TEXAS DEPARTMENT OF INSURANCE WINDSTORM INSPECTIONS



ORIENTATION BROCHURE

FOR

TEMPORARY QUALIFIED INSPECTORS

(March 21, 2006 through December 31, 2006)

Texas Department of Insurance

RULE SUMMARY

Texas Administrative Code Rule §5.4606 calls for the temporary appointment of qualified inspectors for residential reroofing. It was adopted in response to an overwhelming demand for windstorm inspections and certifications in the aftermath of Hurricane Rita. While other areas of the Texas Coast experienced damage to varying degrees, the most significant impact was experienced throughout Jefferson and Chambers counties where recovery will be a long term process. To assist with the increased workload of inspections in these two counties, the Texas Department of Insurance (TDI) has implemented the following rebuilding plan:

- Reassigned TDI inspection staff from other coastal field offices to the Beaumont field office on a temporary basis.
- Teamed with Texas Windstorm Insurance Association (TWIA), independent contract inspectors for additional inspection assistance
- Adopted rule §5.4606 to provide for the qualifications, requirements, and procedures for temporary appointment of additional qualified inspectors to conduct residential reroof inspections **during the construction process**, in Jefferson and Chambers counties for the period March 21, 2006 through December 31, 2006.

TQI QUALIFICATIONS

One of the following qualifications are necessary to be eligible for appointment as a Temporary Qualified Inspector (TQI):

- 1) Certification as a <u>Coastal Construction Inspector</u> by International Code Council (ICC) and at least 2 years of construction, design, or inspection experience on structures located in high wind areas. Copy of current ICC certificate with valid certificate number will be required.
- Registration through the Texas Board of Architectural Examiners as an <u>Architect</u> with construction, design, or inspection experience on structures located in high wind areas. Copy of architect's current Texas registration card will be required.
- 3) Successful completion of both the following:
 - a. at least **two years technical or university training**, at an accredited university in civil or architectural engineering, architecture, construction technology, or construction science **and**
 - b. at least two years construction, design, or inspection experience on structures located in high wind areas.

Certified copy of completed degree(s), certificate(s), or transcript(s) are to be submitted with the application form. The application form may be obtained from the Windstorm Inspection program section of the TDI web site at http://www.tdi.state.tx.us/wind/index.html.

TQI CONFLICT OF INTEREST

A temporary appointee shall not have a financial interest either directly or indirectly in or be employed by a business that is financially interested either directly or indirectly in the furnishing of labor, material, or appliances for the construction, alteration, or maintenance of any building, nor have current employment or accept compensation or accept other employment or compensation during the period of appointment which could reasonably be expected to impair the temporary appointee's independence of judgment in the performance of inspections pursuant to this section.

SCOPE OF WORK

TQI appointments are made with the following limitations:

- 1. Windstorm re-roof inspections are to be conducted <u>only</u> on residential structures; this does not include apartments, townhomes or condominiums.
- 2. Windstorm re-roof inspections are to be conducted <u>only</u> during the construction process. If you are called after the job is completed, refer owner or contractor to a Texas licensed engineer appointed by the Commissioner to do windstorm inspections.
- 3. Windstorm inspections are to be conducted <u>only</u> on re-roofing projects or repairs greater than one square (100 square feet). Be aware that reroofing projects may exclude areas such as carports and patios. These are partial, not entire re-roofs. In these cases, care must be taken to check the appropriate boxes on the Application Form (WPI-1) and Inspection Verification forms.

- 4. Windstorm re-roof inspections are to be conducted <u>only</u> in accordance with statutory and regulatory requirements and will be subject to oversight by TDI, in accordance with 28 TAC §5.4606.
- 5. Windstorm re-roof inspections are to be conducted <u>only</u> in Jefferson and Chambers counties.

EFFECTIVE DATES

Temporary qualified inspector appointments are granted only for the period of time between March 21, 2006 and December 31, 2006. Extensions may be granted by TDI based on a demonstrated need in Jefferson or Chambers counties.

DOCUMENTATION

Quality windstorm inspections and certifications are a two part process:

- 1. The inspection itself.
- 2. The documentation which must be clear, accurate and thorough.

Forms used in the TQI process are:

- a. Application for appointment as a TQI. This is TEMP INSP-1.
- b. Initial Structure application. This is the WPI-1 (Needs to be submitted to TDI before the reroof process begins).
- c. Inspection Verification (Modified forms WPI-2 and WPI-7 for Temporary Appointees).

