

Appendix A – WLM Credits for Existing Construction.

| WINDSTORM LOSS REDUCTION CREDITS | | | | | | | | | | | |
|--|----------------------|----------------------|----------------------------|---------------------------------------|------|--------|------|---------------------------|------|--------|------|
| SECTION 627.0629(1), F.S. | | | | | | | | | | | |
| WIND PREMIUM CREDITS FOR EXISTING CONSTRUCTION – SINGLE FAMILY HOMES | | | | | | | | | | | |
| | | | | TERRIAN B – 2% DEDUCTIBLE | | | | TERRIAN C – 2% DEDUCTIBLE | | | |
| | | | | FRAME, MASONRY, OR REINFORCED MASONRY | | | | | | | |
| | | | | ROOF SHAPE | | | | ROOF SHAPE | | | |
| | | | | OTHER | | HIP | | OTHER | | HIP | |
| ROOF COVER | ROOF DECK ATTACHMENT | ROOF-WALL CONNECTION | OPENING PROTECTION | NO SWR | SWR | NO SWR | SWR | NO SWR | SWR | NO SWR | SWR |
| | | | None | 0.00 | 0.06 | 0.47 | 0.50 | 0.00 | 0.07 | 0.28 | 0.32 |
| | | TOE NAILS | Basic – Windows or All | 0.35 | 0.42 | 0.62 | 0.65 | 0.29 | 0.38 | 0.56 | 0.62 |
| | | | Hurricane – Windows or All | 0.44 | 0.51 | 0.66 | 0.70 | 0.39 | 0.48 | 0.64 | 0.72 |
| | | | None | 0.35 | 0.42 | 0.62 | 0.66 | 0.18 | 0.26 | 0.44 | 0.51 |
| | | CLIPS | Basic – Windows or All | 0.47 | 0.54 | 0.68 | 0.73 | 0.38 | 0.48 | 0.64 | 0.72 |
| | | | Hurricane – Windows or All | 0.50 | 0.57 | 0.70 | 0.74 | 0.44 | 0.54 | 0.68 | 0.76 |
| NON - FBC EQUIVALENT | A (6d @ 6" / 12") | | None | 0.35 | 0.43 | 0.62 | 0.67 | 0.20 | 0.28 | 0.45 | 0.51 |
| | | SINGLE WRAPS | Basic – Windows or All | 0.47 | 0.55 | 0.68 | 0.73 | 0.39 | 0.49 | 0.64 | 0.72 |
| | | | Hurricane – Windows or All | 0.50 | 0.58 | 0.70 | 0.74 | 0.44 | 0.54 | 0.68 | 0.76 |
| | | | None | 0.35 | 0.43 | 0.62 | 0.66 | 0.21 | 0.28 | 0.45 | 0.51 |
| | | DOUBLE WRAPS | Basic – Windows or All | 0.47 | 0.55 | 0.68 | 0.73 | 0.39 | 0.49 | 0.64 | 0.72 |
| | | | Hurricane – Windows or All | 0.50 | 0.58 | 0.70 | 0.74 | 0.44 | 0.54 | 0.68 | 0.76 |
| | | | None | 0.09 | 0.14 | 0.49 | 0.52 | 0.09 | 0.14 | 0.29 | 0.33 |
| | | TOE NAILS | Basic – Windows or All | 0.46 | 0.51 | 0.63 | 0.66 | 0.44 | 0.50 | 0.59 | 0.64 |
| | | | Hurricane – Windows or All | 0.56 | 0.61 | 0.68 | 0.71 | 0.55 | 0.61 | 0.69 | 0.74 |
| | | | None | 0.58 | 0.65 | 0.68 | 0.73 | 0.38 | 0.44 | 0.57 | 0.65 |
| | | CLIPS | Basic – Windows or All | 0.65 | 0.70 | 0.73 | 0.76 | 0.63 | 0.71 | 0.73 | 0.79 |
| | | | Hurricane – Windows or All | 0.66 | 0.72 | 0.73 | 0.77 | 0.69 | 0.78 | 0.76 | 0.83 |
| NON - FBC EQUIVALENT | B (8d @ 6" / 12") | | None | 0.60 | 0.68 | 0.68 | 0.73 | 0.48 | 0.58 | 0.60 | 0.71 |
