

Wind Mitigation Feature Documentation Guidelines

The chart below provides examples of documentation that you or your agent can provide to a Citizens inspector or submit to Citizens to help verify wind mitigation features on your property. Documentation must show clearly that wind mitigation features meet the standards to receive credits established by the Florida Office of Insurance Regulation on the most recent version of the *Uniform Mitigation Verification Inspection Form (OIR-B1-1802)*. All documentation submitted to substantiate the existence of wind mitigation features is subject to review and approval by Citizens.

Feature	Common Reasons for Credit Removal	Common Documentation Examples	How to Request Credit Reapplication
Roof Covering	<ul style="list-style-type: none"> Does not meet Florida Building Code year-built requirements: <ul style="list-style-type: none"> If the property is located in Miami-Dade or Broward counties, the roof permit application must be dated 9/1/1994 or later If in any other county, the property's roof permit application must be dated 3/1/2002 or later Unable to verify roof was replaced using applicable building code The current version of the OIR-B1-1802 requires updated information for the entire roof, not just the predominant roof covering 	<ul style="list-style-type: none"> Permit information Paid-in-full roof contracts and/or invoices documenting when the roof was replaced or installed 	<p>If the inspector is unable to obtain permit information, you can provide:</p> <ul style="list-style-type: none"> Copies of paid-in-full contracts and/or invoices Proof that home was built to South Florida Building Code (products and installation) even though prior to the Florida Building Code Partial roof replacement if that is the missing piece of information for the credit to apply A copy of the permit
Roof-Deck Attachment (underside of your roof that is visible in your attic)	<ul style="list-style-type: none"> No attic access Insulation blocking features Items blocking attic openings and/or features Nail size and nail spacing requirements not met Use of other attachments besides nails (adhesives, staples, etc.) 	<ul style="list-style-type: none"> Clear photos from a prior retail inspection Blueprints with nailing pattern details provided 	<p>If the inspector is unable to gain attic access or view features, you can:</p> <ul style="list-style-type: none"> Provide blueprints showing nails and nail spacing and patterns Provide clear photos from a prior retail inspection documenting the feature clearly Create access to the attic and order a free 2nd inspection to have another inspector validate the features
Roof-to-Wall Connection (the areas where the exterior walls of your home connect to)	<ul style="list-style-type: none"> No attic access Insulation blocking features Items blocking attic openings and/or features Nail pattern requirement not met Use of other attachments (plumbing straps) The current version of the OIR-B1-1802 provides specific minimum nailing requirements; for example, single wraps and 	<ul style="list-style-type: none"> Blueprints – If nailing pattern details provided Clear photos from a prior retail inspection 	<p>If the inspector is unable to gain attic access or view features, you can:</p> <ul style="list-style-type: none"> Provide blueprints showing clear details of attachments used including nailing pattern Create access to the attic and order a free 2nd inspection to have another inspector validate the features

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the roof)	clips must have a minimum of three nails		
Roof Geometry (shape)	<ul style="list-style-type: none"> • Roof is not hip • The current version of the OIR-B1-1802, added 10 percent rule to qualify for hip credit. No other roof shape can be greater than 10 percent • If the non-hip portion is greater than 10 percent and structurally connected, it is considered the weakest point 	<ul style="list-style-type: none"> • Clear photos • Calculation of roof perimeter versus total square footage 	Provide documentation that confirms the total perimeter of your roof is hip with no other roof shapes (gable, flat areas, etc.) making up 10 percent or more of the total perimeter
Secondary Water Resistance (SWR)	<ul style="list-style-type: none"> • Unable to verify • Spray foam insulation products do not qualify 	Paid-in-full contracts and/or invoices showing SWR applied during re-roofing	Provide one or more of the following: <ul style="list-style-type: none"> • Paid-in-full contracts and/or invoices showing SWR applied during re-roof • Photos showing SWR being applied • Proof of FoamSeal being installed
Opening Protection	<ul style="list-style-type: none"> • Not all openings protected • Not impact-rated • Unable to verify impact rating • No Miami-Date stamp • New Citizens rule changed the rating related to wood panels taking away the C-Credit • Shutters not on premises 	<ul style="list-style-type: none"> • <i>Notice of Acceptance or FL Product approval</i> documents • Final permit information – depending on county/city 	Provide one or more of the following: <ul style="list-style-type: none"> • <i>Notice of Acceptance or FL Product approval</i> documents. These are generally provided by the product manufacturer or installer • Receipts with product numbers included • Photo of window etching or product information
Building Construction	<ul style="list-style-type: none"> • Frame construction of more than 33.3 percent of total construction • Gable ends are included in wall construction calculations • Second story is typically frame construction 	<ul style="list-style-type: none"> • Appraisals done by a licensed property appraiser • Blueprints showing construction • Clear photos of top plate/bond beam in attic 	Provide one or more of the documents noted

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Year Built	<ul style="list-style-type: none"> • Property appraiser determined the year of construction to be prior to January 1, 2002 • Permit information confirmed year built prior to January 1, 2002 	<ul style="list-style-type: none"> • Permit information • Property card from the property appraiser office • Certificate of occupancy 	Provide permit, certificate of occupancy or property card confirming year built January 1, 2002 or later