

ROOF-MOUNTED SOLAR PHOTOVOLTAIC PANELS

Table of Contents

	Page
1.0 SCOPE	3
1.1 Changes	3
1.2 Hazards	3
1.2.1 Natural Hazards	3
1.2.2 Fire Exposure	3
2.0 RECOMMENDATIONS	4
2.1 Construction and Location	4
2.1.1 Wind	4
2.1.2 Fire Exposure and Classification	8
2.1.3 Gravity Loads and Roof Drainage	11
2.1.4 Hail	11
2.1.5 Earthquake	12
2.2 Electrical	12
2.3 Commissioning, Operation and Maintenance	12
2.4 Human Element	13
3.0 SUPPORT FOR RECOMMENDATIONS	13
3.1 Basic Operation of PV Systems	13
3.1.1 Earthquake Concerns	14
3.2 Wind Resistance	14
3.2.1 Boundary Layer Wind Tunnel (BLWT) Testing and Ballasted PV Systems	14
3.2.2 PV Systems Fastened to Standing Seam Roofs (SSR)	17
3.2.3 Effective Wind Area	18
3.2.4 Avoiding Roof Aggregate	21
3.3 Fires and Electrical Ignition Sources	21
3.3.1 Ground Fault Protection	21
3.3.2 Preventing Fires from DC Ground Fault in PV Arrays	22
3.4 Exterior Fire Spread in Roof-Mounted PV Arrays	22
3.5 Collapse	23
3.6 Hail Resistance	23
3.7 Flexible PV Installations	23
3.8 Information Needed for FM Plan Review	23
4.0 REFERENCES	24
4.1 FM	24
4.2 Other	25
4.3 Bibliography	25
APPENDIX A GLOSSARY OF TERMS	26
APPENDIX B DOCUMENT REVISION HISTORY	28
APPENDIX C SAMPLE PROBLEM: PV MODULES PARALLEL TO ROOF	29
C.1 Example	29
C.2 Solution	29
C.3 Summary	30
C.4 Discussion	33

List of Figures

Fig. 2.1.1.1-1. Wind deflectors provided on the high sides of panels in each row (closed array)	5
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Fig. 2.1.1.9-1a and b. Examples of mechanical anchors used to secure equipment to the roof deck or roof framing	7
Fig. 2.1.1.11-1. Slotted pedestal	7
Fig. 2.1.1.11-2. Flanged pedestal	8
Fig. 2.1.1.12-1. Wind zones for sloped PV arrays on low-slope roofs per SEAOC-PV2, 2017	9
Fig. 2.1.2.1-1. Recommended roof expansion joint detail	9
Fig. 3.2.1.1-1. Mechanically fastened roof cover billowing when subjected to wind pressure	16
Fig. 3.2.1.1-2. Solar panels with steeper slopes or lacking wind deflectors will experience greater wind effects	16
Fig. 3.2.1.1-3. Equipment lacking anchorage to roof framing	17
Fig. 3.2.2-1. Solar panels secured to standing seam roofs using external seam clamps	18
Fig. 3.2.2-2. Unacceptable arrangement unless specifically tested and FM Approved: clamp missing from SSR rib below middle of outer panel edge	18
Fig. 3.2.3-1. Loading conditions of a corner panel as an example, where L_s is the distance between connections that attach the panel to the PV frame and $b = L_s/6$	20
Fig. 3.2.3-2. Hypothetical load-displacement curves to be derived through the VLT procedure	20
Fig. 3.2.3-3. Structural load capacity identified by means of the bi-linear method	20
Fig. C.1-1. Plan view of proposed layout for PV modules and clamps	30
Fig. C.3-1. Wind zones for low-slope roofs ($\leq 7^\circ$) per ASCE 7 and DS 1-28	31
Fig. C.3-2. Various wind zones for proposed PV array in the example	32

List of Tables

Table 2.1.4.1-1. Minimum Hail Ratings for PV Modules	11
Table C.2-1. Values of GC_p per ASCE 7-16 and Data Sheet 1-28	30
Table C.3-1. Preliminary Wind Design Pressures	32
Table C.4-1. Final Wind Design Pressures	33

1.0 SCOPE

This data sheet provides property loss prevention guidance related to fire and natural hazards, for the design, installation, operation and maintenance of all roof-mounted photovoltaic (PV) solar panels used to generate electrical power.

This document does not address solar towers, roof-mounted solar-powered water heaters, PV carports, or ground-mounted solar farms. For guidance on ground-mounted solar farms, and elevated PV (such as carports) see FM Property Loss Prevention Data Sheet 7-106, *Ground-Mounted Solar Photovoltaic Power*.

1.1 Changes

October 2025. Interim revision. Changes made to include the option of an FM Approved coating.

1.2 Hazards

1.2.1 Natural Hazards

1.2.1.1 Windstorm

Inadequate windstorm resistance can result in varying degrees of damage to roof-mounted PV solar arrays, racking, and/or panels. The PV clamps which secure the PV panels and frames to the racking or directly to the roof are often the weakest connection point. At these points, the panels/frames torsionally bend (i.e., twist) out of the clamps. In a worst-case scenario, they could be dislodged, break, and become windborne debris that damages other panels and roof covers, allowing water to damage the building interior and contents. Excessive bending of the panels could cause them to crack and affect performance. Replacement of damaged panels and roof coverings would be needed. Even if panels remain in place, excessive bending of the panels may result in cracking of the solar cells. Loss of all or part of the power generation capabilities is likely in all damage scenarios.

1.2.1.2 Hail

Exposure to hail exceeding that which the panels have been tested and Approved for is likely to damage all the panels in the array(s).

1.2.1.3 Snow and Ponding

Excessive loads from snow and rainwater accumulations on a roof in conjunction with the weight of these PV systems can damage or collapse a roof, particularly where the PV systems impede rainwater flow to drains.

PV panels with greater slopes and heights will increase snow accumulations and collapse potential unless the roof can support the extra load. Additional guidance is provided in FM Loss Prevention Data Sheet 1-54, *Roof Loads and Drainage*.

1.2.1.4 Earthquake

Seismic activity can cause lateral or vertical movement of the panels. This can cause broken glass, damaged electrical components, and an increased potential for ignition.

Inadequate EQ anchorage can lead to roof top ignition following an earthquake.

1.2.2 Fire Exposure

1.2.2.1 Exterior Fire Exposure

Exterior fire exposure due to the ignition of combustible components of the roof assembly below the PV panels will result in damage. (Fire exposure can be from adjacent buildings, yard storage, wildland fires and bushfires. All of these conditions can lead to damage of the roof cover and PV system.)

PV systems' wiring circuits, combiner boxes, and inverter and control equipment are subject to electrical failure and subsequent fire. The panels themselves create heat that can also ignite debris on the roof surface

below the panels (e.g., leaves or bird nests). Numerous fires started by the PV electrical system have involved combustibles within the roofing assembly and were adversely affected by re-radiation of heat from the rigid PV panels back to the roof covering system.

Some lightweight composite panels (a.k.a., plastic) and PV racking systems use plastic frames, which can add significant fuel loading to a roof fire. Also, while the top surfaces of the panels are covered with glass, the undersides of the panels are typically laminated with a weather-resistant, polymeric encapsulant (back-sheet). All PV panels utilize an adhesive (such as ethylene vinyl acetate or EVA). These adhesives will add fuel to a roof-level fire. The re-radiation caused by the panel will accelerate lateral fire spread.

The lower the classification (ASTM E108) of the exterior fire exposure of the roof assembly (cover and insulation, C or B vs. A), the greater tendency for fire spread. The roof assembly is a major contributor to fire spread.

Exterior fire exposure from the ignition of combustible roof assembly components, in combination with thin-film PV panels, will result in damage. Most thin-film PV panels are rated by ASTM E108. Many are rated as Class C or international equivalent, which will allow for fire spread in combination with the roof cover. The lowest rating of the roof cover or thin-film panel will determine fire spread.

In extreme cases, if above-deck roof components, such as expanded or extruded polystyrene (EPS or XPS) or bitumen roof cover, have low melting temperatures, they can melt, burn, and flow. A lack of protection at roof expansion (a.k.a dilatation or construction) joints can cause an exterior roof fire to spread into the building and cause extensive interior damage. Recent losses involving XPS have damaged the steel deck of the roof, allowing fire and/or smoke to enter the building, leading to a larger loss.

2.0 RECOMMENDATIONS

Use FM Approved roof PV assemblies that are tested and rated for exterior fire spread and have a suitable wind and hail rating. Roof and PV assemblies interact as a system with respect to exterior fire spread. Installing all components of the roof and PV assembly per the FM Approval listing is critical. For a list of roof-PV assemblies that are FM Approved, see *RoofNav*, an online resource of FM Approvals. FM Approved PV systems can be found in *RoofNav* as a “surfacing layer” by selecting “includes photovoltaics”.

If a roof assembly has a Class A exterior fire spread rating when used alone (without PV above), that rating is negated once PV panels are placed above it.

Where installations are proposed at FM client locations, submit plans, specifications, and calculations to the local FM office for review and comment prior to ordering materials. For details on what information is needed, see Section 3.8.

2.1 Construction and Location

2.1.1 Wind

2.1.1.1 Design all roof-mounted, rigid PV solar panels and their securement using basic wind pressures in accordance with FM Property Loss Prevention Data Sheet 1-28, *Wind Design*. Adhere to the following recommendations, except where noted otherwise:

- A. Use the design wind speeds as noted in Data Sheet 1-28, *Wind Design*. Do not further reduce the design wind speed to that of a lower MRI based on assumptions regarding the expected lifespan of the arrays.
- B. Use Exposure C in non-coastal areas unless all conditions for Exposure B are met as outlined in Data Sheet 1-28. Use Exposure D where needed per Data Sheet 1-28.
- C. Use the topographic factor (K_{ZT}) as determined by applying ASCE 7 or Data Sheet 1-28, *Wind Design*. For locations with relatively flat terrain (less than 6° or 10% ground slope), or locations where the ground terrain is reflected within the wind map (such as HI). K_{ZT} can be assumed to be 1.0.
- D. Where available, use rigid PV solar panels and roof assemblies that are FM Approved together in accordance with Approval Standard 4478.
- E. Multiply the basic wind pressure (q_h) by the appropriate pressure coefficient for the assembly component in question (panel, clamps, racking, bolts, etc.). The pressure coefficient will, in part, be determined by the chosen effective wind area (EWA). The EWA will be dependent on whether the array is ballasted (EWA

determined by the load sharing factor using a Vertical Load Test [VLT]) or mechanically fastened (determined by the number of panels secured by an anchor). Use guidance in Sections 2.1.1.2 through 2.1.1.6. The pressure coefficients used should also reflect whether the PV arrays are open or closed (whether or not they use wind deflectors). See Figure 2.1.1.1-1.