| | | SINGLE WRAPS | Basic – Windows or All | 0.67 | 0.73 | 0.73 | 0.77 | 0.67 | 0.76 | 0.74 | 0.81 |
| | | | Hurricane – Windows or All | 0.68 | 0.73 | 0.73 | 0.77 | 0.70 | 0.80 | 0.76 | 0.83 |
| | | | None | 0.60 | 0.68 | 0.68 | 0.73 | 0.51 | 0.63 | 0.61 | 0.72 |
| | | DOUBLE WRAPS | Basic – Windows or All | 0.67 | 0.73 | 0.73 | 0.77 | 0.68 | 0.79 | 0.74 | 0.82 |
| | | | Hurricane – Windows or All | 0.68 | 0.74 | 0.73 | 0.77 | 0.71 | 0.81 | 0.76 | 0.83 |
| | | | None | 0.09 | 0.14 | 0.49 | 0.51 | 0.09 | 0.14 | 0.29 | 0.33 |
| | | TOE NAILS | Basic – Windows or All | 0.46 | 0.51 | 0.63 | 0.66 | 0.45 | 0.51 | 0.59 | 0.64 |
| | | | Hurricane – Windows or All | 0.57 | 0.61 | 0.68 | 0.71 | 0.56 | 0.61 | 0.69 | 0.74 |
| | | | None | 0.59 | 0.65 | 0.68 | 0.73 | 0.39 | 0.45 | 0.57 | 0.65 |
| | | CLIPS | Basic – Windows or All | 0.65 | 0.70 | 0.73 | 0.76 | 0.64 | 0.71 | 0.73 | 0.79 |
| | | | Hurricane – Windows or All | 0.67 | 0.72 | 0.73 | 0.77 | 0.71 | 0.79 | 0.76 | 0.83 |
| NON - FBC EQUIVALENT | D (8d @ 6" / 6") | | None | 0.62 | 0.69 | 0.68 | 0.73 | 0.49 | 0.60 | 0.61 | 0.73 |
| | | SINGLE WRAPS | Basic – Windows or All | 0.68 | 0.73 | 0.73 | 0.77 | 0.69 | 0.78 | 0.75 | 0.82 |
| | | | Hurricane – Windows or All | 0.68 | 0.74 | 0.73 | 0.77 | 0.73 | 0.81 | 0.76 | 0.83 |
| | | | None | 0.62 | 0.70 | 0.68 | 0.73 | 0.55 | 0.71 | 0.61 | 0.74 |
| | | DOUBLE WRAPS | Basic – Windows or All | 0.68 | 0.74 | 0.73 | 0.77 | 0.72 | 0.81 | 0.76 | 0.83 |
| | | | Hurricane – Windows or All | 0.69 | 0.74 | 0.73 | 0.77 | 0.74 | 0.83 | 0.77 | 0.84 |
| | | | None | 0.11 | 0.14 | 0.55 | 0.56 | 0.07 | 0.10 | 0.33 | 0.36 |
| | | TOE NAILS | Basic – Windows or All | 0.47 | 0.49 | 0.70 | 0.71 | 0.39 | 0.42 | 0.63 | 0.65 |
| | | | Hurricane – Windows or All | 0.57 | 0.58 | 0.75 | 0.76 | 0.49 | 0.52 | 0.73 | 0.75 |
| | | | None | 0.49 | 0.50 | 0.72 | 0.73 | 0.28 | 0.30 | 0.53 | 0.54 |
| | | CLIPS | Basic – Windows or All | 0.60 | 0.62 | 0.78 | 0.78 | 0.50 | 0.53 | 0.73 | 0.76 |
| | | | Hurricane – Windows or All | 0.63 | 0.65 | 0.79 | 0.80 | 0.56 | 0.58 | 0.78 | 0.80 |
| FBC EQUIVALENT | A (6d @ 6" / 12") | | None | 0.49 | 0.50 | 0.72 | 0.73 | 0.30 | 0.32 | 0.53 | 0.55 |
| | | SINGLE WRAPS | Basic – Windows or All | 0.60 | 0.62 | 0.78 | 0.78 | 0.51 | 0.54 | 0.73 | 0.76 |
| | | | Hurricane – Windows or All | 0.63 | 0.65 | 0.79 | 0.80 | 0.56 | 0.59 | 0.78 | 0.80 |
| | | | None | 0.49 | 0.51 | 0.72 | 0.73 | 0.30 | 0.33 | 0.53 | 0.55 |
| | | DOUBLE WRAPS | Basic – Windows or All | 0.61 | 0.62 | 0.78 | 0.78 | 0.51 | 0.54 | 0.73 | 0.76 |
