



Technical Bulletin FH 2026-02

First Release:
March 19, 2026

Applicable Standards:
FORTIFIED Home™—Hurricane

Applicable Designation Level:



Guidance for Completing Florida OIR-B1-1802 Forms for Properties with FORTIFIED Designations

Introduction

The [Uniform Mitigation Verification Inspection Form](#) (OIR-B1-1802— updated 4/26), issued by the Florida Office of Insurance Regulation (OIR), is part of Florida’s residential wind mitigation framework. It is used by insurers to determine eligibility for premium credits based on wind resistant construction features.

This technical bulletin and its [companion mapping tool](#) provide guidance for mitigation professionals completing the form (for properties that currently hold a valid FORTIFIED Roof™, FORTIFIED Silver™, or FORTIFIED Gold™ designation which confirms that the property has undergone third party evaluation by a certified FORTIFIED Evaluator, documentation review by IBHS, and verification of construction features consistent with the designation level.

FORTIFIED HOME™ CERTIFICATE - MAPPING TO OIR B1-1802 (Rev. 04/26) Answers			
FORTIFIED HOME™ Program Designation Levels HURRICANE	Use the following guide to complete the OIR B1-1802 (Rev. 04/26) Form questions based on the applicable FORTIFIED Home designation level.	FORTIFIED Home Certification verifies and documents the following minimum mitigation requirements and standards are met during construction or re-roofing projects.	
ROOF/SILVER/GOLD			
<input type="checkbox"/>	<input type="checkbox"/>	Question 4.2 ROOF COVERING Select Answer: "A"	ROOF COVERING: SHINGLES (unless ASTM D 3161 Class F or/or ASTM D 7168 Class H) with a proven optimal rating current at time of installation. FIC, MOCA. FOR ALL OTHER TYPES: FIC, MOCA Product Approval listing current at time of installation and verified installation in accordance with the manufacturer's installation instructions.
<input type="checkbox"/>	<input type="checkbox"/>	Question 5. ROOF DECK ATTACHMENT Answer: "C" (Observation) (Notes: "D", "E", or "F" can be visually verified)	ROOF DECK ATTACHMENT: Nail Type, length 2-3/8 inch to 2-1/2 inch dry shank nails (penetrates 1-5/8 inch embedment into the framing members). Nail Spacing maximum 4 inches on center. Maximum 175 inch nail end-to-end spacing. Maximum 24 inches on center spacing between nail framing members. Use any other method of screws, nails, adhesives, other deck fastening system or truss/rail fastening designed for the specific conditions based on framing, if applicable and verified by a Professional Engineer using the Factor of Safety required by FORTIFIED.
<input type="checkbox"/>	<input type="checkbox"/>	Question 6. ROOF TO WALL ATTACHMENT (Notes: "C" or "D" can be visually verified)	ROOF TO WALL CONNECTION: One of the following verified and installed in accordance with design by a Professional Engineer. The FORTIFIED re-run Roof to Wall Connector is a properly installed metal connector, purpose-made metal connector or structural member designed for the required design/specific load resistance by a Professional Engineer. Answer: "B" connections are not visible and site-specific documentation is verifiable. Answer: "B, C, D, or E" when connections are visible based on the verifiable connection verified from an attic inspection or site-specific documentation.
<input type="checkbox"/>	<input type="checkbox"/>	Question 8. SEALED ROOF DECKING Select Answer: "A"	SEALED ROOF DECK IS REQUIRED: Meets the definitions defined in the OIR B1-1802 (version 02/21), the FIC, MOCA or the Code or other verified and installed in full compliance with the installation requirements for roofing systems in address. Documentation of which specific system is used should be attached from the roofing contract or contract.
<input type="checkbox"/>	<input type="checkbox"/>	Question 9. OPENING PROTECTION Answer: "B" (Observation) Selection are provided based on Question 9. Region and selected Protection Types used to meet FORTIFIED Home Silver and Gold Standards	OPENING PROTECTION is required for FORTIFIED Homes with Silver or Gold Certificates. Use Question 2 to select the Region. And mark the Correct Protection Use Chart based on visual verification of protection system as defined below. For structures located in Region 1 (1-145 mph) and Region 2 (130-150 mph) Use Answer "B" for all opening types and non-opening types doors. Use Answer "D" for non-glass opening types https://www.fortified.com/ibhs/protected-opening-types For Region 3 (135 mph) Structures ONLY when plywood/OSB panels are in use. Use Answer "C" for all glass opening and non-glass entry door protection with plywood/OSB, otherwise use Answer: "A" Use Answer "B" for all glass garage doors. Use Answer "D" for all glass opening types https://www.fortified.com/ibhs/protected-opening-types Use Answer "B" for all non-glass opening types https://www.fortified.com/ibhs/protected-opening-types

FORTIFIED Home to FL OIR-B1-1802 Mapping Tool

Beginning in April 2026, mitigation professionals may use FORTIFIED documentation to satisfy certain field verification requirements on the OIR form. The mapping tool issued with this technical bulletin explains which OIR form requirements are already verified through the FORTIFIED process and how to document them appropriately.