F. An importance factor (IF) of 1.15 is recommended for the wind design.



Fig. 2.1.1.1-1. Wind deflectors provided on the high sides of panels in each row (closed array)

2.1.1.2 Design wind pressure resistance for PV arrays that are parallel to the surface (common with metal panel roofs and higher sloped roofs such as clay tile or shingle roofs) and whose top edge is within 10 in. (254 mm) of the roof surface using roof pressure coefficients for low-slope roofs, per Data Sheet 1-28. An air equalization factor (Υ_A) may be applied in accordance with SEAOC PV 2 (2017) or ASCE 7-22, depending on the exact distance between the roof surface and top of the PV modules, as well as the gap between modules in both directions.

- Where the distance from the top edge of the PV panel is no more than 10 in. (254 mm) from the flat part of the roof surface, and the horizontal space between panels is at least 1/4 in. (6 mm) in both directions, use a value of 0.8 for Υ_A .
- Where the distance from the top edge of the PV panel is no more than 5 in. (127 mm) from the flat part of the roof surface, and the horizontal space between panels is at least 3/4 in. (19 mm) in both directions, use a value of 0.6 for Υ_A .
- Interpolation is acceptable.

Where the above conditions are met, the edge factor (Υ_E) that is applied to the outer panels around the entire perimeter of the array may be reduced to 1.25. Per ASCE 7-22, in that situation, $\Upsilon_E = 1.5$ only applies for a distance of $2h_2$ from the panel edge. Since h_2 is ≤ 10 in. (254 mm), $2h_2 \leq 20$ in. (508 mm) and the panel width is typically ≥ 40 in. (1.0 m); only half of the edge panel has a surcharge load due to the edge effect. For simplicity, use $\Upsilon_E = 1.25$ where Υ_A applies.

For an example, see Appendix C.

2.1.1.3 Determine the wind pressure coefficients needed for ballasted or anchored roof-mounted PV panels using **one** of the following options:

- A. Provide wind resistance based on prescriptive calculation methods provided in SEAOC PV2 2017 (see Section 4.2).

B. Provide wind resistance based on boundary layer wind tunnel (BLWT) data per ASCE 49 (or equivalent international standard). Organizations that are qualified to conduct BLWT tests are noted in Section 3.2.1.

1. Have a qualified third party conduct a review of the BLWT test report.
2. Do not use computational fluid dynamics modeling as the primary substantiation for the design of wind resistance.
3. For large installations ($\geq 10,000$ modules), have a qualified third party review the design for the following:
 - a. The correct interpretation and application of BLWT data (see Section 3.2.1) at the specific site
 - b. The racking system structure to verify the adequacy of the effective wind area (EWA) at the specific site

C. Use a wind pressure coefficient in the design that reflects the location within the PV array (corner, edge or interior) and the effective wind area (EWA) or load sharing provided by the stiffness of the racking. Conduct a full scale VLT to determine the EWA or load sharing and respective pressure coefficient. Additional information and an explanation of VLT and test procedures developed by FM Research are provided in Section 3.2.3.

2.1.1.4 Install FM Approved rigid PV solar panels over metal standing seam roofs (SSR) using external seam clamps (ESC) and PV clamps that are FM Approved as an entire system, and properly fit the specific standing seam rib type at each seam. Torque clamps and PV studs in accordance with the manufacturer's instructions and inspect for tightness.

Where rigid PV panels are installed over insulated metal panel roofs (IMP), connect the PV panel through the IMP and directly into the top flange of the purlin, unless an FM Approved PV panel assembly is available over insulated metal panel roofs that meets the required wind ratings for the proposed system. If connected to the top facer of the IMP, wind uplift may cause the top facer to delaminate from the IMP.

Ensure design wind loads are in accordance with the recommendations in Section 2.1.1.1, 2.1.1.2, or 2.1.1.3, as applicable.

2.1.1.5 Install ballasted rigid PV roof-mounted solar panels on roofs with a maximum roof slope of 1/2 in. per ft (2.4°). A higher slope is not recommended for ballasted PV panels as it will decrease frictional resistance to wind forces and increase sliding forces from gravity loads, weakening wind resistance. Use a combined weight of solar panels, associated hardware, and additional concrete paver blocks as needed to meet wind loads per Sections 2.1.1.1, 2.1.1.2, or 2.1.1.3 as applicable.

Use a coefficient of static friction (μ) of 0.4 in the design unless a higher value can be justified by the designer (the lesser of the wet or dry value) based on the materials used and testing in accordance with ASTM D1894 (or equivalent standard outside the United States).

2.1.1.6 Install ballasted, rigid roof-mounted PV panels over fully adhered roof covers.

There is no consensus wind design method for installing ballasted PV arrays over mechanically fastened single-ply roof covers, because the ballooning of a mechanically fastened single-ply between the fastener rows will displace the PV assembly, changing the orientation of the panels and changing the pressure coefficients used for determining the loads on PV designs.

2.1.1.7 Use concrete paver blocks for ballasted PV panels that meet specifications in ASTM C1491 and are tested in accordance with ASTM C1262 (does not include pass/fail criteria) for exposure to freeze-thaw cycles. The cumulative weight loss measured in the test should not exceed 5% of the initial weight of the specimen. (Use comparable standards outside the United States.)

2.1.1.8 Do not install PV modules on roofs with aggregate, or where an adjacent higher roof has aggregate, including pea gravel or larger stone ballast.

2.1.1.9 Anchor all related equipment, such as combiner/junction boxes and conduits, to the roof deck or roof structural members (or inverters to concrete foundations) as required to provide proper anchorage against expected loads (see Figures 2.1.1.9-1a, b, and Figure 3.2.1.1-3). Use mechanical anchors that can be connected to the equipment and to the roof deck or roof framing. The dead weight and resulting frictional resistance for most equipment is not sufficient to resist wind uplift and lateral wind loads.



Fig. 2.1.1.9-1a and b. Examples of mechanical anchors used to secure equipment to the roof deck or roof framing

2.1.1.10 During installation, complete all required steps for the securement of PV panels before the end of each shift. This includes the mechanical connection to previously installed panels and any needed additional ballast.

2.1.1.11 Provide a positive method of securement between concrete paver blocks and pedestals or paver trays. This could include slotted pedestals or paver trays (see Figures 2.1.1.11-1 and 2.1.1.11-2).



Fig. 2.1.1.11-1. Slotted pedestal

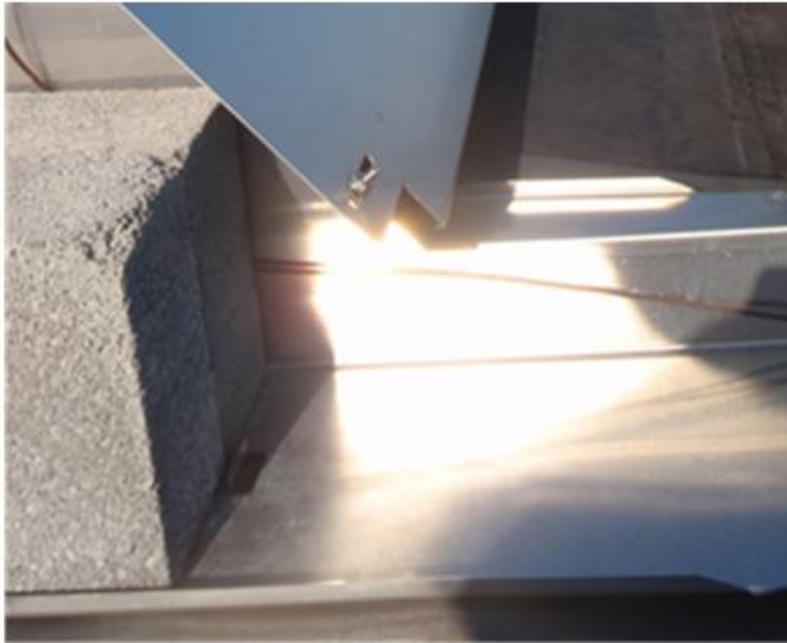


Fig. 2.1.1.11-2. Flanged pedestal

2.1.1.12 Where options for FM Approved systems may not exist, and where wind loads are too high to make ballasting practical throughout, hybrid systems (ballast and anchors) can be used in accordance with **one** of the following:

- A. Provide mechanical anchors for the entire array. Design the anchors to resist loads considering their effective wind area and providing a safety factor of 2.0 based on allowable stress design (ASD), or 1.25 times the Load and Resistance Factor Design (LRFD) or Strength Design) load. Have a third-party review performed by a licensed structural engineer.
- B. Provide mechanical anchors (designed per item A) for all modules within perimeter zones of the array and provide ballast for interior zones if roof strength is adequate. Have a third-party review performed by a licensed structural engineer.
- C. Provide additional setback distance between the roof edges and the edges of the array so that the arrays are in wind zones with lower pressures, and anchor (designed per item A) or ballast accordingly. For example, arrays with a setback distance $\geq 2H$ (where H = roof height) are in Zone 1 or 1', where wind pressures are much less than in Zone 3 or 2 (see Figure 2.1.1.12-1).

Zone 3 (Red): Building Corner, $2h \times 2h$

Zone 2 (Yellow): Building Perimeter, $2h$ wide between corners

Zone 1 (White): Distance greater than $2h$ inward from Zones 3 and 2

Zone 1' (not illustrated above): Exists for relatively wide buildings only $>10h$. Beyond distance of $5h$ from building edges.

2.1.2 Fire Exposure and Classification

The goal of this data sheet is to limit fire spread in photovoltaic systems, including the roof cover assembly. Recognized that the roof cover (membrane/insulation/roof deck) and the photovoltaic panels must be considered one system in a fire event. Looking at each of the components independently and ignoring the interaction of the system as a whole can result in an uncontrolled or large fire event.

