



Property Image

**Property
Address**

Home Type

**(Townhome or Attached Single Family
Residence or Detached Single Family
Residence)**

Logo

This Initial Inspection Report was prepared by WCE. For questions or concerns, please contact:

 Phone Number
 Email Address

Case No.	Initial Inspection Date
12345	1/10/2024



Initial Inspection Report: Form DFS-01-002
Rule 69J-7.001, F.A.C.; Effective 07/26/07/24

MySafeFLHome.com

A Program Administered by the Florida Department of Financial Services



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a. Form OIR-B1-1802 (Uniform Mitigation Verification Inspection Form)

b. Initial Inspection Photographs and Documents

NOTE: Pursuant to Section 215.5586, F.S., as amended in 2023 Legislation, Townhouses as defined in s. 481.203, F.S., may receive a full Hurricane Mitigation Inspection. The full Hurricane Mitigation Inspection may include items that cannot be improved with My Safe Florida Home Program grant funds for townhouses. **Townhouses are only eligible to receive funding for IMPROVEMENT 1.0 - Opening Protection. Single Family Homes that are attached to other units will be treated as Townhouses for the purpose of the MSFH Program.**

At the specific request of the Florida Department of Financial Services, this Initial Inspection was conducted on a best-efforts basis and with a specific and limited scope - to document the presence or absence of specific Hurricane Resistant Features as listed on the Florida Office of Insurance Regulation's Form OIR-B1-1802, otherwise known as the Uniform Mitigation Verification Inspection form, and to make recommended Improvements available for grant funding by statute under the My Safe Florida Home ("MSFH Program"). The user of this Report agrees to use this Report for this purpose and no other, and to hold harmless all those involved in its production for any such misuse.



Dear Homeowner,

At your request, the State of Florida has paid for an inspection of your home by a Wind Certification Entity ("WCE"). The purpose of this Initial Inspection Report is to recommend any specific Improvements that you can make to strengthen your home against hurricanes.

This Initial Inspection Report Provides you with:

- A list of Recommended Improvements that may make your home more resistant to hurricane damage
- A list of your home's current and missing Hurricane Resistant Features
- Your potential percentage of savings on home insurance premiums based on your current and missing Hurricane Resistant Features

Completing Recommended Improvements may:

- Fortify your home against hurricane damage
- Protect yourself and other residents within your home
- Reduce insurance premiums

This Initial Inspection Report is designed to describe the presence or absence of Hurricane Resistant Features that have been proven to help a home survive windstorms and is not a condition-based inspection. If features of your home show ~~are showing~~ signs of age and wear, have them examined by a proper professional who can help you assess their condition and make suggestions.

Please refer to the Homeowner's Guide available on our website at <https://mysafehome.com/> for more information about your Initial Inspection Report and the MSFH Program.

Thank you for your participation in the MSFH Program.

Sincerely,

The My Safe Florida Home Program Team





Recommended Improvements

Recommended Improvements

As a result of this Initial Inspection, we recommend the following Improvements for your property home. Each of these Improvements may result in a potential insurance premium discount.

Recommended Improvements: **Improvement** **Potential**
Discount

Improvement 1.0 - Opening Protection	+ 44% <i>(see note)</i>
Improvement 2.0 - Roof to Wall Attachment	+ 35% <i>(see note)</i>
Improvement 3.0 - Roof Deck Attachment	+ 14% <i>(see note)</i>
Improvement 4.0 - Secondary Water Resistance (SWR)	+ 14% <i>(see note)</i>

Additional details about any Recommended Improvements are provided on the following pages and in the attached Form OIR-B1-1802. Please review these additional details before beginning your Mitigation Project. **It is your responsibility to ensure that any Recommended Improvements are completed properly by a state-licensed contractor.**

Improvements must be **recommended** in this Initial Inspection Report and **identified** in your Final Inspection Report to be eligible for Grant funding. The MSFH Program will not provide Grant funds for any construction that is not recommended in this Initial Inspection Report.

If you are recommended Improvement 1.0 – Opening Protection, **only the specific openings** identified as unprotected / non-impact-rated in this Initial Inspection Report are eligible for Grant funding.