Sample forms are attached and should be reviewed thoroughly. See Appendix for examples.

TQI RESPONSIBILITIES AND TDI EXPECTATIONS

- Inspection duties cannot be delegated. TQI's are required to personally conduct on-roof site visits for the purpose of verifying roofing system components such as decking, underlayment, nail size, nail pattern and to ensure that the roof coverings being used are in compliance and TDI approved. These duties include climbing on the roof during the roofing process. All roofing components of the roofing system MUST meet windstorm building code requirements in type, quality and method of application.
- Appointed inspectors inspecting residential re-roofing in Jefferson and Chambers counties must confirm compliance with windstorm building code standards prior to certification of a roof.

RECOMMENDED EQUIPMENT

Certain equipment is necessary not only to do a proper inspection but for the protection and personal safety of the inspector. A list of highly recommended equipment follows:

- 1) Ladder (lightweight, durable, minimum 13' high).
- 2) Proper footwear (supportive and "shingle" friendly).
- 3) Hard hat (type 1, class E).
- 4) Eye protection (safety glasses).
- 5) Pitch meter (protractor).
- 6) Tape measure (min 25').
- 7) Roofing guidebook (available from TDI).
- 8) Digital camera.
- 9) Product Evaluation reports.

RULE VIOLATIONS AND ENFORCEMENT

While TDI does not expect violations of the TQI rule, provision for enforcement has been made to address the situation should it occur. In accordance with 28 TAC §5.4606(i), TQI's will be subject to oversight by TDI. In addition to any other remedy under the Texas Insurance Code Article 21.49 §6A, and Chapters 82 and 84, and 28 TAC §5.4604, temporary appointees will also be subject to the emergency cease and desist provisions of Insurance Code Chapter 83 as indicated in 28 TAC §5.4606(m).

APPENDIX



TEXAS DEPARTMENT OF INSURANCE Windstorm Inspections / MC 103-1E 333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104 (512) 322-2203 or toll free 1-(800)248-6032 Fax (512) 322-2273 TDI website: www.tdi.state.tx.us