| | | | Hurricane – Windows or All | 0.63 | 0.65 | 0.79 | 0.80 | 0.56 | 0.59 | 0.78 | 0.80 |
| | | | None | 0.18 | 0.20 | 0.57 | 0.57 | 0.15 | 0.18 | 0.35 | 0.37 |
| | | TOE NAILS | Basic – Windows or All | 0.55 | 0.57 | 0.71 | 0.72 | 0.51 | 0.53 | 0.66 | 0.67 |
| | | | Hurricane – Windows or All | 0.66 | 0.67 | 0.76 | 0.77 | 0.63 | 0.64 | 0.76 | 0.78 |
| | | | None | 0.70 | 0.71 | 0.78 | 0.79 | 0.46 | 0.48 | 0.66 | 0.68 |
| | | CLIPS | Basic – Windows or All | 0.75 | 0.76 | 0.81 | 0.82 | 0.71 | 0.74 | 0.81 | 0.83 |
| | | | Hurricane – Windows or All | 0.77 | 0.78 | 0.82 | 0.83 | 0.78 | 0.81 | 0.84 | 0.86 |
| FBC EQUIVALENT | B (8d @ 6" / 12") | | None | 0.73 | 0.74 | 0.78 | 0.79 | 0.58 | 0.61 | 0.71 | 0.74 |
| | | SINGLE WRAPS | Basic – Windows or All | 0.78 | 0.79 | 0.82 | 0.83 | 0.76 | 0.79 | 0.83 | 0.85 |
| | | | Hurricane – Windows or All | 0.78 | 0.80 | 0.82 | 0.83 | 0.80 | 0.83 | 0.84 | 0.86 |
| | | | None | 0.73 | 0.75 | 0.78 | 0.79 | 0.63 | 0.67 | 0.72 | 0.76 |
| | | DOUBLE WRAPS | Basic – Windows or All | 0.78 | 0.80 | 0.82 | 0.83 | 0.78 | 0.82 | 0.83 | 0.86 |
| | | | Hurricane – Windows or All | 0.78 | 0.80 | 0.82 | 0.83 | 0.80 | 0.84 | 0.84 | 0.86 |
| | | | None | 0.18 | 0.20 | 0.57 | 0.57 | 0.15 | 0.18 | 0.35 | 0.37 |
| | | TOE NAILS | Basic – Windows or All | 0.56 | 0.57 | 0.71 | 0.72 | 0.51 | 0.54 | 0.66 | 0.67 |
| | | | Hurricane – Windows or All | 0.66 | 0.68 | 0.76 | 0.77 | 0.63 | 0.65 | 0.76 | 0.78 |
| | | | None | 0.70 | 0.72 | 0.78 | 0.79 | 0.46 | 0.48 | 0.66 | 0.69 |
| | | CLIPS | Basic – Windows or All | 0.76 | 0.77 | 0.81 | 0.82 | 0.73 | 0.74 | 0.81 | 0.83 |
| | | | Hurricane – Windows or All | 0.78 | 0.78 | 0.82 | 0.83 | 0.80 | 0.82 | 0.84 | 0.86 |
| FBC EQUIVALENT | D (8d @ 6" / 6") | | None | 0.74 | 0.76 | 0.78 | 0.79 | 0.60 | 0.63 | 0.72 | 0.76 |
| | | SINGLE WRAPS | Basic – Windows or All | 0.78 | 0.80 | 0.82 | 0.83 | 0.78 | 0.81 | 0.83 | 0.86 |
| | | | Hurricane – Windows or All | 0.79 | 0.80 | 0.82 | 0.83 | 0.82 | 0.84 | 0.84 | 0.86 |
| | | | None | 0.74 | 0.76 | 0.78 | 0.79 | 0.68 | 0.74 | 0.73 | 0.78 |
| | | DOUBLE WRAPS | Basic – Windows or All | 0.79 | 0.81 | 0.82 | 0.83 | 0.81 | 0.84 | 0.84 | 0.86 |
| | | | Hurricane – Windows or All | 0.79 | 0.81 | 0.82 | 0.83 | 0.83 | 0.86 | 0.84 | 0.87 |
| | | | None | 0.82 | 0.82 | 0.82 | 0.82 | 0.80 | 0.80 | 0.80 | 0.80 |
| | | | Basic – Windows or All | 0.84 | 0.84 | 0.84 | 0.84 | 0.88 | 0.88 | 0.88 | 0.88 |
| | | | Hurricane – Windows or All | 0.84 | 0.84 | 0.84 | 0.84 | 0.88 | 0.88 | 0.88 | 0.88 |

Appendix B – WLM Credits for New Construction.