Note: ~~The potential discount is not done in the aggregate~~

~~If you elect to perform two or more upgrades pursuant to this Report, you will not receive an aggregate (combined) total premium discount based on the numbers displayed above. In other words, if recommendation A provides an estimated 19% discount and recommendation B provides an estimated 15% discount, you would not be eligible for a total 34% discount. To get the final premium discount amount, please contact your Florida-licensed insurance agent.~~



Note: Roof Covering Replacement

If your contractor must remove the roof covering in order to perform any recommended improvements, the Program will include the costs of the roof covering replacement in the total project costs. This Initial Inspection Report is not a recommendation to replace your roof covering. The My Safe Florida Home Program only covers costs up to a total of \$10,000 for the entire Mitigation Project.

NOTE: Pursuant to Section 215.5586, F.S., as amended in 2023 Legislation, Townhouses as defined in s. 481.203, F.S., may receive a full Hurricane Mitigation Inspection. The full Hurricane Mitigation Inspection may include items that cannot be improved with My Safe Florida Home Program grant funds for townhouses. **Townhouses are only eligible to receive funding for IMPROVEMENT 1.0 – Opening Protection. Single Family Homes that are attached to other units will be treated as Townhouses for the purposes of the MSFH Program.**

Additional details about your recommended improvements are provided on the following pages.



Opening Protection

One area of focus is the opening protection for windows, skylights, doors, and garage doors and other glazed openings (~~openings on your home that contain glass~~). Protecting your home's openings with impact-rated shutters, doors, and/or windows can help prevent debris from breaking through and creating pressure inside the home. This pressure may cause the roof structure to fail. ~~There are generally three levels of possible credit for this segment of the inspection.~~

If an opening is identified as "A" or "B" rated in the Uniform Mitigation Verification Inspection Form Opening Protection Level Chart in a MSFH Program Initial Inspection Report and evidence of impact rated products is observed during the Initial Inspection, no Improvements for opening protection will be recommended in the Initial Inspection Report for the protected openings. Evidence of a protected opening includes:

- studs or railing around the opening;
- shutters, windows, or other products with impact rated etchings or labels; or
- existing insurance premium discounts for the presence of opening protection.

There are generally three levels of possible opening protection credits:

- To achieve an **A3 (good) rating** for opening protection, ALL glazed openings MUST be protected with an approved impact-rated product.
- To achieve an **A2 (better) rating** for opening protection, ALL glazed openings MUST be protected with an approved impact-rated product, and ALL non-glazed openings must be protected with, at a minimum, an approved wind pressure-rated product.
- To achieve an **A1 (best) rating** for opening protection, ALL glazed openings MUST be protected with an approved impact-rated product, and ALL non-glazed openings must be protected with an approved impact-rated product.

Glazed openings are windows, skylights, glass blocks, and doors or garage doors with glass.

Non-glazed openings are doors and garage doors without glass.

Approved impact-rated products include, but are not limited to, impact-rated windows, accordion



shutters, panel shutters, or fabric shutters. Plywood is not an eligible opening protection Improvement for Grant funding under the MSFH Program.

- ~~1. Level A.1 is the highest level of credit, available when ALL of your openings are Large Missile Impact Rated. This means your doors, windows, garage doors, skylights, glass block, etc. are all protected by, or are rated at, the highest level.~~
- ~~2. Level A.2 applies when all of your glazed openings are Large Missile Impact Rated (or protected by products that qualify as such) but your solid entry doors and garage door are verified to be wind and pressure rated. This may be likely if your home was built after 2002 and in an area that does not require impact doors.~~
- ~~3. Level A.3 applies when your glazed openings are Large Missile Impact Rated (or protected by products that qualify as such) and your solid doors and garage door cannot be identified to be wind and pressure rated~~

If you are not currently receiving an Opening Protection discount on your policy, contact your Florida-licensed insurance agent to confirm which level you will need to achieve in order to obtain the discount.

~~Pursuant to Section 215.5586, F.S., as amended in 2023 Legislation, Townhouses, as defined in s. 481.203, F.S., may receive a full Hurricane Mitigation Inspection. The full Hurricane Mitigation Inspection may include items that cannot be improved with My Safe Florida Home Program grant funds for townhouses. When recommended by a Hurricane Mitigation Inspection, grants for townhouses may only be used for Improvement 1.0 Opening Protection. Single Family homes that are attached to other units will be treated as Townhouses for the purposes of the MSFH Program.~~





Improvement 1.0 cont.