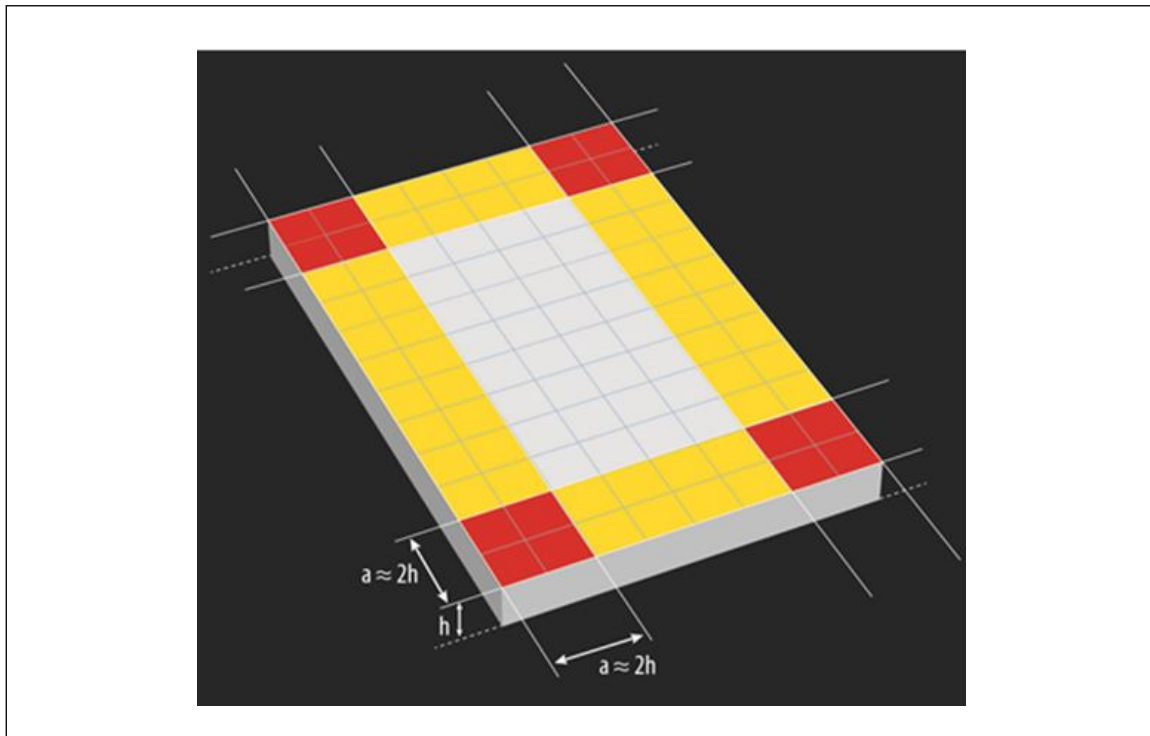


Fig. 2.1.1.12-1. Wind zones for sloped PV arrays on low-slope roofs per SEAOC-PV2, 2017

When installing a new roof system or a re-cover that may have a PV system installed in the future, use an FM Approved roof that includes a noncombustible cover board or noncombustible insulation directly below the membrane.

2.1.2.1 Provide noncombustible, compressible insulation (such as mineral wool) within roof expansion (a.k.a dilatation or construction) joints or around other roof penetrations when new PV installations are to be installed on new or existing roof covers. See Figure 2.1.2.1-1.

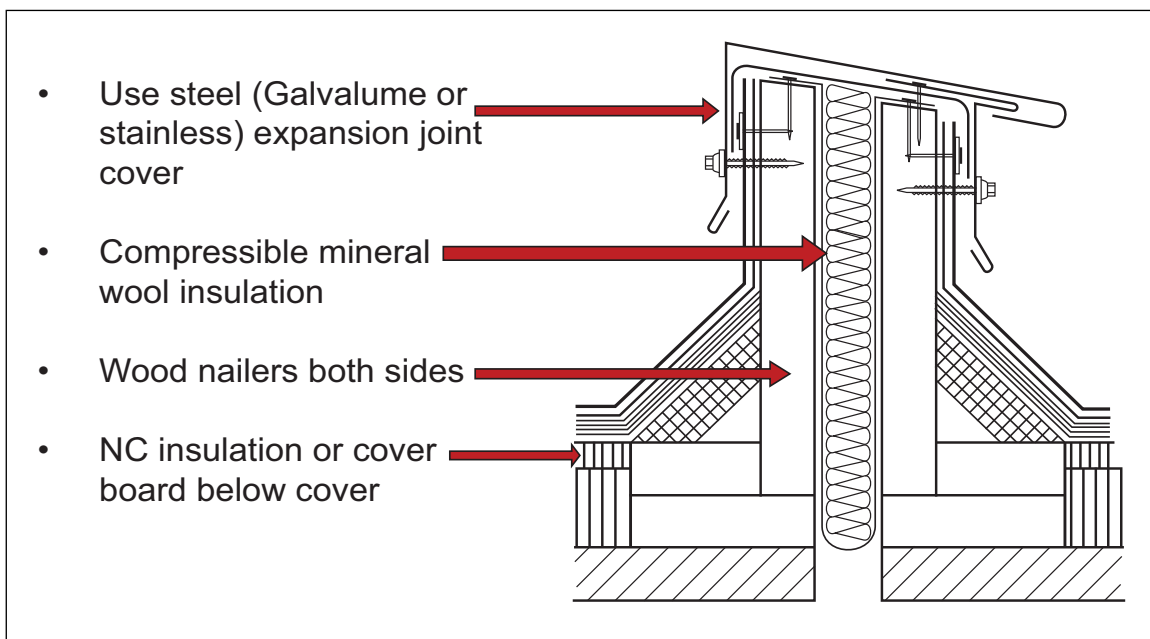


Fig. 2.1.2.1-1. Recommended roof expansion joint detail

2.1.2.2 When new PV panels are to be installed, do the following to minimize exterior roof fire spread:

A. Where a new roof is to be installed, use a FM Approved roof-PV system per Approval Standard 4478, *Roof-Mounted Rigid Photovoltaic Module Systems* or Approval Standard 4476, *Flexible Photovoltaic Modules* and RoofNav®.

B. When the existing roof assembly is to remain and not be replaced, install an FM Approved roof-PV coating prior to the installation of the PV system in accordance with Approval Standard 4484, *Retrofit Coatings for Roof-Mounted Rigid Photovoltaic Module Systems*. This coating is applicable for any roof system not meeting the criteria below and subject to the roof-PV coating manufacturer's application criteria.

C. Use only noncombustible mounting systems and racking.

The following are alternative options to parts A and B above.

D. Where there is an existing FM Approved Class 1A rated metal panel roof that is not part of an FM Approved roof-PV assembly, use PV modules with glass back sheets.

E. Where an existing FM Approved Class 1A rated single-ply roof has a noncombustible cover board directly below the roof cover, use PV modules with glass back sheets and a noncombustible mounting system.

F. Do not install PV panels over multi-ply roof covers, regardless of FM Approval or the presence of mineral surfacing, roof gravel or roof coatings, due to the amount of available fuel in the roof covering, unless complying with 2.1.2.2B.

G. Where a roof deck is of wood, verify that a noncombustible thermal barrier is directly over the wood deck. Provide sprinkler protection in the building as outlined in FM Data Sheet 2-0, *Installation Guidelines for Automatic Sprinklers* and other applicable occupancy-specific data sheets.

H. Do not install PV panels over a roof cover with expanded or extruded polystyrene insulation directly below the roof cover material. If the roof system contains expanded or extruded polystyrene, replace or re-cover with an FM Approved roof-PV system that includes a noncombustible cover board or utilizes an FM Approved roof-PV coating complying with 2.1.2.2B.

2.1.2.3 Do not use PV panel systems that are constructed of composite materials or plastics. The roof assembly should maintain a Class 1 or noncombustible fire rating for underside fire exposure.

2.1.2.4 Do not install PV arrays within 50 ft (15 m) of maximum foreseeable loss (MFL) walls (see Data Sheet 1-42, *MFL Limiting Factors*).

2.1.2.5 Provide sufficient aisle space, separation and size as follows:

A. Construct arrays with a maximum size of 150 ft (46 m) by 150 ft (46 m).

B. Provide a minimum of 4 ft (1.2 m) space or aisle to the next array.

C. Provide a minimum of 4 ft (1.2 m) space between PV panels and expansion or control joints (a.k.a. dilatation or construction joints).

Submit the proposed layout to the local fire department for review and acceptance.

2.1.2.6 Provide adequate space separation between combustible yard storage and exterior walls in accordance with FM Data Sheet 1-20, *Protection Against Exterior Fire Exposure*.

2.1.2.7 Break the continuity of roof covers at parapet walls, roof expansion (a.k.a. dilatation or construction) joints or roof area dividers. Use metal cap flashings as recommended in Section 2.1.2.1. The exterior fire exposure rating of the roof assembly is negated once the roof cover is in a vertical position.

2.1.2.8 For new construction where skylights are required by code use tempered glass skylights.

2.1.2.9 Rigid photovoltaic panels that are installed greater than 3 ft (.9 m) above the roof cover are acceptable for fire purposes. However, the elevated PV panel creates a wind exposure that could be significant and needs further review (see Section 2.1.1 for wind criteria).

2.1.2.10 Vegetative and Agrivoltaic Photovoltaic Systems

Vegetative roof systems and agrivoltaics create an exposure. The vegetative roof design brings grass, decorative shrubs and trees to the roof top. These vegetative roof systems are then integrated with PV systems. The agrivoltaics mix roof top gardening and PV systems together. Many rooftop agrivoltaic systems have PV panels installed perpendicular to the roof top. This design allows for extra space between the panels for planting, access and harvesting, while allowing energy production.

When installing a vegetative roof, use a FM Approved vegetative roof system. See FM Loss Prevention Data Sheet 1-35, *Vegetative Roof Systems, Occupied Roof Areas and Decks*. Use this data sheet, as applicable, for agrivoltaics.

Agrivoltaic panels that are installed perpendicular to the roof system, generally introduce a higher wind hazard than ones parallel to the roof. Some designs will raise the panels to allow growing beneath. Follow inspection and maintenance requirements of FM Loss Prevention Data Sheet 1-35, *Vegetative Roof Systems, Occupied Roof Areas and Decks*.

2.1.2.10.1 Install photovoltaics or agrivoltaics in combination with vegetative roof systems that are composed of low-growing ground cover and succulent plants. Plants should be chosen based on moisture retention and those which require little to no maintenance. Do not install in areas susceptible to Wildland fires (see FM Data Sheet 9-19, *Wildland Fire*).

2.1.2.10.2 Install vegetative or agrivoltaics over a minimum of 3 inches (50 – 76 mm) of compacted, engineered growth media beneath the plantings. (See Data Sheet 1-35, for additional guidance on growth media or engineered soil.)