**WINDSTORM LOSS REDUCTION CREDITS
SECTION 627.0629(1), F.S.
WIND PREMIUM CREDITS FOR NEW CONSTRUCTION**

| FBC 2001 CONSTRUCTION | | | | | | FRAME, MASONRY, OR REINFORCED MASONRY | | | | | | | |
|--|------------------|----------------------|----------------------------|-----------------------------|------|---------------------------------------|------|--------------------|------|-----------------------|------|--------------------|------|
| ROOF DECK | TERRAIN EXPOSURE | FBC WIND SPEED (MPH) | WIND SPEED OF DESIGN (MPH) | INTERNAL PRESSURE DESIGN | WBDR | OTHER ROOF SHAPE | | | | HIP ROOF SHAPE | | | |
| | | | | | | NO OPENING PROTECTION | | OPENING PROTECTION | | NO OPENING PROTECTION | | OPENING PROTECTION | |
| | | | | | | NO SWR | SWR | NO SWR | SWR | NO SWR | SWR | NO SWR | SWR |
| OTHER ROOF DECK OR DIMENSIONAL LUMBER DECK | B | 100 | >100 | ENCLOSED | NO | 0.68 | 0.69 | 0.74 | 0.74 | 0.78 | 0.79 | 0.81 | 0.81 |
| | B | 110 | >110 | ENCLOSED | NO | 0.72 | 0.73 | 0.78 | 0.78 | 0.78 | 0.79 | 0.82 | 0.83 |
| | B | >120 | >120 | ENCLOSED | NO | 0.74 | 0.75 | 0.79 | 0.79 | 0.78 | 0.78 | 0.82 | 0.82 |
| | B OR C | >120 | >120 | ENCLOSED/PARTIALLY ENCLOSED | YES | 0.77 | 0.80 | 0.82 | 0.84 | 0.81 | 0.83 | 0.85 | 0.86 |
| | HVHZ | | - | ENCLOSED | YES | - | - | 0.82 | 0.84 | - | - | 0.85 | 0.86 |
| REINFORCED CONCRETE ROOF DECK | B | ANY | - | ENCLOSED | NO | 0.81 | 0.81 | 0.85 | 0.85 | 0.81 | 0.81 | 0.85 | 0.85 |
| | B | ANY | - | ENCLOSED/PARTIALLY ENCLOSED | YES | 0.82 | 0.82 | 0.85 | 0.85 | 0.82 | 0.82 | 0.85 | 0.85 |
| | C | ANY | - | ENCLOSED/PARTIALLY ENCLOSED | YES | 0.81 | 0.81 | 0.89 | 0.89 | 0.81 | 0.81 | 0.89 | 0.89 |
| | HVHZ | - | - | ENCLOSED | YES | - | - | 0.89 | 0.89 | - | - | 0.89 | 0.89 |

FBC = FLORIDA BUILDING CODE
 HVHZ = HIGH VELOCITY HURRICANE ZONE (Miami-Dade and Broward counties, FBC sections 202 AND 1611ff)
 SWR = SECONDARY WATER RESISTENCE
 WBDR = WIND BORNE DEBRIS REGION
 REINFORCED CONCRETE ROOF DECK includes SWR; Integral with Reinforced Masonry Walls