attached to the top plate of the wall frame or embedded in the bond beam in at least one place.
- Structural Anchor bolts, structurally connected or reinforced concrete roof to wall connection.
- Unknown Unknown, unidentified or no attic access.

Question #3 has to do with the way the roof structure is attached to the exterior wall. For example below is a single wrap connection. That is a metal strap, which is imbedded in the tie beam and wraps around the roof structure.



Single Wrap

4. **Roof Geometry:** What is the roof shape(s)? (Porches or carports that are not structural roof system are not considered in the roof geometry determination)

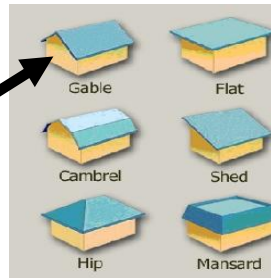
Question #4 has to do with the roof shape. A true hip roof usually gives the best credit.

- Hip Roof Hip roof with no other roof shapes greater than 50% of any m
- Other Any other roof shape or combination of roof shapes including mansard and other roof shapes.

5. **Gable End Bracing:** Check all gable end bracing types that apply:

- Gable End Bracing
- Gable End Bracing
- Not applicable, unknown or undamaged.

Question #5 has to do with gable ends and whether they are properly braced or not. The photo on the right illustrates a gable end. Determining gable end bracing is done from inside the attic.



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

- Wood Frame _____%
- Reinforced Masonry _____%
- Other: _____%
- Un-Reinforced Masonry _____%
- Poured Concrete _____%

Question #6 has to do with the type of construction. A metal detector is used to locate reinforced steel in the exterior walls.

7. **Secondary Water Resistance (SWR):** (standard underlayments or hot mopped felts are not SWR)

- SWR Self adhesive Barrier (not for water intrusion.)
- No SWR

Question #7 has to do with SWR. SWR is sometimes offered by a roofer; however, it is expensive and not commonly installed. The idea is to defer roof leaks, if the roofing material is damaged during a storm.

8. **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)

- Hurricane **All exterior openings** are fully protected at a minimum with impact resistant coverings, impact resistant doors and/or impact resistant glazing that meets the requirements of one of the

- Ballistic
- No
- Wind
- No

Question #8 has to do with opening protection. This is the question, which confuses most homeowners. **ALL EXTERIOR OPENINGS** means: windows, doors, garage doors, skylights, side lights, doors with glass, doors without glass, glass block, etc. This means that every single opening must have impact rated protection. This is defined in two ways. 1. There are protective devices, which are placed over the opening, when a storm is approaching (ex: panels, accordions, roll-ups, etc...). 2. The product, itself, is impact rated (ex: impact rated windows, impact rated doors, impact rated garage doors, impact rated skylights, etc...). This is **VERY IMPORTANT**: Many homeowners say that they need a form of egress. The code states that they need a form of escape during a storm not a form of egress. The difference is that they only need one way out. The door, which they have designated for escape must open in or out and must be able to be opened from the inside. This does not stop the homeowner from opening an accordion from the inside of an in swing door or from opening an impact rated door from the inside. This form of egress reasoning is no longer valid. In order to receive the best rating on this question **EVERY** single opening must be protected with impact rated product.

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This rating