2.1.2.10.3 Do not use plastics trays or plastic mix in the growth media or engineered soils.

2.1.2.10.4 Do not use in tropical cyclone-prone areas. (See Data Sheet 1-28, *Wind Design* and Data Sheet 1-35 for additional guidance.)

2.1.2.10.5 Secure vegetative roof components and photovoltaic panels so that the installation does not produce windborne debris. (See Data Sheet 1-35 for guidance.)

2.1.3 Gravity Loads and Roof Drainage

2.1.3.1 Install PV systems on roofs with minimum slopes of 1/4 in. per ft (1.2°), but not greater than that noted in Section 2.1.1.5.

2.1.3.2 Design the PV modules and the roof supporting them to resist design snow loads, including potential drifting, in accordance with DS 1-54. FM Approved PV modules are evaluated for gravity load resistance.

2.1.3.3 When PV systems are proposed for existing roofs, ensure the dead weight of the proposed PV system does not reduce the roof resistance recommended in DS 1-54 for snow, rain, and other live loads to below acceptable levels. Consider 2 to 3 psf (0.10 to 0.14 kPa) for the PV modules and hardware plus additional recommended ballast weight.

2.1.3.4 Ensure the path for rainwater flowing to roof drains is unobstructed for all PV arrays. Analyze in accordance with DS 1-54, *Roof Loads and Drainage*.

2.1.4 Hail

2.1.4.1 Use PV modules that have hail ratings (established in accordance with FM Approval Standard 4478 or 4476) as recommended for hail-prone regions as defined by Data Sheet 1-34. See Table 2.1.4.1-1.

Table 2.1.4.1-1. Minimum Hail Ratings for PV Modules

Hail-Prone Region	Rigid FM 4478	Flexible FM 4476
Moderate hail	Class 2	MH
Severe hail	Class 3 or Class 4	SH
Very severe hail	Not available	Not available

2.1.5 Earthquake

2.1.5.1 Design rigid PV solar panels located in seismic zones 50 through 500 years to prevent lateral movement during a design seismic event. (For determination of seismic zones and other details, see Data Sheet 1-2.) To limit lateral movement, provide anchorage to the roof deck or framing around the entire perimeter of each array. The design of the anchors should consider not only the strength of the anchors but the transfer of loads directly to secondary roof framing or through the deck and the deck securement into the secondary roof framing.

2.1.5.2 Provide excess flexible cable (e.g., greater than 2 in. [50 mm]) between panels, combiners, converters and other connected equipment to allow for movement during an earthquake.

Use bolted or other positive fastening methods as required by Chapter 13 of ASCE 7. Do not consider frictional resistance dependent on gravity. Use PV modules that have been FM Approved in accordance with Approval Standard 4478, where available.

See Section 3.1.1 for additional information.

2.2 Electrical

2.2.1 Install new PV electrical energy systems, including the array circuit(s), inverter(s) and controller(s) for these systems, in accordance with NFPA 70, *National Electrical Code* (or equivalent international standard) and as required by the local fire department.

2.2.2 Provide inverters with safety functions that meet both of the following:

A. Provide DC ground fault protection that meets UL 1741, *Inverters, Converters, Controllers and Interconnection System Equipment for Use with Distributed Energy Resources*, or IEC 62109, *Safety of Power Converters for Use in Photovoltaic Power Systems*; and

B. Provide arc fault protection that meets UL 1699B, *Photovoltaic (PV) DC Arc-Fault Circuit Protection* or IEC 63027, *Photovoltaic Power Systems – DC Arc Detection and Interruption*.

For more information, see Section 3.3.

2.2.4 Do not install electrical wiring within the rib opening of steel decking or otherwise within the plane of the above-deck components. Besides serving as a possible ignition source, it would also inhibit access for maintenance and repair and be subject to damage from mechanical fasteners used to secure above-deck roof components.

2.2.5 Provide excess flexible cable (e.g., greater than 2 inches [50 mm]) for movement between panels, combiners, converters and other connected equipment to ensure adequate expansion and contraction due to extreme temperature fluctuations during the year. This includes wiring, as well as the interface between the PV panels and the roof cover.

2.2.6 Design and install interior cables and bus-bars in accordance with FM Property Loss Prevention Data Sheet 5-31, *Cables and Bus Bars*.

2.2.7 Use rigid PV panels that meet electrical performance criteria per IEC/EN 61215-1, 61215-1-1, and 61215-2.

2.2.8 Use rigid PV panels that comply with criteria for electrical safety per IEC/EN 61730-2, *Photovoltaic (PV) Module Safety Qualifications, Part 2: Requirements for Testing*, or ANSI/UL 1703, *Flat Plate Photovoltaic Modules and Panels*.

2.3 Commissioning, Operation and Maintenance

2.3.1 Implement a commissioning program for all photovoltaic systems larger than 0.5 MW. For systems less than 0.5 MW, have the installer provide a written verification, indicating they have complied with these commissioning requirements. Maintenance is applicable to all photovoltaic systems regardless of size.

2.3.1.1 Mechanical Equipment:

- Commissioning: With oversight of an owner representative (either in house or third party hired), ensure all fasteners are inspected during commissioning and installation to ensure they are properly tightened

and secured. Use a torque wrench to ensure that fasteners are tightened to the manufacturer's specified torque values, avoiding both under-tightening and over-tightening. Ensure that any identified deficiencies are corrected prior to commercial operation.

2.3.1.1.1 Mechanical Maintenance

Conduct the following mechanical maintenance:

- One year after commercial operation date (COD) and pre-warranty end date, perform an inspection of all mechanical connections, including fasteners, using a torque wrench.
- Repair or modify any findings after the one-year COD inspection or pre-warranty end date.
- Conduct bi-annual visual inspections of the mechanical components to ensure original installation condition.
- Perform tightness checks of mechanical fasteners once every three years or following severe weather events.

2.3.1.2 Electrical Equipment:

- Commissioning: With oversight of an owner representative (either in house or third party hired), immediately after and again 14 days after energizing the system, conduct thermographic inspections of the topside of PV panels and electrical systems (including connectors, cabling, combiner boxes, inverters, optimizers, etc.) in accordance with ASTM E1934. Include any underside connections where accessible.
- Correct all electrical deficiencies prior to commercial operation.

2.3.1.2.1 Electrical Maintenance:

Conduct the following electrical maintenance.

- Visually inspect all equipment for damage every six months or after seismic or severe weather events, including windstorm, lightning, hail, and snowstorms.
- Visually inspect for signs of loose equipment, corrosion, connections and water infiltration into combiner or inverter boxes.
- Conduct thermographic inspections every three years of the topside of PV panels and electrical systems (including connectors, cabling, combiner boxes, inverters, optimizers, etc.) in accordance with ASTM E1934. Include any underside connections where accessible.
- Correct all electrical deficiencies.

2.3.2 Inspect the sealing of roof penetrations for water-tightness annually, and repair or replace as needed.

2.3.3 Refer to Data Sheet 9-0, *Asset Integrity*, for general recommendations regarding establishing an asset integrity program, including maintenance and inspection programs for equipment and systems.

2.4 Human Element

2.4.1 Arrange pre-fire planning with the fire service (see FM Data Sheet 10-1, *Pre-Incident and Emergency Response Planning*). Ensure they are familiar with ground access, stairs to the roof, PV array aisles, the location of combiner boxes and inverters, and all related fuses and disconnects. Ensure the fire service understands that the roof cover system significantly contributes to the spread of fire.

For buildings higher than 100 ft, consider:

- An interior or exterior stairwell for fire department access.
- A standpipe connection at the roof or top of the stairwell.

3.0 SUPPORT FOR RECOMMENDATIONS

3.1 Basic Operation of PV Systems

PV solar panels are made of semiconductors in the form of individual silicon cells wired in series, and usually protected above by tempered glass, polymeric encapsulant or composite material. Modules are linked together in series to form strings, and then individual strings are connected within a combiner box to form

an array. The modules within the array convert energy from sunlight into direct current (DC) electrical power. This power can be stored as DC, but more commonly it is converted to AC using an inverter, and then fed into a large electrical grid, or in some cases used directly on-site. Usually one or more arrays/combiner boxes are connected to an inverter when the electric power is converted from DC to AC.

Common sites for PV panels are roofs of warehouses and other facilities that do not require extensive rooftop equipment that would shadow the PV panels. Aisles are often provided within or between arrays to allow access for maintenance of rooftop equipment and manual firefighting, as well as to prevent the panels being shadowed by other equipment, higher roofs, or other obstructions to sunlight. For additional information on ground-mounted PV panels, see Data Sheet 7-106.

3.1.1 Earthquake Concerns

Seismic load concerns are somewhat different from wind load concerns. In seismic design, greater emphasis is placed on lateral forces. Some lateral movement may be tolerable from a life safety perspective, and therefore acceptable per building codes. Significant lateral movement can result in considerable damage to PV modules.

PV arrays may be provided with sufficient ballast to resist vertical wind loads, which are a greater concern with wind than lateral loads. While frictional resistance caused by gravity loads (combined weight of PV modules, racking, and added ballast) can help resist lateral forces due to seismic acceleration, that lateral force is a function of dead weight. Thus, increasing the ballast beyond what is needed for wind design also increases lateral seismic loads.

Lateral loads distribute more efficiently within a PV array, whereas vertical load distribution is very localized. Providing mechanical anchorage around the entire perimeter of a PV array is a preferred method to reduce PV module damage during seismic events.

3.2 Wind Resistance

3.2.1 Boundary Layer Wind Tunnel (BLWT) Testing and Ballasted PV Systems

Testing in a boundary layer wind tunnel (BLWT) is conducted to determine wind loads and resistance for roof-mounted PV panels. It is important that the scaled models used to replicate the proposed roof-mounted panels be as representative as possible, particularly with ballasted arrays. This includes the sizes of individual panels, the weights of the panels and ballast, the PV panel slope (see Figure 3.2.1.1b), the coefficient of friction (μ) between the roof surface and the underside of the panel pedestals or paver trays, and the size of the array. Tests should replicate the minimum array size to be used, regarding the number of interconnected panels within a given array and the minimum number of panels within a row or column.

To allow the test data to be used for a variety of combinations of roof cover types and pedestal pads/paver trays, separate testing may be needed to quantify the coefficient of friction between the two surfaces. Testing should reflect any slip sheets that may be used. Since movement of any panel defines failure, the use of the static coefficient of friction may be used in lieu of the dynamic value. While often the wet coefficient of friction yields a lower value, test data reflects that in some cases the dry value is lower.

