Wind Mitigation Inspection

Homeowner Prep Checklist — Maximize Your Credits

What to have ready, what the inspector checks, and what earns you premium discounts.

franklyns bay llc
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A wind mitigation inspection typically takes 45–90 minutes and costs $75–$150. The resulting report can unlock insurance premium discounts of 10–45% in Florida and other coastal states — often saving $500–$2,000+ per year. Credits are retroactive to policy renewal in most states. Schedule before hurricane season to capture this year's discount.

PART 1 — DOCUMENTS TO HAVE READY FOR THE INSPECTOR

- Original building permit for the house and all additions — confirms construction date and code version
- Roof permit for most recent roof replacement — critical for roof cover credit
- Roof material invoice or product data sheet — confirms product name, manufacturer, and impact rating
- Any roofing contractor warranty documents — confirms installation method
- Hurricane window and door product approval numbers — NOA (Miami-Dade) or FL Product Approval numbers
- Impact glass or hurricane shutter product specifications — manufacturer name, model, rating
- Original construction plans if available — helps inspector verify roof-to-wall connections
- HOA or deed documents if property has hurricane shutter requirements — relevant for credit eligibility

PART 2 — WHAT THE INSPECTOR WILL EXAMINE

→ ROOF COVERING

- Shingle type and installation method — 6-nail vs 4-nail pattern matters for credit
- Roof covering age — some credits require covering installed after specific code update years
- Product approval for current roof covering — FBC approval or NOA number
- Underlayment type — peel-and-stick vs 30lb felt vs synthetic — affects water resistance credit

→ ROOF DECK ATTACHMENT

- Inspector will access attic to examine how plywood/OSB is nailed to rafters
- 8d nails at 6-inch spacing: strong credit vs 6d nails at 6-inch: minimal credit
- Photo documentation of nail size and pattern taken by inspector in attic

→ ROOF-TO-WALL CONNECTION

- Single wraps: toe-nail only — minimal credit
- Double wraps: clips on both sides of rafter — moderate credit
- Hurricane straps (H1, H2.5, H10): single clips — good credit
- Double-bolt connectors — strongest credit category

→ ROOF SHAPE

- Hip roof (slopes all 4 sides): strongest credit — best wind performance

- Flat roof with hip end: qualifies for hip credit if hip area ≥ 90%
- Gable roof: minimal credit — gable ends are highest-risk failure points

→ OPENING PROTECTION (WINDOWS & DOORS)

- All openings must be protected for maximum credit — one unprotected opening voids the whole-house credit
- Hurricane shutters: accordion, panel, roll-down — must cover every opening including garage
- Impact-resistant glass with product approval — counts if meeting current code standard
- Garage door — must have product approval rating; unrated garage door is the most common disqualifier

PART 3 — BEFORE THE INSPECTOR ARRIVES

- Clear attic access hatch — inspector must physically enter attic to examine deck attachment and connections
- Ensure attic has adequate lighting or have a flashlight available for inspector
- Remove vehicles from garage — inspector needs unobstructed access to examine garage door rating
- Identify location of all hurricane shutters and ensure they are accessible for inspection
- Locate all window and door product approval stickers or paperwork
- Note any roof work done recently — inspector will ask about installation date and contractor
- If you have a generator in the attic: mention it — some inspectors need to note equipment near access
- Plan to be present for the full inspection — inspector may have questions only you can answer

PART 4 — AFTER THE INSPECTION

- Inspector delivers completed OIR-B1-1802 form (Florida) or equivalent state wind mitigation form
- Review report before submitting to insurer — confirm all credits you believe you qualify for are listed
- If any credit is missing that you believe should apply: ask inspector to explain or correct
- Submit completed report to your insurance agent or insurer — request updated premium quote
- Keep original inspection report in your permanent home files — valid for 5 years in Florida
- Note expiration date on report — schedule reinspection 30–60 days before expiration to maintain uninterrupted discount
- If storm damage requires roof replacement: schedule new wind mitigation inspection after replacement
- If you add hurricane shutters after inspection: schedule re-inspection to potentially improve opening protection credit

TYPICAL WIND MITIGATION CREDIT CATEGORIES (FLORIDA)

Category	Maximum Credit Tier	Most Common Qualifier
Roof Covering	FBC-compliant product approved covering	New roof with FL Product Approval
Roof Deck Attachment	8d nails @ 6-in spacing or better	Most homes built after 2002
Roof-to-Wall Connection	Double wraps or hurricane straps	Requires attic access to verify
Roof Shape	Hip roof, all sides sloping	Full hip roof — major credit
Opening Protection	All openings protected — impact glass or shutters	Hardest to maximize — one gap voids credit
Roof-Wall-Foundation	Continuous load path documented	Typically new construction only

Full Wind Mitigation Guide: stormroofquotes.com/wind-mitigation-inspection-guide.html · FORTIFIED Program: stormroofquotes.com/fortified-roof-program.html · Free Inspection: stormroofquotes.com/#quote