APPLICATION FOR CERTIFICATE OF COMPLIANCE

Form WPI-1

315 ANYWHERE		Tract or Addition Lot Tract
City BEAUMONT Zip Code 77707	County JEFFERSON	Block
City BEAUMONT Zip Code 77707	County JEFFERSON	
Inside City Limits o Outside City Limits		
tructure is located in: X Inland II o Inland I	o Seaward	
s the structure located in a Coastal Barrier Resource Zo	ne (COBRA): o Yes X No	
Owner: DOD LONES		
Name: BOB JONES	Telephone No.: 409-744-1234	Fax No.:
Mailing Address: SAME	_City:	Zip Code:
uilder/Contractor (at time of construction):		
Name: ABC ROOFING	Telephone No.: 409-744-5678	Fax No.: 409-744-9012
Mailing Address: 123 NAVIGATION BOULEVARD	City: BEAUMONT	Zip Code: 77713
Name: N/A	Telephone	E.N.
Mailing Address:	Telephone No.:	Fax No.: Zip Code:
E-Mail Address:	Texas Registration No.:	Zip Code
Commencement of Construction (date): 03/29/2006	Date of Application: 03/2	28/2006
	e of Inspection:	
o Commercial	X Entire Building (Type): Entire Re-Roof (Type):	PAISED BROFILE
X Residential Dwelling		
	X Entire Re-Roof (Type):	RAISED LAOTILE
o Duplex	Re-decking	
o Duplex X Garage Attached by Breezeway	Re-decking Partial Re-roof (Type and Area	
 o Duplex X Garage Attached by Breezeway o Detached Garage 	Re-decking Partial Re-roof (Type and Are- Re-decking	
 o Duplex X Garage Attached by Breezeway o Detached Garage o Condominium (# of Units: *) 	Re-decking Partial Re-roof (Type and Area Re-decking Alteration (Fype):	
 o Duplex X Garage Attached by Breezeway o Detached Garage o Condominium (# of Units:*) o Townhouse (# of Units:*) 	Re-decking Partial Re-roof (Type and Area Re-decking Alteration (Fype): Repair (Type):	
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 o Duplex Garage Attached by Breezeway o Detached Garage o Condominium (# of Units:*) o Townhouse (# of Units:*) o Apartments (# of Units:*) * Per Building o Farm & Ranch 	Re-decking <u>Partial</u> Re-roof (Type and Area <u>Red</u> decking Alteration (Type): <u>Repair</u> (Type): <u>Mechanical Only (Type):</u> Foundation Only (Type): <u>Addition (Type):</u> Retrofit of All Exterior Openin (For windborne debris protect)	a):
 o Duplex Garage Attached by Breezeway o Detached Garage o Condominium (# of Units: *) o Townhouse (# of Units: *) o Apartments (# of Units: *) * Per Building o Farm & Ranch o Metal Building 	Re-decking Partial Re-roof (Type and Area Re-decking Alteration (Type): Repair (Type): Foundation Only (Type): Addition (Type): Retrofit of All Exterior Openin (For windborne debris protect exterior opening products or s	a):
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o Duplex Garage Attached by Breezeway O Detached Garage o Condominium (# of Units:*) o Townhouse (# of Units:*) o Apartments (# of Units:*) * Per Building o Farm & Ranch o Metal Building o Other (Specify): omments: ubmitter Information: SUBMITTER NAME (please print): Homeowner or Builter Phone NUMBER: 409-774-1234 PLEASE CHECK ONE: X Owner X Builder/Contractor FOR TEXAS DEPARTMENT OF INSURANCE IN	Re-decking Partial Re-roof (Type and Area Redecking Alteration (Eype): Repair (Type): Mechanical Only (Type): Foundation Only (Type): Addition (Type): Retrofit of All Exterior Openin (For windborne debris protect exterior opening products or s shall include windows, doors, nilder or Other o Insurance Agent o Engineer X (Comparison of the Comparison of the Compariso	a):
o Duplex Second State of Contraction (# of Units:	Re-decking Partial Re-roof (Type and Area Redecking Alteration (Eype): Repair (Type): Mechanical Only (Type): Foundation Only (Type): Addition (Type): Retrofit of All Exterior Openin (For windborne debris protect exterior opening products or s shall include windows, doors, nilder or Other o Insurance Agent o Engineer X (Comparison of the Comparison of the Compariso	a):

NOTICE ABOUT CERTAIN INFORMATION LAWS AND PRACTICES

NOTICE ABOUT CERTAIN INFORMATION LAWS AND PRACTICES With few exceptions, you are entitled to be informed about the information that the Texas Department of Insurance (TDI) collects about you. Under sections 552.021 and 552.023 of the Texas Government Code, you have a right to review or receive copies of information about yourself, including private information. However, TDI may withhold information for reasons other than to protect your right to privacy. Under section 559.004 of the Texas Government Code, you are entitled to request that TDI correct information that TDI has about you that is incorrect. For more information about the procedure and costs for obtaining information from TDI or about the procedure for correcting information kept by TDI, please contact the Agency Counsel Section of TDI's Legal & Compliance Division at (512) 475-1757 or visit the Corrections Procedure section of TDI's web page at www.di.state.tx.us. web page at www.tdi.state.tx.us.

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Inspection Verification

Modified Forms WPI-7 and WPI-2 for Temporary Appointee

For re-roofing projects of residential structures located in Jefferson or Chambers counties that commenced construction Between March 21, 2006 AND December 31, 2006

I, the undersigned, do hereby ACKNOWLEDGE that I am a Temporary Qualified Inspector appointed by the Commissioner of the Texas Department of Insurance to perform inspections of re-roofing projects <u>during the construction phase</u> in Jefferson and Chambers counties in accordance with Article 21.49 §6A of the Texas Insurance Code and with 28 Texas Administrative Code §5.4606. I further acknowledge that I am personally responsible as the inspector of record and that I have personally inspected the re-roofing project for:

