WIND MITIGATION

Overview of the OIR-B1 1802 Inspection program
TOPICS OF DISCUSSION

- Permits and Inspections (AHJ)
- Qualified persons to complete Inspections
- Field Examples
PERMITS AND INSPECTIONS
THE USE OF A PERMIT TO VERIFY COMPLIANCE

- **Permit: 105.4.1 Permit intent.**
  A permit issued shall be construed to be a license to proceed with the work and not as authority to violate, cancel, alter or set aside any of the provisions of the technical codes, nor shall issuance of a permit prevent the building official from thereafter requiring a correction of errors in plans, construction or violations of this code. Every permit issued shall become invalid unless the work authorized by such permit is commenced within six months after its issuance, or if the work authorized by such permit is suspended or abandoned for a period of six months after the time the work is commenced.

- **Inspections: 110.1 General.**
  Construction or work for which a permit is required shall be subject to inspection by the building official and such construction or work shall remain accessible and exposed for inspection purposes until approved. Approval as a result of an inspection shall not be construed to be an approval of a violation of the provisions of this code or of other ordinances of the jurisdiction. Inspections presuming to give authority to violate or cancel the provisions of this code or of other ordinances of the jurisdiction shall not be valid. It shall be the duty of the permit applicant to cause the work to remain accessible and exposed for inspection purposes. Neither the building official nor the jurisdiction shall be liable for expense entailed in the removal or replacement of any material required to allow inspection.
PERMITS AND INSPECTIONS
THE USE OF A PERMIT TO VERIFY COMPLIANCE

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

**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”
QUALIFIED INSPECTORS

627.711 Notice of premium discounts for hurricane loss mitigation; uniform mitigation verification inspection form.—

1. A home inspector licensed under s. 468.8314 who has completed at least 3 hours of hurricane mitigation training approved by the Construction Industry Licensing Board which includes hurricane mitigation techniques and compliance with the uniform mitigation verification form and completion of a proficiency exam;

2. A building code inspector certified under s. 468.607;

3. A general, building, or residential contractor licensed under s. 489.111;

4. A professional engineer licensed under s. 471.015;

5. A professional architect licensed under s. 481.213; or

6. Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form.

(b) An insurer may, but is not required to, accept a form from any other person possessing qualifications and experience acceptable to the insurer.
468.8311 Definitions.—As used in this part, the term:

1. “Department” means the Department of Business and Professional Regulation.

2. “Home” means any residential real property, or manufactured or modular home, which is a single-family dwelling, duplex, triplex, quadruplex, condominium unit, or cooperative unit. The term does not include the common areas of condominiums or cooperatives.

3. “Home inspector” means any person who provides or offers to provide home inspection services for a fee or other compensation.

4. “Home inspection services” means a limited visual examination of the following readily accessible installed systems and components of a home: the structure, electrical system, HVAC system, roof covering, plumbing system, interior components, exterior components, and site conditions that affect the structure, for the purposes of providing a written professional opinion of the condition of the home.

468.83 Home inspection services licensing program; purpose.—(1) There is created within the department the home inspection services licensing program.

(2) The Legislature recognizes that there is a need to require the licensing of home inspectors and to ensure that consumers of home inspection services can rely on the competence of home inspectors, as determined by educational and experience requirements and testing. Therefore, the Legislature deems it necessary in the interest of the public welfare to regulate home inspectors in this state.

627.711: A home inspector licensed under s. 468.8314 who has completed at least 3 hours of hurricane mitigation training approved by the Construction Industry Licensing Board which includes hurricane mitigation techniques and compliance with the uniform mitigation verification form and completion of a proficiency exam;
The Department of Business and Professional Regulation received a request from a licensed Home Inspector in relation to Insurance inspections, specifically the OIR-B1 1802 and the 4-Point inspection forms. The request was stated as follows:

1. *Petitioner asks the department “to state unequivocally” that the standards of practice for home inspectors adopted in rules 61-30.801 through 61-30.811, Florida Administrative Code, do not apply to inspections performed outside the scope of Home Inspections as defined in chapter 468, part XV, Florida Statutes.*

61-30.102 License Requirements. (a) Provide proof of completion of a course of study approved by the department in home inspection services of not less than 120 hours which includes all eight components of a home as set forth in Section 468.8313(2), F.S. Department approved courses of study may be found http://www.myfloridalicense.com/dbpr/servop/testing/documents/home.insp.pre.pdf.

61-30.503 Course Approval, Prelicensure and Continuing Education. (c) The required two (2) hours of instruction regarding hurricane mitigation training shall include training on completion of the “Uniform Mitigation Verification Inspection Form,” OIR-B1-1802 (Rev. 01/12), incorporated by reference in Rule 69O-170.0155, F.A.C. (eff. 2/1/12).

(b) The course provider shall submit to the department the following for course approval before the course is offered: an application, a detailed course outline describing the course’s content and subject matter, and a written statement that explains in detail how the course relates to the practice of home inspection services as defined in Section 468.8311(4), F.S.