Testing needs to be conducted in a boundary layer wind tunnel (BLWT) rather than an aerospace wind tunnel (AWT). While there are some similarities between the two types, the BLWT simulates wind flow toward a building by providing obstructions between the entrance of the wind into the tunnel and the scaled building model. Typically, an open terrain or Exposure C is simulated. The simulated building is often a flat rigid object. This allows the wind to hit the wall of the model, flow over it, and create turbulence and vortices that cause higher uplift pressures above the roof, particularly at the perimeter and corner areas. Such a realistic effect is not provided when using an aerospace wind tunnel.

Even in a BLWT, internal building pressure effects and potential vertical movement of the roof cover are not simulated. The building models used in a BLWT test are very rigid and do not represent the behavior of a mechanically fastened roof cover (see Figure 3.2.1.1a), which may billow when exposed to wind pressure. Such vertical movement of the roof cover can increase the drag and lift coefficients for the PV modules, and can make the results of the BLWT invalid. The results of the BLWT test are more applicable to a fully adhered roof cover. PV panels used over mechanically fastened roof cover should be mechanically fastened.

While there are numerous aerospace wind tunnels, a limited number of BLWTs exist. The following locations have BLWTs:

- Colorado State University (CSU)
- Western University (formerly the University of Western Ontario or UWO), Ontario, Canada
- Cermak, Peterka and Peterson (CPP) in Colorado and Australia
- Rowan, Williams, Davies and Irwin, Inc. (RWDI), Canada
- I.F.I. Institute, Germany
- Force Technology, Europe
- University of California, Davis
- University of Maryland
- University of Minnesota
- Concordia University, Montreal, Quebec, Canada
- Peutz Ltd, Mook, The Netherlands

A. Experimental wind load estimates on roof-mounted solar panels outside the qualified BLWT facilities listed above can be inaccurate for the following reasons:

1. The experiments were conducted without considering the effect of the building on the solar panels. This includes experiments that were conducted in an aerospace wind tunnel, which is used for testing cars and aircraft. These types of wind tunnels produce smooth wind at a constant speed, and at very low turbulence intensity ($\leq 0.5\%$). To study the wind load on roof-mounted solar panels, experiments must be conducted in a BLWT, where the wind is turbulent and gusty with high turbulence intensity ($\leq 10\%$). The wind tunnel experiments also must be conducted in accordance with the ASCE's Wind Tunnel Studies of Buildings and Other Structures.
2. The experiments were conducted only for a single wind direction. Just like the roof itself, the tilted solar panels can experience substantial wind loads from cornering winds.

B. Wind load estimates obtained using only computational fluid dynamics simulations on roof-mounted solar panels are not recommended by ASCE and may be inaccurate for the following reasons:

1. The simulations were performed without considering the effect of the building on the solar panels.
2. Validation of the computational fluid dynamics simulations with existing literature or with BLWT experiments were not performed.

3.2.1.1 Increased Ballast or Securement Around Openings and Aisle Spaces

Often, there will be aisle spaces around other roof-mounted equipment, or between arrays that provide fire fighter or maintenance access, that break the continuity of the interconnection between panels. This reduces the wind load distribution, as well as the shielding affect against wind that the outer panels in the array provide for those panels farther in from the aisles. To account for this, additional ballast or securement (typically 50% more) should be provided for the panels immediately around the openings.



Fig. 3.2.1.1-1. Mechanically fastened roof cover billowing when subjected to wind pressure



Fig. 3.2.1.1-2. Solar panels with steeper slopes or lacking wind deflectors will experience greater wind effects



Fig. 3.2.1.1-3. Equipment lacking anchorage to roof framing

3.2.2 PV Systems Fastened to Standing Seam Roofs (SSR)

Rigid PV panels can be mechanically fastened to SSRs and can be FM Approved in accordance with Approval Standard 4478. For more information on SSRs, see Data Sheet 1-31. SSR panels are seamed to the internal clips, which are pre-fastened at each deck rib to each steel purlin or a continuous substrate. The wind design for SSR assumes the wind load is distributed evenly to each internal clip. An external seam clamp, like those used to enhance the wind resistance of SSRs, is used to connect PV panels to the SSR deck ribs (see Figures 3.2.2-1 and 3.2.2-2). These clamps do not penetrate the seam. One clamp should be provided at each standing seam rib near the down-slope and up-slope edges of the PV panels. Otherwise, the wind load transferred from the PV modules may 1) buckle the deck ribs or 2) fail the internal SSR clip and screws securing the clip to the top flanges purlin. The spacing between clamps may vary from about 3 to 10 ft² (0.3 to 1.0 m²) per clamp, depending on the SSR rib spacing and the distance between internal clips along the deck seams. It is important that the individual clamp be designed to fit the specific seam of the SSR. For an example problem, see Appendix C.



Fig. 3.2.2-1. Solar panels secured to standing seam roofs using external seam clamps



Fig. 3.2.2-2. Unacceptable arrangement unless specifically tested and FM Approved: clamp missing from SSR rib below middle of outer panel edge

3.2.3 Effective Wind Area

The effective wind area (EWA) reflects the area of a given component of an assembly to which the wind load is distributed or shared. For a fastener, the EWA can be assumed to be the area supported by the fastener.

For ballasted PV arrays, determining the EWA for wind uplift can be complicated, as it is contingent on the amount of ballast provided and the strength of the PV system racking. It is critical that the EWA be accurate. As the EWA increases, the wind pressure coefficient decreases. Using an unrealistically large EWA in the design calculations will result in wind resistance that is too low. The EWA for a ballasted array varies

depending on the location of the module within the array (i.e., corner, edge, or interior) as well as the rigidity of the hardware or racking that connects the modules. The EWA can be determined using one of the following methods:

- A. Finite Element Analysis (FEA) of the hardware or racking assembly (see Section 3.2.3.1)
- B. A full scale VLT as outlined below

Racking members for roof mounted PV arrays vary in stiffness. To quantify the array's ability to share wind uplift loads, VLT testing is needed. In these tests, the results should consider both a) when failure or permanent deformation occurs, and b) when the vertical displacement becomes excessive. If displacement is excessive, the PV array may no longer be represented by the wind tunnel model and the respective pressure coefficients. It may also negate the positive effects of wind deflectors in reducing uplift forces.

A VLT procedure has been developed by FM Research to estimate the load sharing factor (LSF) for a ballasted roof mounted PV array. The LSF factor can then be used like the Effective Wind Area (EWA) to determine the wind loads, and subsequently, the required ballast weight needed to secure the ballasted roof mounted PV panel arrays. Knowing the LSF is critical to determining the loads on the PV array and how much ballast weight is needed to resist those loads.

Where an acceptable and valid VLT cannot be supplied by the designer, this VLT procedure can be used to test a proposed array.

Steps to estimate the LSF are as follows:

1. The selected test array should represent the actual installation in structure and ballast configuration. The results of a larger array cannot be applied to an array that has fewer panels in one or more directions.
2. The VLT should be applied to panels within the corners, edges and interiors of the array. All non-symmetric corners and edges should be tested. Loads should be applied to one panel at a time (to represent the lowest EWA and highest-pressure coefficients).
3. Tests should be conducted with the maximum expected ballast for the PV array (determined by the manufacturer per the design). Alternatively, the test is performed without ballast. Use the determined EWA to calculate the maximum ballast weight, per the wind load calculations in SEAOC PV2 or the wind tunnel report. That calculated value can then be used in the actual test for maximum ballast weight.
4. An uplift load should be applied to the panels at four locations as shown in Figure 3.2.3-1. Use two locations along each long side (shown in the red circles below). Attachments along the panel should be symmetric. Measure the uplift displacements (shown in the green triangles) at the middle of the panel and at the two edges and take the average of all three. These locations are determined using L_s equal to the distance between connection points of the PV panel to the frame and b equal to the distance between each loaded point and the center of the of the panel long side, such that $b = L_s/6$. The panel should then be lifted in incremental vertical steps (approximately 0.1 in. [2.5 mm] increments). This will allow for constructing a smooth uplift load vs. vertical displacement curve.
5. The applied vertical load versus the average displacement of the three points (green triangles in Figure 3.2.3-1) should be plotted (sample below).

Figure 3.2.3-3 shows the structural load capacity, F_{m0} , using the displacement curve and the bi-linear method. The displacement associated with this load is the maximum displacement allowed.

6. Determine the LSF using the bi-linear method (Figure 3.2.3-3).

$$LSF = F_m/W$$

F_m = **Maximum vertical load at the uplift displacement limit (UDL)**

UDL = Minimum of "Structural Displacement Limit (SDL) at F_{m0} " or the "Aerodynamic Vertical Displacement Limit (AVDL) at F_{m1} "

W = Total weight of (loaded panel + structural components + ballast).

F_m is the maximum vertical load applied that is associated with the upper displacement limit.

The SDL is the vertical load capacity, F_m , that should not cause deformation or structural damage (yielding, buckling, or brittle failure) to any of the PV mechanical components in the array.

