

2026 Wind Mitigation Audit Checklist

Updated for the new OIR-B1-1802 form (effective April 1, 2026)

POTENTIAL SAVINGS: 20% to 45% on the wind portion of your premium

Wind risk accounts for 15% - 70% of your total premium depending on location.

How to Use: Check off features your home has. More checks = more savings. Bring this to your inspection.

1. IBHS FORTIFIED DESIGNATION

NEW IN 2026

- FORTIFIED Roof / Silver / Gold certification** NEW IN 2026
Voluntary IBHS certification for wind-resistant construction. Roof is most common. Silver adds sealed roof deck + reinforced gable ends. Gold adds continuous load path.

Tip:

Most homes do not have FORTIFIED certification. Ask your contractor about it during major roof work -- it can unlock additional discounts beyond standard credits.

2. WIND ZONE / REGION

NEW IN 2026

- Know your wind zone classification** NEW IN 2026
HVHZ (Miami-Dade/Broward), Region 1 (≥ 140 mph), Region 2 (130-139 mph), or Region 3 (< 130 mph). Higher zones = stricter standards but greater potential credits.
- Verify your design wind speed** NEW IN 2026
Check your building permit or contact your local building department. Homes built to higher wind speed standards may qualify for better credits.

3. ROOF SLOPE

NEW IN 2026

- Determine your primary roof slope** NEW IN 2026
Steeper pitch ($\geq 6:12$) or lower pitch ($< 6:12$). Roof slope affects how wind interacts with your roof. Your inspector will measure this.

4. ROOF COVERING

Up to 10% savings

- FBC-equivalent roof covering (2002 code or later)**
Concrete/clay tile, metal, asphalt shingles, or synthetic/composite tile meeting Florida Building Code standards.
- Roof age under 15 years**
Newer roofs qualify for better rates. Some carriers require roofs under 10 years for best credits. Know your exact permit date.
- Roof permit on file with county**
Permits prove code compliance and installation date. Check your county property appraiser website.
- Product approval documentation available** NEW IN 2026
Florida product approval numbers for your specific roofing material. Available at floridabuilding.org.

5. ROOF DECK ATTACHMENT

Up to 8% savings

- Plywood/OSB attached with 8d nails at 6" spacing (Level C)**
Strongest standard attachment. Homes built from 2002 onward generally meet this. Inspector rates the WEAKEST attachment found.
- 8d nails at 12" spacing (Level B)**
Moderate credit. Common in homes built between 1994 and 2001.
- Dimensional lumber or reinforced decking**
Stronger than minimum code. Includes reinforced concrete roof decks and spray foam adhesive systems.

Tip:

Inspector rates the WEAKEST attachment found. Even if 90% uses 6" spacing, one section with staples will lower your entire rating.

6. ROOF-TO-WALL CONNECTION

Up to 25% savings

- Double wraps installed (strongest)**
Metal strap wraps around the truss and attaches on both sides of the wall. Maximum wind mitigation credit. Single highest-value feature.
- Single wraps installed**
Metal strap wraps around the truss on one side. Good credit. Anchor bolts and Sanibel straps treated equivalently.
- Hurricane clips installed**
Metal connectors that clip to the truss. Moderate credit. Better than toenails but less effective than wraps.
- Attic access is clear and accessible**
Inspector MUST access your attic. No attic access = no credit for this section. Clear a path to the attic hatch.
- Connections installed as intended** NEW IN 2026
The 2026 form added "not installed as intended." Improperly installed straps or clips may not receive credit.

Upgrade Tip:

Retrofitting from toenails to hurricane clips or straps costs \$1,500-\$3,000 and can save you hundreds per year. This is the highest-ROI upgrade available.

7. ROOF SHAPE / GEOMETRY

Up to 7% savings

- Hip roof (all sides slope downward)**
Hip roofs resist wind better than gable roofs. This is the only roof shape that qualifies for a geometry credit on single-family homes.
- No gable end bracing issues**
If your home has gable ends, they should be properly braced. Gable end bracing kits are affordable and easy to install.

Reality Check:

You cannot change your roof shape without a major renovation. If you have a gable roof, focus your budget on roof-to-wall connections, opening protection, and SWR.

8. SECONDARY WATER RESISTANCE (SWR)

Up to 10% savings

- Peel-and-stick SWR barrier installed**
Self-adhering polymer-modified bitumen membrane applied to the roof deck, underneath the roof covering. Most common type of SWR.
- Foam adhesive SWR (spray-applied)**
Alternative SWR method approved by the Florida Building Code. Equally effective for credit purposes.
- SWR documentation available** NEW IN 2026
The 2026 form requires stronger documentation. Have your roofing contractor's invoice, permit, or product approval.

Best Time to Add SWR:

SWR is most cost-effective during a roof replacement (adds only \$500-\$1,500). If you are planning a re-roof, always request SWR.

9. OPENING PROTECTION

Up to 15% savings

- Impact-rated windows and doors throughout**
ALL openings must be protected for full credit. Every window, entry door, sliding glass door, and French door. Check for permanent etching on the glass.
- Hurricane shutters on all openings**
Accordion, roll-down, Bahama, colonial, or panel shutters covering every opening. All must be operable and in good condition.
- Impact-rated garage door**
Garage doors are the largest and most vulnerable opening. An impact-rated door is critical for full credit.
- All skylights have impact protection**
Unprotected skylights can void your entire opening protection credit. Verify all skylights have impact-rated glazing or shutters.
- No damaged openings anywhere on the property** NEW IN 2026
CRITICAL 2026 CHANGE: ANY damaged opening -- cracked glass, broken seal, damaged frame -- will disqualify you from the opening protection credit entirely.

Prepare for Your Inspection

Documents to Gather

- Building permits (roof, windows, doors)
- Previous wind mitigation reports
- Roofing contractor invoices
- Window/door product approvals
- Shutter installation records
- Insurance policy declarations page
- Photos from construction/renovation

Prepare Your Home

- Clear attic access (remove boxes/storage)
- Ensure all areas are accessible
- Fix any damaged openings first
- Test all hurricane shutters
- Clear the roof area (trim branches)
- Have a ladder available for inspector
- Allow 1-2 hours for the inspection

Inspection Details:

Cost: \$75 - \$150 | Duration: 1 - 2 hours | Valid: 5 years | New form effective: April 1, 2026



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