Detailed Opening Information for case ID 123456

Below is an assessment of the current openings on your home and their respective protection ratings:

Side of Home	Unprotected / Non-Impact-Rated Openings Eligible for Replacement or Upgrade or Replacement	Protected / Impact-Rated Openings Openings NOT Eligible for Replacement or Upgrade
Front of Home:	1 Glazed Entry Doors – Unprotected 4 Glazed Windows – Not Rated 1 Garage Doors – Wind Pressure Rated	1 Glazed Windows – Impact-Rated
Right Side of Home:	1 Unglazed Entry Doors – Unprotected 2 Glazed Windows – Unprotected	
Back of Home:	4 Glazed Windows – Unprotected 1 Glazed Skylight - Unprotected	1 Glazed Entry Doors – Impact-Rated 1 Glazed Windows – Impact-Rated
Left Side of Home:	No openings on this side are eligible for replacement or upgrade.	2 Glazed Windows – Impact-Rated 1 Glazed Skylight – Impact-Rated

NOTICE TO HOMEOWNERS & LICENSED FLORIDA CONTRACTORS: Before commencing any proposed upgrades to opening protection on the home, please review the detailed opening information provided here carefully. If your count of openings that require protection differs from what you see presented here, please contact us right away and in any event PRIOR TO proceeding with any work.

PLEASE NOTE: The MSFH Program will **only** provide Grant funds for a recommended opening identified as “N”, “X”, or “Z” rated in the Uniform Mitigation Verification Inspection Form Opening Protection Level Chart in a MSFH Program Initial Inspection Report and the opening is identified as an observed Improvement to an “A”, “B”, or “D” rating in the Uniform Mitigation Verification Inspection Form Opening Protection Level Chart in a MSFH Program Final Inspection Report.



How Updating Your Openings Affects Your Inspection Report

~~To achieve an A3 (good) rating for opening protection, ALL glazed openings (windows and glass or entry and garage doors with windows) MUST be protected with an approved impact-rated device. This includes, but is not limited to, approved impact-rated windows, accordion shutters, and panel or fabric shutters.~~

~~To achieve an A2 (better) rating for opening protection, ALL glazed openings (windows and glass) MUST be protected with an approved impact-rated device (see A3 requirement above) and ALSO, ALL UNGLAZED openings (entry doors and garage doors which do not contain windows) must be protected with an approved wind pressure or better rated device.~~

~~To achieve an A1 (best) rating for opening protection, ALL glazed openings (windows and glass) MUST be protected with an approved impact-rated device (see A3 requirement above) and ALSO, ALL UNGLAZED openings (entry doors and garage doors which do not contain windows) must be protected with an approved impact-rated device.~~



Roof-To-Wall Attachment

One area of focus is the Roof to Wall Attachment ~~or~~ how the trusses or rafters in your attic are attached to the walls of the home. This reduces the possibility that all or a portion of the roof will lift off the home during a hurricane.

If new connectors are installed, they must be approved for roof to wall retrofit and installed according to the manufacturer's instructions.

Note: It is ~~absolutely~~ essential that ~~whatever~~ work is done, ~~it needs to be done~~ to **EVERY** truss or rafter to become eligible for the windstorm mitigation credit. Please ensure you contact a contractor who specializes in improving roof-to-wall attachment for insurance discounts as they relate to Form OIR-B1-1802.

The new connections must meet the following minimum conditions:

- Secured to truss/rafter with a minimum of three (3) nails; AND
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/ rafter, and free of visible severe corrosion.

The following are examples of Roof to Wall Attachments:

- Clip Connection
- Single-wrap
- Double wrap

~~Roof to Wall Attachments can be done in a few ways:~~

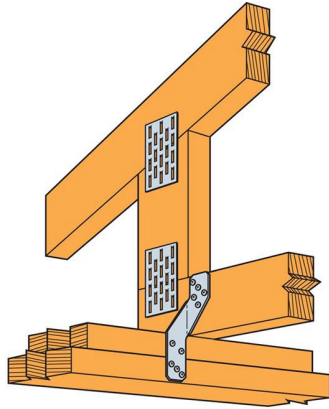
- ~~• A convenient time to address this is during re-roofing. The appropriate contractor can remove the bottom section of the sheathing (plywood for example) and install a new clip or wrap, or add additional nails as the case may require.~~
- ~~• Remove the exterior soffits of the home to expose the roof to wall section to install a new clip, or install additional nails as needed that will help strengthen the attachment and qualify for the insurance credit.~~
- ~~• If the attic space is adequate and accessible, it may be possible to add the additional nail(s) or to even retrofit a clip from inside the attic.~~

Note: ~~Roof to Wall Attachments can often be upgraded without replacing a roof.~~

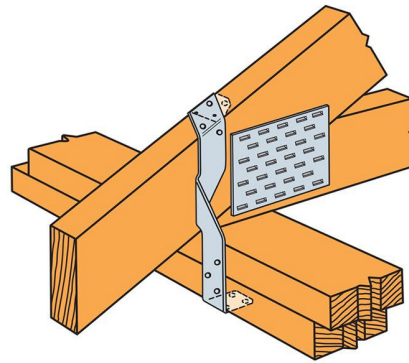




Improvement 2.0 cont.