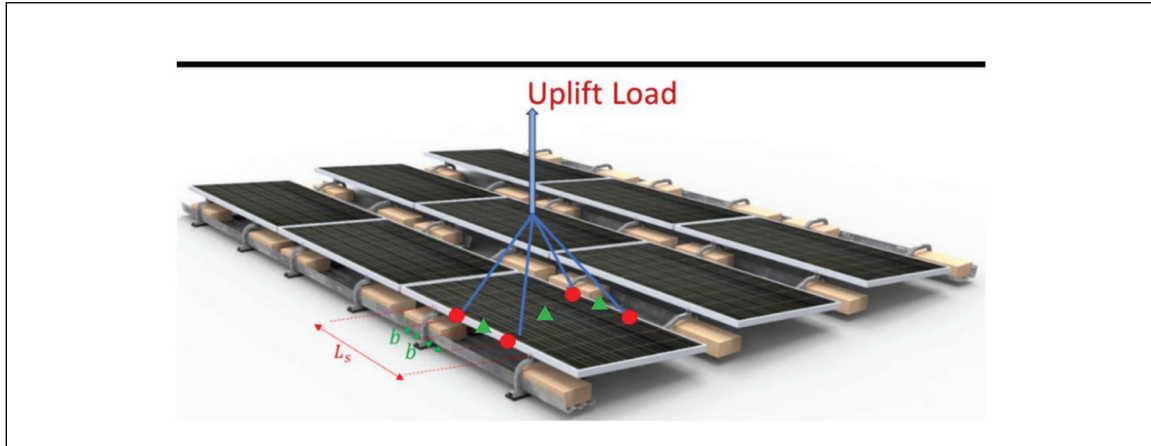


Fig. 3.2.3-1. Loading conditions of a corner panel as an example, where L_s is the distance between connections that attach the panel to the PV frame and $b = L_s/6$

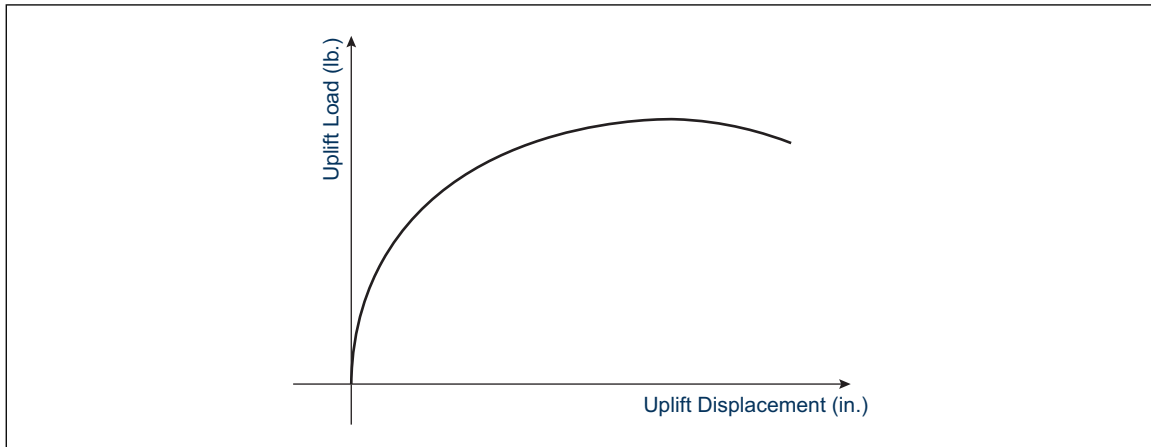


Fig. 3.2.3-2. Hypothetical load-displacement curves to be derived through the VLT procedure

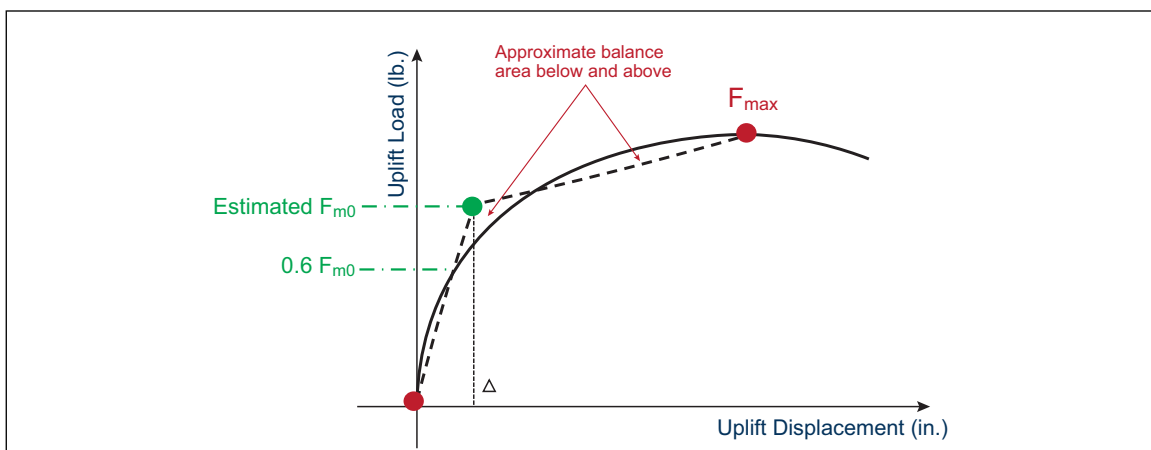


Fig. 3.2.3-3. Structural load capacity identified by means of the bi-linear method

For the SDL, the test data should demonstrate that none of the connections show visual damage or deformation up to the uplift load F_m . Also, the load at the displacement limit is not larger than the load at four times the displacement limit (which is the point at which permanent deformation occurs under stress). Otherwise, a reduced uplift load should be chosen.

The array displacement limit should not exceed the AVDL and is determined by a wind tunnel test. This measurement can be used to find the uplift load for this limit.

The maximum design wind load for a given PV system should not exceed the above value of F_m .

The larger the ballast weight, the smaller the LSF (which is why the VLT should be conducted with the maximum ballast weight expected in the array). The stresses that result from the maximum ballast weight will produce the above failures at lower loads.

The displacement in an array should not exceed the Aerodynamic Vertical Displacement Limit (AVDL). The AVDL has been proposed by RWDI Wind Tunnel Consultants based on multiple BLWT tests for different panel configurations and tilt angles. The AVDL can be used to find the uplift load for this limit, F_{m1} , on the load-displacement curve. However, the AVDL for various PV systems needs to be determined by a BLWT test. Therefore, it may be different than the proposed values mentioned above.

3.2.3.1 Finite Element Analysis (FEA)

Finite element analysis can be used by the structural design engineer to establish structural capacity curves for the ballasted PV array for a range of applicable ballast weights (for which the PV array is typically designed). Tributary area can be determined from the intersection of the structural capacity curve and the design wind load (which can be calculated using SEAOC PV 2). Effective wind area is assumed to be the same as the tributary area. The following steps explain the procedure to calculate the structural capacity curve.

Step 1: Identify governing loading areas (i.e. corner, edge and interior area of the PV array).

Step 2: For each loading area, define governing loading scenarios that can result in the least resistance or structural capacity (i.e., one panel loaded, two panels loaded, three panels loaded etc.).

Step 3: For each loading area, perform nonlinear finite element analysis of the PV array for each loading scenario and ballast weight, considering uniform wind load on each panel and applicable boundary conditions and materials of the PV array as built. During the analysis, increase the wind load until the system reaches any failure criterion such as permanent deformation or maximum uplift displacement of a portion of the PV array.

Step 4: For each loading area, plot the wind loads (from the analysis) of different loading scenarios (number of panels loaded) for each ballast weight. Repeat this and add the curves for all other ballast weights to the same plot. The resulting plot is the capacity curve for the applicable loading area.

Step 5: Repeat Steps 2 to 5 and obtain the structural capacity curves for all the governing loading areas.

The above information is intended for use by the structural design engineer, who should verify that this procedure was followed. Detailed review by field engineering is not practical.

3.2.4 Avoiding Roof Aggregate

The presence of roof aggregate where there are roof-mounted PV modules could result in windborne debris damage to the PV panels. If ballasted PV pedestals or paver trays are installed directly on top of roofing aggregate, it can adversely affect the arrays' resistance to sliding. Roof cover ballast that is continuous over the entire roof cover and consists of concrete paver blocks designed in accordance with DS 1-29, *Roof Deck Securement and Above-Deck Roof Components*, are acceptable if a sufficient weight of concrete paver blocks is provided above the solar panel pedestals or paver trays to provide the needed wind resistance for the solar panels.

3.3 Fires and Electrical Ignition Sources

3.3.1 Ground Fault Protection

Numerous fires have started in U.S. installations of roof-mounted PV arrays due to inadequate ground fault protection. Such installations in the United States typically include conductors that are intentionally grounded, but have ground fault detection designed for ungrounded conductor faults. This design is based on

conservative assumptions of leakage current to avoid nuisance trips. However, the present ground fault detection uses fuses that are not sensitive enough, resulting in undetected ground faults. Such systems have become more prevalent in recent years and, as they continue to age, the frequency of such fires could increase.

Fires of electrical origin are common in roof-mounted solar arrays. There are sufficient combustibles present in the form of roof coverings and insulation, which are more likely to become ignited with the PV system there. Also, the redirection of flames and re-radiation of heat by the PV panels from a roof fire tend to create more fire spread than if the panels were not there. Following the electrical guidance in this document will reduce, but not eliminate, the potential for a fire.

The goal is to identify an initial ground fault prior to the second ground fault. Recent losses have shown that traditional ground fault protection (GFP) using fuses per older versions of Article 690 of the NEC was not sufficiently sensitive and allowed “blind spots” with an undetected initial ground fault. Given a second ground fault, this can result in enough energy to start a roof-top fire.

Included in NEC 2017 is a requirement to reduce voltage within the array, also commonly referred to “module-level rapid shutdown.” This is done to reduce voltage in the array during emergency situations or general maintenance. The most widely implemented solution is using module-level rapid shutdown electronics such as DC optimizers.

In addition to ground faults, module-level power electronics can provide arc fault circuit interruption (AFCI) and monitoring for these conditions as well. Module-level power electronics do not rely on fuses for ground fault protection.

3.3.2 Preventing Fires from DC Ground Fault in PV Arrays

A ground fault in a PV array is an accidental electrical short circuit involving ground and one or more normally designated current-carrying conductors. Ground faults in PV arrays are safety concerns because they may generate DC arcs at the fault point on the ground fault path, damage surrounding insulation, and create fire hazards. The risk of fire is escalated substantially if a second ground fault is developed. A DC ground fault is common in PV systems and can result from the following causes:

- A. Insulation failure of cables (e.g., an animal chewing through cable insulation and causing a ground fault)
- B. Incidental short-circuit between the normal conductor and ground (e.g., a cable in a PV junction box incidentally contacting a grounded conductor)
- C. Ground faults within PV modules (e.g., a solar cell short-circuiting to grounded module frames due to deteriorating encapsulation, impact damage, or water corrosion in the PV panel)
- D. Abraded wire insulation caused during installation or from thermal movement of the components

To properly protect PV arrays from ground fault damage and ensuing fire, NFPA 70, National Electrical Code, Article 690.5(A), specifies the ground fault protection device (GFPD) or system must be capable of detecting a ground-fault current, interrupting the flow of fault current, and providing an indication of the fault. Per past industry experience, there are some cases in which the first ground fault could not be detected by the currently designed GFPD (such as applying a fuse in the grounding electrode). A second ground fault made the fault current flow in the array, leading to fire.

3.4 Exterior Fire Spread in Roof-Mounted PV Arrays

Where roof-mounted PV arrays are present, the risk of exterior fire spread is much greater than it would be for the roof assembly alone. This would be the case even if the solar panels had no combustible components. A typical fire scenario is the electrical wiring associated with the solar PV array causing ignition of the roof assembly. The potential flame height is largely a function of the type of roof cover and insulation immediately below the array. While the presence of solar panels may affect combustion air being drawn to the fire, it otherwise does not reduce, but redirects the flames from the roof fire back into the roof cover system.

