



TECHNICAL BULLETIN

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Secondary Water Restraint, the MSFH Program and the 2001 Florida Building Code

Secondary Water Resistance (SWR) for purposes of insurance discounts or credits has been defined by insurance underwriters as 1) a limited number of products that you apply over all of the roof deck joints in your attic ("FoamSeal®" etc), or 2) a barrier applied *directly to the sheathing* during installation of the roof deck.

There are two issues regarding the use of SWR in the HVHZ:

First, in the HVHZ, the building code *does not permit* SWR to be applied directly to the roof deck sheathing. Therefore, if you live in Miami-Dade or Broward County, you could only use a certain type of FoamSeal® spray inside your attic to receive an insurance discount. If self-adhering modified bitumen tape is used for SWR and is installed according to code *on top* of the felt, insurance companies do not consider this SWR for purposes of insurance discounts or credits.

Second, legislation passed in 2007 requiring the Florida Building Commission (FBC) to adopt prescriptive mitigation techniques for **secondary water barrier for site-built single family residential structures** by rule. Rules adopted by the FBC in October 2007 allow for 30# felt installed with nails and tin-tabs as required for the HVHZ and covered with an approved cap sheet to qualify as SWR under the Code. However, insurance companies do not consider this SWR for purposes of insurance discounts or credits.

The discrepancy between the new rule and established definitions for SWR by insurance underwriters may result in homeowners contesting the inspectors' SWR classification.

Inspectors encountering this situation should know that it is the goal of the MSFH Program to help the homeowner get the highest level of protection for their home and receive the largest insurance discounts available. Testing for other ways to accomplish SWR continues and we will keep you advised of changes.

The MSFH definitions have not changed: 4 - 6 inch wide strips of peel-n-seal, ice and water shield or similar material is acceptable; fully adhered underlayment of self adhesive material is acceptable and FoamSeal® hurricane adhesive is acceptable.

The only way to verify the first two are from documentation provided by the homeowner or roofing contractor in the form of pictures showing the installation or language in the written contract for the work specifying the installation.

Other "Proposed" methods of SWR are not in this program at this time so inspectors do not have to verify nailing patterns etc. In the event some additional SWR definitions are added to the program, instructions on how to verify the installation will be provided.