Clip



Single Wrap

Roof to Wall Attachments can be completed in a few ways:

- A convenient time to address this is during re-roofing. The appropriate contractor can remove the bottom section of the sheathing (plywood for example) and install a new clip or wrap or add additional nails as required.
- Remove the exterior soffits of the home to expose the roof to wall section to install a new clip, or install additional nails as needed that will help strengthen the attachment and qualify for the insurance credit.
- If the attic space is adequate and accessible, it may be possible to add additional nail(s) or to retrofit a clip from inside the attic.

Note: Roof to Wall Attachments can often be upgraded without replacing a roof.

Roof Covering Replacement: This Initial Inspection Report is **not** a recommendation to replace your roof covering. However, if successful installation of Improvement 2.0 requires replacement of the roof covering, the cost of the roof covering will also be eligible for Grant funding. The entire pitched roof, entire flat roof, or both must be replaced to be eligible for Grant funding. The MSFH Program will only contribute up to a total of \$10,000 for the entire Mitigation Project. If your contractor must remove the roof covering in order to perform any recommended Improvements, the Program will include the costs of the roof covering replacement in the total project costs.

Note: This Initial Inspection Report is not a recommendation to replace your roof covering. The My Safe Florida Home Program only covers costs up to a total of \$10,000 for the entire Mitigation Project.





Improvement 3.0

Roof Deck Attachment:

Roof Deck Attachment can be improved by installing additional nails or longer nails. Adding nails reduces the possibility of the sheathing being blown off in a hurricane.

When installing a roof to the current code, your licensed roofing contractor will ensure your roof sheathing (e.g., plywood) is nailed down to the trusses or rafters with the proper nails and spacing. This helps hold your roof deck to the trusses/rafters in the event of a windstorm and should ensure it qualifies for the proper windstorm mitigation credit.

Roof Covering Replacement: This Initial Inspection Report is **not** a recommendation to replace your roof covering. However, if successful installation of Improvement 3.0 requires replacement of the roof covering, the cost of the roof covering will also be eligible for Grant funding. The entire pitched roof, entire flat roof, or both must be replaced to be eligible for Grant funding. The MSFH Program will only contribute up to a total of \$10,000 for the entire Mitigation Project. If your contractor must remove the roof covering in order to perform any recommended improvements, the Program will include the costs of the roof covering replacement in the total project costs.

Note: This Initial Inspection Report is not a recommendation to replace your roof covering. The My Safe Florida Home Program only covers costs up to a total of \$10,000 for the entire Mitigation Project.





Improvement 4.0

Secondary Water Resistance (SWR) & Roof Covering

SWR is an underlayment material that is self-adhered (peel-and-stick) directly to the roof decking. This material can be full roof coverage or seam-tape, a 6" wide roofing tape covering all the seams of the roof deck material. It can also be a closed-cell spray foam adhesive used in the attic space which seals every seam of the roof deck and on either side of the trusses or rafters.

There are four (4) ~~three (3)~~ ways to add an SWR and a sealed deck to the home:

1. At the time of reroofing the home, a full-coverage self-adhered underlayment, (commonly referred to as peel-and-stick,) is applied ~~directly added to the roof sheathing~~.
2. At the time of reroofing the home, a self-adhered product (commonly referred to as seam tape) is used on all joints and seams of the roof sheathing. A nailed down underlayment, such as felt paper, is still required.
3. At the time of reroofing the home, install a double layer of felt or synthetic with no tape.
4. ~~3.~~ If not replacing the roof, install a closed cell foam adhesive on all the seams and joints from the attic side of the roof.

Alternative Secondary Water Barrier (SWB) installation methods such as hot mop, tar, single layer of felt, or peel-and-stick applied over any other kind of underlayment are not eligible for Grant funding.