Entire Re-Roof/Residential (Type): SEE COMMENTS	Partial Re-Roof/Residential (Type & Area):
Re-decking (Area): N, A.	Re-Decking (Area):
Comments: HOUSE & GARAGE ARE ATTACHED	BY BREEZEWAY
The structure is located at:	BEAUMONT and County: JEFFERSON
	DEAUMONT and County: JEFFERSON
(Complete 9-1-1 Street Address including House/Building Number)	
X Inland II	land I Seaward
Roof Pitch(s): 5/12	Design Pressure(s): - 43.9
Mean Roof Height: 12'	Type & Thickness of Existing Decking: 3/8 " R_wood
Roof Covering Type(s): ELK RAISED ROFILE SHOLE	STest Report #s/Product Evaluation #s: RV - 24
Roof Covering Manufacturer(s): ELK (ENNIS)	Vent Type(s): WTI-12 LOW PROFILE
Skylight Manufacturer(s):2 EXISTENG SKYLIGHTS	Vent Manufacturer(s): AIR VENT
Protection of Skylights as	
per Texas Revisions: Sketch:	Top View of Roof
Impact	
Non-Impact	
Type of Protection	EXISTING
Type of Protection Provided:	SKYLIGHTS
From	t of House
From	

I certify that this re-roof project was inspected DURING THE CONSTRUCTION PROCESS and is in compliance with the wind load provisions of The Texas Department of Insurance as found in the International Residential Code, 2003 Edition (Amended with the 2003 Texas Revisions), as well as all applicable test reports, ICC evaluations, or Texas Department of Insurance Product Evaluations.

Dates of Inspection(s): 03/29/06, 03/31/06

I understand and intend that the Texas Department of Insurance will rely on this statement of compliance in determining whether to issue a Certificate of Compliance for this re-roof and will notify the Texas Windstorm Insurance Association that this re-roof is eligible for a windstorm and hail insurance policy.

800			
Con	an Appoi	intment Number	
Signarc	h 31,	2006	
Data			

JOHN	DOE			
Print or The		RE		
			713	409-123-4567
City, State				Telephone

As per Article 21.47, Texas Insurance Code, a person commits an offense if the person knowingly or intentionally makes, files, or uses any instrument in writing required to be made to or filed with the Texas Department of Insurance or the Insurance Commissioner, either by the Insurance Code or by rule or regulation of the Texas Department of Insurance, when the instrument in writing contains any false, fictitious, or fraudulent statement or entry with regard to any material fact. In this context, "Texas Department of Insurance" includes any association, corporation, or person created by the Insurance Code. An offense under this article is a felony of the third degree.

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APPLICATION FOR CERTIFICATE OF COMPLIANCE

Form WPI-1

Physical Address of Structure to Be Inspected (Complete 9-1-1 Street Address including house/building Number):

210 ANVWILLEDE		Tract or Addition
318 ANYWHERE		LotTract
City BEAUMONT Zip Code 77707	County JEFFERSON	Block
XInside City Limits o Outside City Limits		
Structure is located in: X Inland II o Inland I	o Seaward	
Is the structure located in a Coastal Barrier Resource Zo	ne (COBRA): o Yes X No	
Owner		
Name: JOE SMITH	Telephone No.: 409-744-1234	Fax No.:
Mailing Address: SAME	City:	Zip Code:
Builder/Contractor (at time of construction): Name: ABC ROOFING Mailing Address: 123 NAVIGATION BOULEVARD	Telephone No.: 409-744-5678 City: BEAUMONT	Fax No.: 409-744-9012 Zip Code: 77713
Engineer: Norman N/A		
Name:	Telephone No.:	Fax No.:
E-Mail Address:	_City: Texas Registration No.	Zip Code:
Commencement of Construction (date): 03/29/2006 1. Type of Building: Commercial X Residential Dwelling Duplex Garage Attached by Breezewax Detached Garage Condominium (# of Units:*) Townhouse (# of Units:*) Apartments (# of Units:*) * Per Building Farm & Ranch	Date of Application: 03/2 be of Inspection: Entire Building (Type): Entire Re-Roof (Type): Re-decking X Partial Re-roof (Type and Area Re-decking Alteration (Lype): Repair (Type): Repair (Type): Foundation Only (Type): Addition (Type):	a): SEE COMMENTS
o Metal Building	Retrofit of All Exterior Openin	
O Other (Specify):	(For windborne debris protecti exterior opening products or s) shall include windows, doors, g	ion only (impact resistant hutters). All exterior openings garage doors, and skylights.
Submitter Information: SUBMITTER NAME (please print): Homeowner or Bu	ilder or Other	DATE: _03/28/2006
TELEPHONE NUMBER:		
PLEASE CHECK ONE: & Owner & Builder/Contractor	o Insurance Agent o Engineer X C	Other (Specify) agent or office as
FOR TEXAS DEPARTMENT OF INSURANCE INSI FOR INSPECTIONS BY ENGINEERS: 1 FORM WPI-1 Effective January 1, 2005	PECTIONS: MAIL <u>OR</u> FAX TO Y MAIL <u>OR</u> FAX TO AUSTIN OFFI of 2	OUR LOCAL FIELD OFFICE CE: 512/322-2273

