

Property Image

## Property Address

### Home Type

Detached Single-Family Property  
Townhouse (Attached Single-Family Property)

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



Form DFS-O1-002; Initial Inspection Report  
Rule 69J-7.001, F.A.C.; Effective 10/25

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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 Program ("MSFH Program"). The user of this Initial Inspection 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.





# Introduction

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 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://mysafeflhome.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



Form DFS-O1-002: Initial Inspection Report  
Rule 69J-7.001, F.A.C.; Effective 10/25

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# Recommended Improvements

## Recommended Improvements – Detached Single-Family Property

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

### Recommended Improvements:

#### Improvement 1.0 - Opening Protection

#### Improvement 2.0 - Roof to Wall Attachment

#### Improvement 3.0 - Roof Deck Attachment

#### Improvement 4.0 - Secondary Water Resistance (SWR)

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.





# Recommended Improvements

## Recommended Improvements – Townhouse (Attached Single-Family Property)

As a result of this Initial Inspection:

**Improvement 1.0 - Opening Protection **IS** recommended.**

**Improvement 1.0 - Opening Protection **IS NOT** recommended.**

There are two types of properties that can participate in the MSFH Program:

- (1) Detached Single-Family Properties
- (2) Townhouses (Attached Single-Family Properties)

**Your property is a Townhouse (Attached Single-Family Property).**

Pursuant to section 215.5586, F.S., you will receive a complete Hurricane Mitigation Inspection Report, including information regarding potential insurance premium discounts for a variety of Hurricane Mitigation Improvements. However, Townhouses are **only** eligible to receive Grant funding for **Improvement 1.0 – Opening Protection**. Therefore, the **only** recommendation that can be generated by this report for your property is for **Improvement 1.0 – Opening Protection**.

If you complete any roof-related construction on your property (Improvements 2.0, 3.0, or 4.0), you **will not** be eligible to receive Grant funding towards the cost of the roof-related work. The MSFH Program will deny your Draw Request if you do not request Grant funding for Improvement 1.0 – Opening Protection.

Additional details about any Recommended Improvements to your opening protection 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.





# Improvement 1.0

## Opening Protection

One area of focus is the opening protection for windows, skylights, doors, 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.

If evidence of impact rated products is observed during the Initial Inspection, no Improvements for opening protection will be recommended 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 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.

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





# Improvement 1.0

## Detailed Opening Information for Case ID 123456

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

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

**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.





# Improvement 2.0

## Roof to Wall Attachment

One area of focus is the Roof to Wall Attachment—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.**

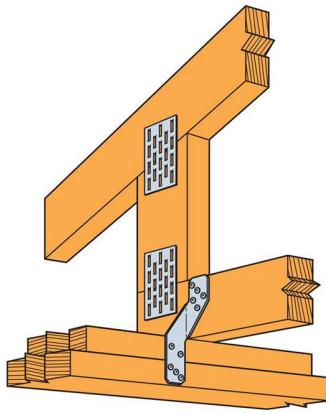
**Note:** It is essential that work is done to **EVERY** truss or rafter to become eligible for the windstorm mitigation credit. Please ensure you contact a contractor who specializes in improving roof-to-wall attachment for insurance discounts as they relate to Form OIR-B1-1802.

The new connections must meet the following minimum conditions:

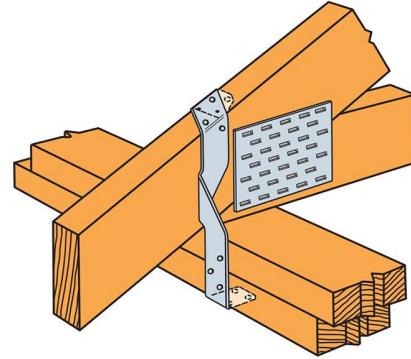
- Secured to truss/rafter with a minimum of three (3) nails; AND
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/ rafter, and free of visible severe corrosion.

The following are examples of Roof to Wall Attachments:

- Clip Connection
- Single-wrap
- Double wrap



**Clip**



**Single Wrap**





## Improvement 2.0

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 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 replacement will also be eligible for Grant funding. The entire roof 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.





# 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 replacement will also be eligible for Grant funding. The entire roof 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.





# Improvement 4.0

## Secondary Water Resistance (SWR)

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 three (3) ways to add an SWR 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 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. If not replacing the roof, a closed cell foam adhesive is installed on all the seams and joints from the attic side of the roof.

**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 roof 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.





# 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 square foot home with 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 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	\$56700 - \$79980	\$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 - \$37920.00	\$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

**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_asphalt_shingle_roof.html)  
[https://www.homewyse.com/services/cost\\_to\\_install\\_tile\\_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](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_storm_windows.html)  
[https://www.homewyse.com/services/cost\\_to\\_install\\_replacement\\_windows.html](https://www.homewyse.com/services/cost_to_install_replacement_windows.html)  
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[https://www.homewyse.com/services/cost\\_to\\_install\\_hurricane\\_shutters.html](https://www.homewyse.com/services/cost_to_install_hurricane_shutters.html)





# Summary of Form OIR-B1-1802

**The Summary of Form OIR-B1-1802 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 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**

[Insert]

**Roof Covering\***

[Insert]

**Roof Deck Attachment**

[Insert]

**Roof to Wall Attachment**

[Insert]

**Roof Geometry\*\***

[Insert]

**Secondary Water Resistance (SWR)**

[Insert]

**Opening Protection**

[Insert]

\*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.





# 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>

## 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 of 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%	
<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.





# Inspection Notes

No additional notes for this report.



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