~~The following are NOT SWR and installing them will result in a denial of payment disbursement. Please ensure you are clear with your contractor about Program requirements.~~

- ~~1. Hot mop~~
- ~~2. Tar~~
- ~~3. Felt~~
- ~~4. Peel-and-stick applied OVER any other kind of underlayment~~
- ~~5. Any underlayment (synthetic or otherwise) that is not self-adhering~~

Roof Covering Replacement: This Initial Inspection Report is **not** a recommendation to replace your roof covering. However, if successful installation of Improvement 4.0 requires replacement of the roof covering, the cost of the roof covering replacement will also be eligible for Grant



funding. The entire pitched roof, entire flat roof, or both must be replaced to be eligible for Grant funding. The MSFH Program will only contribute up to a total of \$10,000 for the entire Mitigation Project.

~~If your contractor must remove the roof covering in order to perform any recommended improvements, the Program will include the costs of the roof covering replacement in the total project costs. Note: This Initial Inspection Report is not a recommendation to replace your roof covering. The My Safe Florida Home Program only covers costs up to a total of \$10,000 for the entire Mitigation Project.~~





Improvement Cost Estimates

The estimated and rounded prices quoted below include a range of prices based on a typical 3 Bedroom, 2 Bathroom, ~~2,600~~ 1,750 square foot home with a 400 square foot garage that is approximately 30 years old. The items below may not be applicable to your Wind Mitigation Inspection. This is just a reference guide for typical upgrade repairs on typical houses. Individual prices from contractors can vary substantially from these ranges due to availability and inflation. It is recommended that that several bids be obtained on any work being considered. **DO NOT RELY ON THESE PRICES ONLY AND GET FURTHER ESTIMATES FROM LICENSED PROFESSIONALS.**

Item	Unit	Region 1		Region 2		Region 3	
		Pensacola (Estimate)	Jacksonville (Estimate)	Miami (Estimate)	Melbourne (Estimate)	Tampa (Estimate)	Naples (Estimate)
Upgrade Shingle Roof - Avg. 30 SQ Home	Roof	\$18,090 - \$26,070	\$18,630 - \$26,940	\$18,630 - \$26,940	\$18,210 - \$26,250	\$19,410 - \$28,110	\$18,090 - \$26,070
Upgrade Tile Roof - Avg 30 SQ Home	Roof	\$56,460 - \$79,650	\$57,600 - \$81,270	\$57,600 - \$81,270	\$56,700 - \$79,980	\$59,190 - \$83,550	\$58,290 - \$82,260
Upgrade Flat Roof - Avg 30 SQ Home	Roof	\$25,080 - \$34,680	\$26,040 - \$36,030	\$26,040 - \$36,030	\$25,260 - \$34,950	\$27,390 - \$37,920.00	\$26,610 - \$36,840
Roof to Wall Retrofit (Clips)	Attic	\$2,400 - \$5,800	\$2,400 - \$5,800	\$2,400 - \$5,800	\$2,400 - \$5,800	\$2,400 - \$5,800	\$2,400 - \$5,800
Upgrade to Impact Windows	Each	\$900 - \$1,500	\$900 - \$1,500	\$1,200 - \$1,750	\$900 - \$1,500	\$1,000 - \$1,500	\$900 - \$1,500
Upgrade to Impact Garage Door (Double)	Garage	\$1,050 - \$1,640	\$1,060 - \$1,680	\$1,060 - \$1,680	\$1,050 - \$1,650	\$1,095 - \$1,725	\$1,080 - \$1,700
Upgrade to Impact Exterior Door	Each	\$970 - \$1,460	\$995 - \$1,490	\$995 - \$1,490	\$980 - \$1,460	\$1,030 - \$1,540	\$1,009 - \$1,500
Upgrade to Impact 72" Sliding Glass Door	Each	\$3,830 - \$5,880	\$3,870 - \$5,950	\$3,870 - \$5,950	\$3,840 - \$5,890	\$3,830 - \$5,880	\$3,890 - \$5,980
Purchase & Install Storm Shutters	8 Items	\$9,000 - \$12,500	\$9,000 - \$12,500	\$9,000 - \$12,500	\$9,000 - \$12,500	\$9,000 - \$12,500	\$9,000 - \$12,500