Solar panels containing foam plastic are not common, and will not alter the noncombustible (underside fire exposure) rating of concrete, gypsum, lightweight insulating concrete decks, or Class 1A steel deck assemblies with a cover board. If it is not obvious that the integrity of an existing Class 1 steel deck has been

maintained, assume it is Class 2 for the purposes of determining the need for sprinklers below the deck, or the MFL. There may still be a concern about exterior fire exposure.

New, innovative products are being introduced regularly due to market demand. For instance, new lightweight photovoltaic panels allow for less stress on the structural system. This increases the ability to deploy more solar panels on roofs that have limited allowances for additional dead loads. Many of these lighter weight solar panels are comprised of additional plastic polymer materials, which increases the overall plastic in the panel but reduces the weight for greater installation options.

Thin film photovoltaic modules are increasing in use. These products are very thin and lightweight. Many of these are adhered directly to the roof cover. When adhered, these products help limit the heat flux back into the roof cover. Fires involving thin film photovoltaics are expected to burn, at a minimum, in accordance with the least classification of the roof rating system or photovoltaic product (e.g., If a class C PV module is applied over a class A roof system, the fire is expected to behave as it would for a class C roof). How the modules are adhered to the roof can also cause a wind exposure.

Components of more common types of rigid PV panels (such as plastic frames and back-sheets and adhesives) can ignite and radiate heat back to the roof cover and insulation, resulting in much greater exterior fire spread than would be expected with the roof assembly itself. Consequently, only specific roof assemblies are acceptable regarding fire spread with roof-mounted PV panels present.

Aisle spaces between PV arrays can be used by the fire service to ventilate a fire within the building. The fire service may also use manually operated mechanical exhaust fans to vent an occupancy fire. Aisles have been used by the fire service in their efforts to limit fire spread across the top of the roof by cutting trenches in the above-deck components down to the top of the roof deck, breaking the continuity of combustibles within the above-deck roof components.

The ASTM E108 test is used to test roof coverings and their potential for surface flame spread. The test methods measure the surface spread of flame and the ability of the roof covering material or system to resist fire penetration from the exterior to the underside of a roof deck during conditions of exposure. The test also provides criteria to determine whether the roof covering will develop flying, burning material, called "flying brands". The potential ratings from this fire test for the roof covering is Class A, Class B or Class C.

The FM Approval 4478 test is used to evaluate roof-PV systems. The test is based on a modified E108 test to include the roof cover system and the PV panel (known as the roof-PV system). The PV panel and roof cover are placed at the beginning edge of the test apparatus as a system. This configuration allows the wind driven fire to effect both the roof cover and panel at the same time. FM also uses the ASTM E108 test apparatus to evaluate photovoltaic modules under FM Approval Standard 4476, *Approval Standard for Flexible Photovoltaic Modules*.

3.5 Collapse

Additional guidance is provided in FM Loss Prevention Data Sheet 1-54, *Roof Loads and Drainage*.

3.6 Hail Resistance

Hail resistance of rigid PV panels should be determined by ice ball testing in accordance with Approval Standard 4478. Hail resistance of flexible PV panels should be determined by steel ball testing in accordance with Approval Standard 4476.

Impact from hail larger than that for which the panels were successfully tested could cause severe damage to the PV panels.

3.7 Flexible PV Installations

Adhered, flexible solar panels and roof systems are not currently FM Approved. Flexible solar panels secured only around their edges will not uniformly distribute the wind load to the roof cover to which they are adhered.

3.8 Information Needed for FM Plan Review

The following is a list of details and documents required for an FM plan review:

Fire:

1. Will the existing roof cover remain? If yes, indicate the type of roof cover, type of insulation or cover board immediately below the roof cover, and whether the roof cover is fully adhered to it. Provide a sketch of the roof expansion (a.k.a. dilatation or construction) joint, including the type of insulation within it, considering Recommendation 2.1.2.1.
2. If a new roof cover is proposed, submit complete details for the roof cover, insulation and cover boards, securement methods, and expansion (a.k.a. dilatation or construction) joint description considering Recommendations 2.1.2.1 and 2.1.2.2.

Wind:

1. BLWT tunnel test report
2. Third party review of the BLWT test report to confirm the wind loads presented in the report are in conformance with ASCE 7-22 [1]/SEAO-C-PV2 [2] and ASCE 49-12 [3] for the intended use.
3. Wind uplift pressure testing of the PV system that provides the ultimate capacity of the all the components and connections that were included in the test. Most testing is conducted following the UL 2703 [4] standard.
4. VLT to determine the Effective Wind Area (EWA) for ballasted systems
5. If any information is missing from the wind tunnel report, use the recommendations from SEAO-C-PV2 and ASCE 7-22.
6. The following details are needed, specific to the installation and design calculations. (Many of these items can often be found in a summary spreadsheet for the installation, which should also be provided):
 - Array layout with setback distances
 - Zone dimensions
 - Building dimensions, height, roof slope
 - Panel zoning
 - Panel zone factors, if applicable (corner edge, interior)
 - Panel edge factors
 - Parapet height factors
 - Effective wind area
 - Pressure coefficients on each panel
 - Wind loads on each panel
 - Demand loads on each panel (load combinations)
 - Anchor/ballast layout
 - Demand loads on the anchors, ballast and any other connections in the load path
 - Design documents demonstrating all the PV elements (including PV frame, connections and anchors) can provide a safety factor (SF) greater than or equal to 2.0.
 - 100-yr. MRI windspeed
 - Importance factor
 - PV panel slope
 - Gaps between panels in and between rows
 - Height of PV panels from roof at higher and lower ends
 - Panel chord length
 - Panel width
 - Orientation of panel

4.0 REFERENCES

4.1 FM

Data Sheet 1-2, *Earthquakes*
Data Sheet 1-20, *Protection Against Exterior Fire Exposure*
Data Sheet 1-28, *Wind Design*
Data Sheet 1-29, *Roof Deck Securement and Above-Deck Roof Components*
Data Sheet 1-31, *Panel Roof Systems*
Data Sheet 1-34, *Hail Damage*
Data Sheet 1-42, *MFL Limiting Factors*
Data Sheet 1-54, *Roof Loads and Drainage*

Data Sheet 5-11, *Lightning and Surge Protection for Electrical Systems*
Data Sheet 5-19, *Switchgear and Circuit Breakers*
Data Sheet 5-20, *Electrical Testing*
Data Sheet 5-23, *Design and Protection for Emergency and Standby Power Systems*
Data Sheet 7-106, *Ground-Mounted Solar Photovoltaic Power*

FM 4476, *Approval Standard for Flexible Photovoltaic Modules*
FM 4478, *Approval Standard for Rigid Photovoltaic Modules*, December 2016

ANSI/FM 4473, *Test Standard for Impact Testing of Rigid Roofing Material by Impact Testing with Freezer Ice Balls*

Approval Guide, Building Materials section, an online resource of FM Approvals

RoofNav, an online resource of FM Approvals for roofing professionals

4.2 Other

American Society of Civil Engineers (ASCE). *Minimum Design Loads for Buildings and Associated Criteria*. ASCE 7, 2022.

American Society of Civil Engineers (ASCE). *Wind Tunnel Studies of Buildings and Other Structures. Manual of Practice 67*.

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APPENDIX A GLOSSARY OF TERMS

Aerospace wind tunnel: A wind tunnel that simulates horizontal wind forces acting directly on an object. It does not simulate conditions between the fans and the object within the lower portion of the boundary layer, which is required to replicate the surface roughness exposure related to wind design of the building and rooftop equipment. Neither does it replicate wind flow over a wall of a modeled structure below the rooftop equipment that would be required to simulate actual suction effects in addition to the horizontal forces.

Agrivoltaics: A term used to describe an area that is used for both farming and solar photovoltaic energy production. It involves placing solar photovoltaic panels on the same area as agricultural production.

Allowable stress design (ASD): A structural design method in which the allowable stresses contain a safety factor because the design is to stress levels that are only a percentage of the failure stresses.

Arc-fault circuit interrupter (AFCI): A device intended to provide protection from the effects of arc faults by recognizing characteristics unique to arcing and by functioning to deenergize the circuit when an arc fault is detected.

Arc prevention: Technology that uses advanced arc prevention techniques to prevent arcs from forming. This exceeds the minimal requirements stated in NEC 2017 and UL 1699B, but these technologies are used by some manufacturers of module level power electronics today. Limits low energy level (200 Joules).

Array size: The number of interconnected PV panels (the minimum number of panels within each row and each column) and the gross plan area occupied within a given array. There is usually a slight (fraction of an inch) separation between panels in the east-west direction and sufficient separation (depending on panel slope) between rows to prevent shadowing. Wind tunnel or field model tests should replicate the minimum array size required. Data for a larger array does not justify the design for a smaller array.

Automatic module-level DC shutdown: Systems that have built-in module-level power electronics and safety features that deenergize the PV array at the module level. These systems may be automatically triggered by a loss of grid power, high temperatures, ground faults, arc faults, faulty connectors, faulty wiring, rodent damage, etc. This is sometimes referred to as "safe DC."

Ballasted: Not adhered to the roof cover below, nor fastened to the roof deck or structure. Resistance to wind loads is provided by the weight of the panels, mounting equipment, and any additional ballast. (Same as "loose laid.")

Boundary layer wind tunnel: A wind tunnel with a long transition between the fans and the object, and that has obstructions to replicate the lower portion of the boundary layer and the surface roughness exposure related to wind design of the building and rooftop equipment. Testing is done with scaled models of rooftop equipment and the building upon which it is installed.

Closed mounting system: A PV mounting system that has a wind deflector on the high side (north side in northern hemisphere and south side in southern hemisphere) of each row of panels, but may or may not have one on the east and west ends of each row.

Coefficient of friction (μ): A dimensionless coefficient used to quantify resistance to lateral movement (in this case, between the undersides of the panel mounts and the top surface of the roof cover). It is equal to the lateral load resistance divided by the force normal to the two mating surfaces. This will vary depending on the construction of the underside of the panel mount and the type of roof cover. Such construction includes, but is not limited to, stainless steel, aluminum, coated metal, or metal with a pad (such as a piece of single-ply roof cover material or rubber) adhered to its underside.

