



Personal and Commercial Residential Inspection Requirements

If an inspection was not personally performed by the appropriate professional or the license or membership information cannot be verified, the documentation may be declared invalid.

It is important for agents to review carefully all documentation to ensure compliance with Citizens' eligibility requirements prior to submission to Citizens. For example, if an inspection shows defects in any component, agents should advise the applicant that the risk may be ineligible for binding (and possibly ineligible for coverage) until the appropriate corrections have been made.

Agents who knowingly bind coverage with documentation that clearly indicates that an inadequate, unsafe or hazardous condition is present are subject to disciplinary action that could result in suspension and/or termination of their appointments with Citizens.

Citizens will accept documentation to verify the components of a personal and/or commercial residential risk from the following professional sources:

Building features (e.g., four-point inspections):

- A Florida-licensed general or building contractor
- A Florida-registered architect
- A Florida-licensed engineer
- A Florida-licensed building inspector
- A building code official (who is authorized by the State of Florida or its counties' municipalities to verify building code compliance)
- A Florida-licensed home inspector who is a member of the American Society of Home Inspectors (ASHI), the Florida Association of Building Inspectors (FABI) or National Association of Certified Home Inspectors (NACHI)
- A Florida-licensed electrician (may certify electrical components of a building only)

Roof verification ([Roof Condition Certification Form \(CIT RCF-1\)](#)):

- A Florida-licensed general, residential, building or roofing contractor
- A Florida-registered architect
- A Florida-licensed engineer
- A Florida-licensed building inspector
- A building code official who is authorized by the State of Florida or its counties' municipalities to verify building code compliance
- A Florida-licensed home inspector who is a member of the American Society of Home Inspectors (ASHI), the Florida Association of Building Inspectors (FABI) or National Association of Certified Home Inspectors (NACHI)



Wind mitigation features: ([Uniform Mitigation Verification Inspection Form \(OIR-B1-1802\)](#)):

- A Florida-licensed home inspector who has completed at least three hours of hurricane mitigation training that includes hurricane mitigation techniques, compliance with the uniform mitigation form and completion of a proficiency exam, and who completes at least two hours of mitigation-related continuing education per year.*
- A Florida-licensed general, building or residential contractor
- A Florida-certified building code inspector or building code official who is authorized by the State of Florida or its counties' municipalities to verify building code compliance
- A Florida-licensed professional architect
- A Florida-licensed professional engineer
- Any other individual or entity recognized by Citizens (at its discretion) as possessing the necessary qualifications to properly complete a uniform mitigation verification form
- A Florida-licensed roofing contractor (may certify roofing mitigation features/components only)

***Note:** Home inspectors must precertify with Citizens by sending a copy of their hurricane mitigation training certificates via e-mail to homeinspectordatabase@citizensfla.com.

[Building Type II and III Mitigation Verification Affidavit \(MIT BT II & III\)](#):

- A Florida-licensed general or building contractor
- A Florida-certified building code inspector or building code official who is authorized by the State of Florida or its counties' municipalities to verify building code compliance
- A Florida-licensed professional architect
- A Florida-licensed professional engineer
- A Florida-licensed roofing contractor (may certify roofing mitigation features/components only)



Windstorm Protective Device Proof of Compliance (WPD-1C):

- A Florida-licensed professional architect
- A Florida-licensed professional engineer
- A Florida-certified building code inspector or building code official who is authorized by the State of Florida or its counties' municipalities to verify building code compliance
- A duly designated regulations and code "qualifier" for a manufacturing company

Note: As authorized under Section 627.711 of Florida law, Citizens reserves the right to verify any mitigation form completed by a qualified inspector by conducting its own independent inspection. This inspection may be performed either before or after a mitigation form has been accepted and may impact mitigation credits applied towards the policy.