Item	Unit	Region 1		Region 2		Region 3	
		Pensacola- (Estimate)	Jacksonville- (Estimate)	Miami- (Estimate)	Melbourne- (Estimate)	Tampa- (Estimate)	Naples- (Estimate)
Upgrade Shingle Roof	Roof	\$8,000 - \$13,000	\$8,500 - \$13,500	\$9,000 - \$13,500	\$8,500 - \$13,500	\$9,000 - \$13,500	\$8,500 - \$13,500
Upgrade Tile Roof	Roof	\$31,000 - \$44,500	\$32,000 - \$46,000	\$32,500 - \$46,500	\$31,500 - \$45,500	\$32,500 - \$46,500	\$32,000 - \$45,500
Upgrade Flat Roof	Roof	\$13,500 - \$19,000	\$14,000 - \$20,000	\$14,500 - \$20,500	\$14,000 - \$19,000	\$14,500 - \$20,500	\$14,000 - \$20,000
Roof to Wall Clip Retrofit	Attic	\$1,800 - \$5,700	\$1,800 - \$5,700	\$2,000 - \$6,500	\$1,800 - \$5,700	\$1,800 - \$5,700	\$1,800 - \$5,700
Upgrade Windows	Each- Item	\$900 - \$1,500	\$900 - \$1,500	\$1,200 - \$1,750	\$900 - \$1,500	\$1,000 - \$1,500	\$900 - \$1,500
Upgrade Garage Door	Garage	\$900 - \$1,500	\$900 - \$1,500	\$1,000 - \$1,500	\$900 - \$1,500	\$1,000 - \$1,500	\$900 - \$1,500
Upgrade Exterior Door	Each	\$800 - \$1,200	\$800 - \$1,200	\$800 - \$1,200	\$800 - \$1,200	\$800 - \$1,200	\$800 - \$1,200
Upgrade 72" Sliding Glass Door	Each	\$1,500 - \$2,000	\$1,500 - \$2,000	\$1,500 - \$2,000	\$1,500 - \$2,000	\$1,500 - \$2,000	\$1,500 - \$2,000
Purchase & Install Plywood Shutters	8 Items	\$1,500 - \$1,750	\$1,500 - \$1,750	\$1,500 - \$1,750	\$1,500 - \$1,750	\$1,500 - \$1,750	\$1,500 - \$1,750
Purchase & Install Storm Shutters	8 Items	\$7,500 - \$10,500	\$7,500 - \$10,500	\$7,500 - \$10,500	\$7,500 - \$10,500	\$7,500 - \$10,500	\$7,500 - \$10,500

Note: Items listed above may not be applicable to your Report. Please review your Initial Inspection Report to see what items listed above may be applicable



Sources

Rounded pricing estimates were made possible through the use of Homewyse.com on 6/10/2025 Please use their website to review more specific zip code pricing. Roof to Wall Clip Retrofit provided by Florida Retrofits and LGT Restoration Services.

Roofing Material

https://www.homewyse.com/services/cost_to_install_asphalt_shingle_roof.html
https://www.homewyse.com/services/cost_to_install_tile_roof.html
https://www.homewyse.com/services/cost_to_install_membrane_roofing_system.html

Windows/Doors

https://www.homewyse.com/services/cost_to_install_storm_windows.html
https://www.homewyse.com/services/cost_to_install_replacement_windows.html
https://www.homewyse.com/services/cost_to_replace_garage_door.html
https://www.homewyse.com/services/cost_to_install_exterior_door.html
https://www.homewyse.com/costs/cost_of_replacement_sliding_doors.html
https://www.homewyse.com/services/cost_to_install_hurricane_shutters.html

~~Rounded pricing estimates were made possible through the use of Homewyse.com on 11/15/2022. Please use their website to review more specific zip code pricing. Roof to-~~

~~Wall Clip Retrofit provided by Florida Retrofits-~~

~~Roofing Material~~

~~https://www.homewyse.com/services/cost_to_install_asphalt_shingle_roof.html https://www.homewyse.com/services/cost_to_install_tile_roof.html
https://www.homewyse.com/services/cost_to_install_membrane_roofing_system.html~~

~~Windows/Doors~~

~~https://www.homewyse.com/services/cost_to_install_storm_windows.html
https://www.homewyse.com/services/cost_to_install_replacement_windows.html
https://www.homewyse.com/services/cost_to_replace_garage_door.html
https://www.homewyse.com/services/cost_to_install_exterior_door.html
https://www.homewyse.com/costs/cost_of_replacement_sliding_doors.html
https://www.homewyse.com/services/cost_to_install_hurricane_shutters.html
https://www.homewyse.com/maintenance_costs/cost_to_boardup_window.html~~





Summary of Form OIR-B1-1802

The Summary of Form OIR-B1-1802 ~~remaining~~ pages of your Initial Inspection Report are for educational purposes only and DO NOT reflect any of the MSFH Program's recommendations. Only the Recommended Improvements listed ~~recommended~~ in the previous section of this Initial Inspection Report are eligible for grant funding under the MSFH Program.