Modifications to the structure or mitigation features after the issuance of a FORTIFIED designation may invalidate the





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certification or require renewal. Examples include, but are not limited to the following:

- Replacement of roof covering
- Modifications to the roof deck attachment
- Alterations to roof-to-wall connections
- Changes to opening protection systems
- Structural alternations affecting the continuous load path, e.g. additions or enclosures
- Expiration and required renewal of certificates

Refer to section 1.2 of the [2025 FORTIFIED Home Standard](#) for information on designation term limits and redesignations.

Any elements not addressed by the FORTIFIED designation must still be inspected in the field and documented by the mitigation professional.

Additional References

- [2025 FORTIFIED Home Standard](#)
- [FORTIFIED Home Documentation Requirements](#)
- [TB FH 2026-02 Companion Mapping Tool](#)
- [Uniform Mitigation Verification Inspection Form](#)
- [FORTIFIED Legal Disclaimer](#)





FORTIFIED HOME™ CERTIFICATE - MAPPING TO OIR B1-1802 (Rev. 04/26) Answers

FORTIFIED HOME™ Program Designation Levels			Use the following guide to complete the OIR B1-1802 (Rev. 04/26) Form questions based on the applicable FORTIFIED Home designation level	<p style="text-align: center;">FORTIFIED Home Certification verifies and documents the following minimum mitigation improvements and standards are met during construction or re-roofing projects.</p>
HURRICANE				
ROOF	SILVER	GOLD		
☑	☑	☑	<p>Question 4.2: ROOF COVERING Select Answer "A"</p>	<p>ROOF COVERING- SHINGLES (meets ASTM D 3161 Class F and/or ASTM D 7158 Class H) with a product approval listing current at time of installation FBC, MDCA. FOR ALL OTHER TYPES, FBC, HVHZ Product Approval Listing current at time of installation and verified installation in accordance with the manufacturers installation instructions.</p>
☑	☑	☑	<p>Question 5: ROOF DECK ATTACHMENT Answer "C" (Minimum) (unless "D", "E" or "F" can be visually verified)</p>	<p>ROOF DECK ATTACHMENT- Nail Type/Length 2-3/8 inch to 2-1/2 inch ring shank nails (minimum 1- 5/8 inch embedment into the framing members). Nail Spacing maximum 4 inches on center. Minimum 7/16 inch roof deck thickness. Maximum 24 inches on center spacing between roof framing members. OR any other method of screws, nails, adhesives, other deck fastening system or truss/rafter spacing designed for the site-specific conditions based on testing or calculations and validated by a Professional Engineer using the Factor of Safety required by FORTIFIED.</p>
N/A	N/A	☑	<p>Question 6: ROOF TO WALL ATTACHMENT Answer "B" (Minimum) (unless "C" or "D" can be visually verified)</p>	<p>ROOF TO WALL CONNECTION- One of the following verified and installed in accordance with design by a Professional Engineer:</p> <p>The FORTIFIED minimum Roof to Wall Connector is a properly installed metal connector, purpose-made metal connector or structural fastener designed for the required site-specific uplift resistance by a Professional Engineer</p> <p>- Answer "B" if connections are not visible and site-specific documentation is unavailable. - Answer B, C, D, or E when connections are visible based on the weakest connection verified from an attic inspection or site-specific documentation.</p>
☑	☑	☑	<p>Question 8: SEALED ROOF DECK/SWB Select Answer "A"</p>	<p>SEALED ROOF DECK IS REQUIRED- Meets the definitions defined in the OIR B1-1802 (version 4/26), the IRC 2018/FBC 8th Edition or newer, verified and installed in strict compliance with the installation requirements for nailing patterns or adhesion. Documentation of which specific system is used should be obtained from the roofing contract or contractor.</p>
N/A	☑	☑	<p>Question 9: OPENING PROTECTION Answers for Protection Level selection are provided based on Question 2: Region and minimum Protection Types used to meet FORTIFIED Home Silver and Gold Standards</p>	<p>OPENING PROTECTION is required for FORTIFIED Homes with Silver or Gold Certificates: Use Question 2 to determine Region. And mark the Opening Protection Level Chart based on visual verification of protection systems as defined below.</p> <p>For structures located in Region 1 (>140 mph) and Region 2 (130-139 mph):</p> <ul style="list-style-type: none"> - Use Answer "A" for all glazed openings and non-glazed entry doors. - Use Answer "D" for non-glazed garage doors <u>unless they are labeled or documented as impact meeting Answer A, then use Answer A</u> <p>For Region 3 (<130 mph) Structures ONLY when plywood/OSB panels are in use:</p> <ul style="list-style-type: none"> - Use Answer "C" for all glazed openings and non-glazed entry doors protected with plywood/OSB, otherwise use Answer "A". - Use Answer "A" for glazed garage doors - Use Answer "D" for non-glazed garage doors <u>unless they are labeled or documented as impact meeting Answer A, then use Answer A</u>