61-30.801 Standards of Practice, General. (7) These Standards of Practice do not limit inspectors from:

(a) Including other inspection services, in addition to those required by these Standards of Practice;

(c) Excluding systems and components from the inspection if agreed upon in writing by the inspector and client.
RESPONSE TO DECLARATORY STATEMENT FROM THE DBPR

“The department further notes that it does not have the statutory authority to promulgate standards of practice rules for the performance of wind mitigation inspections or 4-point inspections to the extent that these inspections do not also meet the definition of home inspection services”

468.8311 Definitions(3) “Home inspector” means any person who provides or offers to provide home inspection services
INSURANCE INSPECTIONS AND THE DBPR

In 2013, DMI Inspections requested a declaratory statement from the DBPR on whether Home Inspectors could offer a “referral fee” for insurance inspection referrals from brokers or agents.

468.8319 Prohibitions; penalties. — (1) A person may not: (h) Offer or deliver any compensation, inducement, or reward to any broker or agent therefor for the referral of the owner of the inspected property to the inspector or the inspection company.
Below is the department's response:

“The Department stated that a licensed home inspector or licensed contractor would not violate the provisions of § 468.8319 by offering a fee to insurers for referral of wind mitigation clients; the phrase “broker or agent therefor,” used in § 468.8319 (1)(h), does not apply to insurance agents and does not prohibit an inspector from offering the insurance agent a referral fee; and advertisements of the proposed incentive/referral fee program are not prohibited by Ch. 468, Part XV, Florida Statutes.”

468.8319 Prohibitions; penalties. — (1) A person may not: (h) Offer or deliver any compensation, inducement, or reward to any broker or agent therefor for the referral of the owner of the inspected property to the inspector or the inspection company.
1984 STRUCTURE, REROOF IN 2014
1984 STRUCTURE, REROOF IN 2014
1984 STRUCTURE, REROOF IN 2014
1998 STRUCTURE, RE-ROOF IN 2013
1994 STRUCTURE, RE-ROOF IN 2013
1994 STRUCTURE, RE-ROOF IN 2013
1994 STRUCTURE, RE-ROOF IN 2013
1956 STRUCTURE, MIAMI-DADE (HIP ROOF)
1956 STRUCTURE, MIAMI-DADE (HIP ROOF)
1964 STRUCTURE RENOVATED IN 2014
1964 STRUCTURE RENOVATED IN 2014
1956 STRUCTURE, 2010 RENOVATION
1956 STRUCTURE, 2005 RENOVATION
1956 STRUCTURE, 2005 RENOVATION
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 _1995_. 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) _10_/16_/1995___

C. Unknown or does not meet the requirements of Answer “A” or “B”
HVHZ 1995 STRUCTURE
HVHZ 1995 STRUCTURE
BROWARD COUNTY, 1997
NEW CONSTRUCTION 2014
5,000SF STRUCTURE VALUED AT $5,000,000.00
NEW CONSTRUCTION 2014
NEW CONSTRUCTION 2014
10 UNITS, 2013 CONSTRUCTION
$900K+ EACH

Bay Drive, Miami Fl.  Balcony and Roof coverings
10 UNITS, 2013 CONSTRUCTION

Sliding Glass Door NOA

Over Shimming of 1”+
10 UNITS, 2013 CONSTRUCTION

Inadequate Plaster Thickness (stucco)

Insufficient Fastening of Mechanical Equipment
10 UNITS, 2013 CONSTRUCTION

Front Door with Non-Impact Glazing

Improper Installation of Wall cladding
Uniform Mitigation Verification Inspection Form
Maintain a copy of this form and any documentation provided with the insurance policy.

Inspection Date: May 14, 2014

Owner Information:
Name: John Smith
Address: 123 Main St, Anytown
City: Anytown
State: State
Work Phone: 123-456-7890
Cell Phone: 987-654-3210
Insurance Company: Any Insurance Co.
Policy #: 12345
Year of Home: 2015
# of Stories: 2
Email: john.smith@email.com

NOTE: Any document or material representing that the mitigation necessary to prevent a flood hazard is installed, maintained, or inspected shall be attached to this form.

1. B. Building: Yes
   a. Is the structure flood proofed as required by the Flood Insurance Rate Map (FIRM) for the structure flood proofed as required by the FIRM? Yes / No
   b. The building is flood proofed as required by the FIRM. Yes / No
   c. The building is flood proofed as required by the FIRM. Yes / No
   d. The building is flood proofed as required by the FIRM. Yes / No

2. Roof Covering: Select all roof coverings that are used. Provide the permit application date OR PC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information is available to verify compliance for each roof covering identified.

   a. Shingles
   b. Cedar shakes
   c. Metal
   d. Slate

   a. Shingles
   b. Cedar shakes
   c. Metal
   d. Slate
   e. Other:

   a. Shingles
   b. Cedar shakes
   c. Metal
   d. Slate
   e. Other:
   f. Uninsured or unknown:
   g. No arctic area.

4. Roof-to-Wall Attachment: What is the weakest roof-to-wall connection? Does this include attachment of at least one inch of (a) brick or masonry or (b) a minimum of 6 inches of (c) steel or aluminum?

   a. Yes
   b. No
   c. Other:
   d. Uninsured or unknown:
   e. No arctic area.