Below you will find a summary of some of the Hurricane Resistant Features observed by your inspector. Please refer to the attached Uniform Mitigation Verification Inspection Form (Form OIR B1-1802) for additional details.

Building Code

Built in compliance with the 1994 South Florida Building Code (SFBC)

[Insert]

Roof Covering*

All roof coverings are 1994 SFBC or newer.

[Insert]

Roof Deck Attachment

Roof Deck Attachment "A"

The roof deck attachment found in your attic, while it may have been appropriate at the time of installation, was found to be weaker than the current building code would require.

Roof to Wall Attachment

Toe nail connectors, or visible metal connectors that are insufficient

Either (1) the inspector did not find visible metal connectors in at least one location, so the weakest roof-to-wall attachment is assumed to be nails driven at an angle through truss or rafter and into the top plate of the wall, or (2) the weakest roof-to-wall connection found by the inspector did not meet the minimum requirements to be considered a Clip, Single Wrap Strap, or Double Wrap Strap.

Roof Geometry**

[Insert]

[Insert]

Secondary Water Resistance (SWR)

No Secondary Water Resistance (SWR) barrier

The inspector was able to confirm there is not a valid SWR barrier that would meet the requirements of the Uniform Mitigation Verification Inspection Form on at least part of the roof.

Opening Protection

Level X

The inspector found that at least one opening containing glass had no windborne debris protection. See Question 7 on the Uniform Mitigation Verification Inspection Form for more details.

*The cost to replace roof covering **IS NOT** eligible for Grant funding under the MSFH Program unless replacing the roof covering is necessary to complete a roof-related Recommended Improvement.

The cost to change your roof geometry **IS NOT eligible for Grant funding under the MSFH Program.



Initial Inspection Report: Form DFS-01-002
Rule 69J-7.001, F.A.C.; Effective 07/26/24

MySafeFLHome.com

A Program Administered by the Florida Department of Financial Services



Summary of Form OIR-B1-1802

Current Hurricane Resistant Features of Your Home

<u>Roof Covering*</u>		<u>Roof Deck Attachment</u>		<u>Roof to Wall Attachment</u>	
<u>Roof Geometry**</u>		<u>Secondary Water Resistance (SWR)</u>		<u>Opening Protection</u>	

~~These are the current Hurricane Resistant Features of your home:~~

Roof Deck Attachment		Roof to Wall Attachment	
Secondary Water Resistance (SWR)		Opening Protection	

Current Potential Savings to Your Wind Insurance Premium

Below is your current estimated wind insurance premium savings based on the current condition of your home. These values are estimated using **Form OIR-B1-1699**. For a more accurate estimate of potential premium savings, contact your insurance provider or agent.

Your current estimated wind insurance premium discount based on Form OIR-B1-1699 is: **< 1%**

Missing Hurricane Resistant Features from Your Home

<u>Roof Covering*</u>	×	<u>Roof Deck Attachment</u>	×	<u>Roof to Wall Attachment</u>	×
Potential Discount: 1%		Potential Discount: 1%		Potential Discount: 1%	



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<u>Roof Geometry**</u>	×	<u>Secondary Water Resistance (SWR)</u>	×	<u>Opening Protection</u>	×
Potential Discount: 1%		Potential Discount: 1%		Potential Discount: 1%	

Note: Potential discounts are not done in the aggregate and are not guaranteed. To learn more about your potential premium discounts, please contact your insurance provider or agent.

*The cost to replace roof covering **IS NOT** eligible for Grant funding under the MSFH Program unless replacing the roof covering is necessary to complete a roof-related Recommended Improvement.

The cost to change your roof geometry **IS NOT eligible for Grant funding under the MSFH Program.

These are the missing Hurricane Resistant Features of of your home:

<u>Roof Deck Attachment</u>	×	<u>Roof to Wall Attachment</u>	×
<u>Secondary Water Resistance (SWR)</u>	×	<u>Opening Protection</u>	×





My Safe FL Home Inspection Notes

No additional notes for this report



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