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Inspection Verification

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I, the undersigned, do hereby ACKNOWLEDGE that I am a Temporary Qualified Inspector appointed by the Commissioner of the Texas Department of Insurance to perform inspections of re-roofing projects <u>during the construction phase</u> in Jefferson and Chambers counties in accordance with Article 21.49 §6A of the Texas Insurance Code and with 28 Texas Administrative Code §5.4606. I further acknowledge that I am personally responsible as the inspector of record and that I have personally inspected the re-roofing project for:

Entire Re-Roof/Residential (Type):	Partial Re-Roof/Residential (Type & Area): SEE COMMENTS
Re-decking (Area):	Re-Decking (Area): N.A.
Comments: EXCLUDES METAL PATIO COVER	AT BACK OF HOUSE
The structure is located at:	Reasonal Transit
Street Address: 318 ANYWHERE City:	DEALMONT and County: JEFFERSON
(Complete 9-1-1 Street Address including House/Building Number)	Inland I Seaward
Roof Pitch(s): 5/12	Design Pressure(s): - 43.9
Mean Roof Height: 12'	Type & Thickness of Existing Decking: 15/32 " PLYWOOD
Roof Covering Type(s): ELK RALSED PROFILE SHENGLES	Test Report #s/Product Evaluation #s: RV-24
Roof Covering Manufacturer(s): ELK (ENNIS)	Vent Type(s): WTI-12 LOW PROFILE
Skylight Manufacturer(s): Z EXESTENG SKYLIGHTS	Vent Manufacturer(s): AIR VENT
Protection of Skylights as per Texas Revisions: Sketch:	Top View of Roof
per Texas Revisions: SKetCh:	
Non-Impact	LUDE
Type of Protection	E Furneric
Provided:	EXISTING
	SKYLDEHTS
Fre	ont of House
I certify that this re-roof project was inspected DURING THE	CONSTRUCTION PROCESS and is in compliance with the wind load
provisions of The Texas Department of Insurance as found in t	he International Residential Code, 2003 Edition (Amended with the 2003
62/20/01	uations, or Texas Department of Insurance Product Evaluations.
Dates of Inspection(s): 03/29/06, 03/31	06
I understand and intend that the Texas Department of Insurance	e will rely on this statement of compliance in determining whether to issue
a Certificate of Compliance for this re-roof and will notify the	Texas Windstorm Insurance Association that this re-roof is eligible for a

800	JOHN DOE
D Temporary Appointment Number	Print on Now HERE
March 31, 2006	BEAUMONT, TEXAS 77-713 409-123-4567
Date	City, State, Zip Business Telephone

As per Article 21.47, Texas Insurance Code, a person commits an offense if the person knowingly or intentionally makes, files, or uses any instrument in writing required to be made to or filed with the Texas Department of Insurance or the Insurance Commissioner, either by the Insurance Code or by rule or regulation of the Texas Department of Insurance, when the instrument in writing contains any false, fictitious, or fraudulent statement or entry with regard to any material fact. In this context, "Texas Department of Insurance" includes any association, corporation, or person created by the Insurance Code. An offense under this article is a felony of the third degree.

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NOTICE ABOUT CERTAIN INFORMATION LAWS AND PRACTICES With few exceptions, you are entitled to be informed about the information that the Texas Department of Insurance (TDI) collects about you. Under sections 552.021 and 552.023 of the Texas Government Code, you have a right to review or receive copies of information about yourself, including private information. However, TDI may withhold information for reasons other than to protect your right to privacy. Under section 559.004 of the Texas Government Code, you are entitled to request that TDI correct information that TDI has about you that is incorrect. For more information about the procedure and costs for obtaining information from TDI or about the procedure for correcting information kept by TDI, please contact the Agency Counsel Section of TDI's Legal & Compliance Division at (512) 475-1757 or visit the Corrections Procedure section of TDI's web page at www.tdi.state.tx.us. web page at www.tdi.state.tx.us.

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