5. Foundation Geometry: What is the roof slope? (Do not consider tools of parapets or cornices that are attached only to the fascia or wall of the roof structure or are attached on the side of the roof structure or are attached to the parapet or cornice)

   a. Hip Roof
   b. Gable Roof
   c. Other:

   a. Hip Roof
   b. Gable Roof
   c. Other:

6. Secondary Water Barriers (SWB) (standard underlayments or see separate plans for details):

   a. SWB (a) steel sheet roof deck (b) felt underlayments covered with mineral underlayments applied directly to the shingles or other additive SWB barrier (not framed or installed) applied as a supplemental means to protect the shingles from water entering the roof covering system.

   a. SWB (a) steel sheet roof deck (b) felt underlayments covered with mineral underlayments applied directly to the shingles or other additive SWB barrier (not framed or installed) applied as a supplemental means to protect the shingles from water entering the roof covering system.

   a. SWB (a) steel sheet roof deck (b) felt underlayments covered with mineral underlayments applied directly to the shingles or other additive SWB barrier (not framed or installed) applied as a supplemental means to protect the shingles from water entering the roof covering system.
### Opening Protection Level Chart

<table>
<thead>
<tr>
<th>Glazed Openings</th>
<th>Non-Glazed Openings</th>
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<tbody>
<tr>
<td>Level 1 (L1)</td>
<td>Level 1 (L1)</td>
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<tr>
<td>Level 2 (L2)</td>
<td>Level 2 (L2)</td>
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<tr>
<td>Level 3 (L3)</td>
<td>Level 3 (L3)</td>
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<td>Level 4 (L4)</td>
<td>Level 4 (L4)</td>
</tr>
<tr>
<td>Level 5 (L5)</td>
<td>Level 5 (L5)</td>
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</tbody>
</table>

### Mitigation Inspections

- **Qualified Inspector:** Hold an active license as of (check one):
  - A. Licensed by Florida Board of Contractors, Florida Statutes, section 489.111, Florida Statutes, for general contractor's license under Sections 489.111, Florida Statutes.
  - B. A licensed professional engineer licensed under Section 489.105, Florida Statutes.

- **Inspection Agent:** Licensed to perform the duties of an inspection agent under Section 489.111, Florida Statutes.

- **Inspectors:**
  - (Last): A. Property Address: [Address]
  - B. Phone: [Number]
  - C. Email: [Email]

- **Inspection Schedule:**
  - (Last): A. Date: [Date]
  - B. Time: [Time]
  - C. Duration: [Duration]

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*This certification form is valid for up to five (5) years provided no material changes have been made to the structure or infrastructure listed on the form.*

- **OSR-18-1507 (Rev. 8/13)** Adopted by Rule 690-178.0115
61-30.801 Standards of Practice, General.

(1) Home inspections performed to these Standards of Practice are intended to provide the client with information regarding the overall condition of installed systems and components of the home based on observation of the visible and apparent condition of the structure and components at the time of the home inspection and to report on those systems and components inspected that, in the professional opinion of the inspector, are significantly deficient or at the end of their service lives. A home inspection does not include the prediction of future conditions.

(2) These standards shall not be construed as limiting the scope of the inspection process in those areas where the inspector is qualified and/or has special knowledge.

(3) The inspector shall inspect readily accessible, installed systems and components of homes listed in these Standards of Practice by using normal operating controls and opening readily operable access panels. Where multiple instances of the same component exist, a representative number shall be inspected.

(4) The inspector shall inspect and report as required by Section 468.8323, F.S., when required by these standards, systems or components by their type and/or significant characteristics.

(5) If not self-evident to the client at the time of inspection, the inspector shall give a reason why, in his or her opinion, the system or component was reported as significantly deficient or near the end of its service life.

(6) The inspector shall make recommendations for correction and/or monitoring, or further evaluation of the deficiencies that he inspector observed.

(7) These Standards of Practice do not limit inspectors from:

(a) Including other inspection services, in addition to those required by these Standards of Practice;

(b) Specifying repairs, provided the inspector is appropriately qualified;

(c) Excluding systems and components from the inspection if agreed upon in writing by the inspector and client.
61-30.802 Standards of Practice, Structure.

(1) Structural system and components include the following:

(a) Foundation;
(b) Floor structure;
(c) Wall structure;
(d) Ceiling structure;
(e) Roof structure;
(f) Posts;
(g) Beams;
(h) Columns;
(j) Joists;
(k) Rafters;
(l) Trusses;
(m) Other framing; and
(n) Ventilation of foundation areas.

(3) The inspector is not required to enter or traverse any under-floor crawl space or attic, if in the opinion of the inspector:
(A) An unsafe or unsanitary condition exists;
(B) Enter areas in which inadequate clearance exists to allow the inspector safe entry or traversing;
(C) The potential exists to cause damage to insulation, ductwork, other components or stored items.

(4) The inspector is not required to provide any engineering or architectural services or offer an opinion as to the adequacy of any structural system or component.