

Wind Mitigation Photo Checklist

For your roof replacement. Give a copy to your roofer before work starts.

Since April 1, 2026, the Florida wind mitigation form (OIR-B1-1802) needs a photo or document for each feature you want credit for. Some of these can only be photographed while the roof is open, so they have to be taken during the job.

While the old roof is off

- ☐ Deck nailing: close-up of the nail heads, with a tape measure showing the spacing
- ☐ Nail type: the box label, or a loose nail next to a tape measure
- ☐ Any plywood that was replaced, before and after
- ☐ Roof-to-wall connections at the eaves, if visible (straps, clips or wraps)
- ☐ Any new straps or clips added during the job

When the underlayment goes on

- ☐ Wide shot of the self-adhering underlayment covering the deck
- ☐ Underlayment product label or roll wrapper
- ☐ Laps at valleys, walls and edges

At the end of the job

Permit number: _____

Final inspection date: _____

Roof covering product approval number (FL or Miami-Dade NOA): _____

Underlayment product approval number: _____

- ☐ Copy of the final inspection approval
- ☐ All photos sent to me by email or shared folder

After the final inspection passes

- ☐ Book a wind mitigation inspection
- ☐ Send the new form, the permit and the product approvals to my insurance agent
- ☐ Ask the agent to re-rate the policy and confirm the new credits in writing

Notes