Commissioning: The process of verifying through functional testing that the electrical connections, grounding, polarity, voltage, current, power and energy output of the PV system are within design specifications. Functional testing of the protection devices, inverters, meters, monitoring systems and other components is also conducted to verify they are operating safely and within design specifications. Commissioning includes verification that the equipment has been securely mounted and installed per the approved specifications and drawings. This information should be documented and used as an established baseline of system operation.

Computational fluid dynamics (CFD): A form of computer modeling that uses numerical methods and algorithms to solve and analyze problems that involve fluid flows. Computers are used to perform the calculations required to simulate the interaction of fluids with surfaces defined by boundary conditions. Validation of such software is performed using a wind tunnel.

Cover Board: A board stock product used directly over insulation, but directly under the roof membrane. A cover board is only applied as the top layer of a multilayer insulation assembly. A cover board must be made of a noncombustible material as follows: foam glass, minimum ¼ in. (6 mm) of gypsum, minimum 1 in. (25 mm) of mineral wool, or minimum ½ in. (13 mm) perlite.

DC-to-DC converter: A device installed in the PV source circuit or PV output circuit that can provide an output dc voltage and current at a higher or lower value than the input dc voltage and current.

DC-to-DC converter output circuit: Circuit conductors between the dc-to-dc converter source circuit(s) and the inverter or dc utilization equipment.

DC-to-DC converter source circuit: Circuits between dc-to-dc converters and from dc-to-dc converters to the common connection point(s) of the dc system.

FM Approved: Products or services that have satisfied the criteria for Approval by FM Approvals. Refer to RoofNav, an online resource of FM Approvals, for a complete list of roofing products and services that are FM Approved.

Inverter: An electrical device used to convert direct current (DC) electrical power to alternating current (AC) electrical power.

Load and resistance factor design: Also known as “strength design” or “ultimate design,” it is a structural design method that provides a safety factor by applying factors to the loads, and in some cases a lesser safety factor to the resistance of the materials.

Loose Laid: not adhered to the roof cover below, nor fastened to the roof deck or structure. Resistance to wind loads is provided by the weight of the panels, mounting equipment, and any additional ballast. (Same as “ballasted.”)

Moderate hail hazard area: Area in which the hail size does not exceed 1.75 in. (44 mm) for the 15-year mean recurrence interval (MRI).

Non-sheltered PV panels: PV panels located on the exterior side of an array in the perimeter row(s) of PV panels, and that are not sheltered from the wind load from other panels, and for which the wind load may be greater than that of the interior, sheltered panels.

Open mounting system: A PV-mounting system that does not have a wind deflector on the high side (north side in northern hemisphere and south side in southern hemisphere) of each row of panels.

Photovoltaic (PV) system: A system that uses solar panels to convert sunlight into electricity. It consists of PV panels, support framework, and electrical connections and equipment to allow regulating and converting the electrical output from DC to AC.

PV panel: An individual unit consisting of numerous cells, usually 60 or 72. It is usually about 39.4 in. (1 m) in the north-south direction and 65 to 77 in. (1.65 to 2.0 m) in the east-west direction. In most cases it is bounded by edge framing. In some cases panels are also referred to as modules, particularly for ballasted situations. For anchored installations, three or four modules connected together may be considered a panel.

Rapid shutdown of PV systems on buildings: PV system circuits installed on or in buildings that include a rapid shutdown function to reduce shock hazard for emergency responders.

Roof control joint: A construction joint that provides a break in the continuity of above-deck roof components to prevent damage to the roof cover from thermal movement. This joint does not provide a break in the roof deck.

Roof expansion joint: A joint that provides a break in the continuity of the building framing, roof deck, and above-deck roof components to prevent damage to the building components from thermal movement (a.k.a dilatation or construction joint).

Roof-PV coating: An FM Approved product used to minimize fire spread by application to an existing roof cover system in conjunction with PV panels.

Roof-PV system: An FM Approved system consisting of the above deck components of the roof cover system, the PV panels and mounting equipment.

Setback: The distance between the outside edge of a roof supporting solar panels and the outer edge of the solar array.

Severe hail hazard area: Area in which the hail size exceeds 1.75 in. (44 mm) but does not exceed 2 in. (51 mm) for the 15-year mean recurrence interval (MRI).

Shadowing: Shade created by neighboring objects that necessitate relocation of solar panels and sometimes openings within the array. This can create wind forces on solar panels immediately adjacent to the opening that are higher than the forces on the interior of the array.

Sheltered PV panels: PV panels located on the interior side of the perimeter row(s) of PV panels that are somewhat sheltered by the perimeter panels and for which the wind load is somewhat less than for the perimeter panels.

Very severe hail hazard areas: Areas in the United States designated as such on the Hailstorm Hazard Map in DS 1-34.

APPENDIX B DOCUMENT REVISION HISTORY

The purpose of this appendix is to capture the changes that were made to this document each time it was published. Please note that section numbers refer specifically to those in the version published on the date shown (i.e., the section numbers are not always the same from version to version).

October 2025. Interim revision. Changes made to include the option of a FM Approved coating.

April 2025. Interim revision. Changes include the following:

- A. Provided guidance on rooftop photovoltaics combined with vegetative roofs and agrivoltaics.
- B. Provided guidance on arc and ground fault protection.
- C. Provided guidance on space separations for skylights and elevated modules.
- D. Developed guidelines for commissioning and ongoing maintenance of mechanical and electrical components associated with photovoltaics.
- E. Added guidance for conducting vertical load tests (VLT) for ballasted PV arrays.

January 2024. Interim revision. Minor editorial changes were made.

July 2023. Interim revision. Minor clarifications were made.

January 2023. The following significant changes were made:

- A. Additional guidance related to the recommended wind Importance Factor (IF) was added.
- B. Guidance related to minimum and maximum roof slopes has been clarified.
- C. Recommendations related to fire concerns were added, as supported by loss experience.
- D. The example problem in Appendix C was modified.

January 2021. Interim Revision. Minor editorial changes were made.

October 2020. Interim revision. Minor editorial changes were made.

July 2020. Interim revision. Minor editorial changes were made.

February 2020. Interim revision. The following changes were made:

- A. Simplified the electrical recommendations section and added references to the 2017 edition of the *National Electrical Code*.
- B. Simplified wind design guidance for PV arrays that are parallel to and within 5 to 10 in. (125 to 250 mm) of the roof surface.
- C. Expanded wind design guidance for sun-facing, sloped PV arrays.

October 2014. Interim revision. Added additional diagram (Figure 12B, *One-line example diagram to a PV system with ground faults*).

July 2014. This is the first publication of this document.

APPENDIX C SAMPLE PROBLEM: PV MODULES PARALLEL TO ROOF

C.1 Example

A proposed PV array is to be secured to an existing 24 in. (610 mm) wide, metal standing seam roof (SSR) using extruded aluminum external seam clamps (ESC). The roof slope is ¼ in. per ft (1.2°). The PV modules will be parallel to the roof surface. The distance between the flat part of the roof deck and the top edge of the integral aluminum frame of the PV module is to be 5 in. (127 mm). The PV modules are 60 cell and are 39 in. (1 m) wide and 66 in. (1.68 m) long. The long dimension of the PV modules will run across the deck ribs. Three ESC will be used to secure each long edge of the PV module to the roof deck ribs in accordance with Figure C.1-1. The horizontal space between modules will be 6 in. (152 mm) in their longitudinal direction and 1 in. (52 mm) in the opposite direction. A minimum of 800 modules must be installed to provide the required electrical output. The building is just slightly above sea level. Other details are as follows:

$H = 33 \text{ ft (10 m)}$, Wind Exposure Category C, $K_z = 1.0$ per Table 3.8

$W_L = 246 \text{ ft (75 m)}$, $W_S = 140 \text{ ft (42.7 m)}$

$V = 110 \text{ mph (49 m/s)}$ allowable wind speed per Data Sheet 1-28

$K_{zT} = 1.0$ $K_D = 0.85$ per Data Sheet 1-28

$K_e = 1.0$ per Data Sheet 1-28

With ESC installed at each deck rib, the wind load from the PV modules to follows the same wind load path of as for the design of the SSR. The wind load path goes from the deck ribs to an internal clip, then through self-drilling screws securing the internal clips into the top flange of steel purlins.

The fire service requires a minimum 6 ft (1.8 m) wide aisle every 100 ft (30.5 m). The goal is to minimize the wind load transferred to the existing roof.

C.2 Solution

STEP 1: Since the PV modules are parallel to the roof surface, and within 10 in. of the flat part of the roof deck, per ASCE 7-16 and SEAOC PV2, the wind design load may be based on that used for a low slope ($\leq 7^\circ$) gable roof. The value for GC_P is determined from Figure 30.3-2A of ASCE 7-16 and Data Sheet 1-28. (See Table C.2.1)

STEP 2: As explained in Section 2.0 of this document, an edge factor (Υ_E) = 1.25 must be applied to the exposed PV modules located along each outer row closest to the roof edge and adjacent to aisles between arrays of all widths. Since the largest area supported by any ESC is between 6.50 and 8.53 ft² (0.6 and 0.8 m²) the GC_P will be based on an **effective wind area (EWA) $\leq 10 \text{ ft}^2$ (1 m²)**.

STEP 3: Since the top edge of the module is $\leq 5 \text{ in. (127 mm)}$ from the flat part of the roof surface ($h_1 = h_2$), and the minimum gap (G) between modules in each direction is $\geq 3/4 \text{ in. (19 mm)}$, for an EWA $\leq 10 \text{ ft}^2$ (1 m²), $\gamma_A = 0.6$. The unfactored loads are as follows:

$$q_H = 0.00256 K_z K_{zT} K_D K_e V^2 = 0.00256 (1.0) (1.0) (0.85) (1.0) (110)^2 = 26.3 \text{ psf}$$

$$p = q_H (GC_P) \Upsilon_E \Upsilon_A$$

The dimensions of the individual roof zones are noted in Figures C.3-1 and C.3-2.

Zone 3:

$$p = (26.3) (-3.2) (1.25) (0.6) = -63.2 \text{ psf for the first row of exposed modules}$$

$$p = (26.3) (-3.2) (1.0) (0.6) = -50.6 \text{ psf for the interior rows of modules}$$

Zone 2:

$$p = (26.3) (-2.3) (1.25) (0.6) = -45.4 \text{ psf for the first row of exposed modules}$$

$$p = (26.3) (-2.3) (1.0) (0.6) = -36.3 \text{ psf for the interior rows of modules}$$

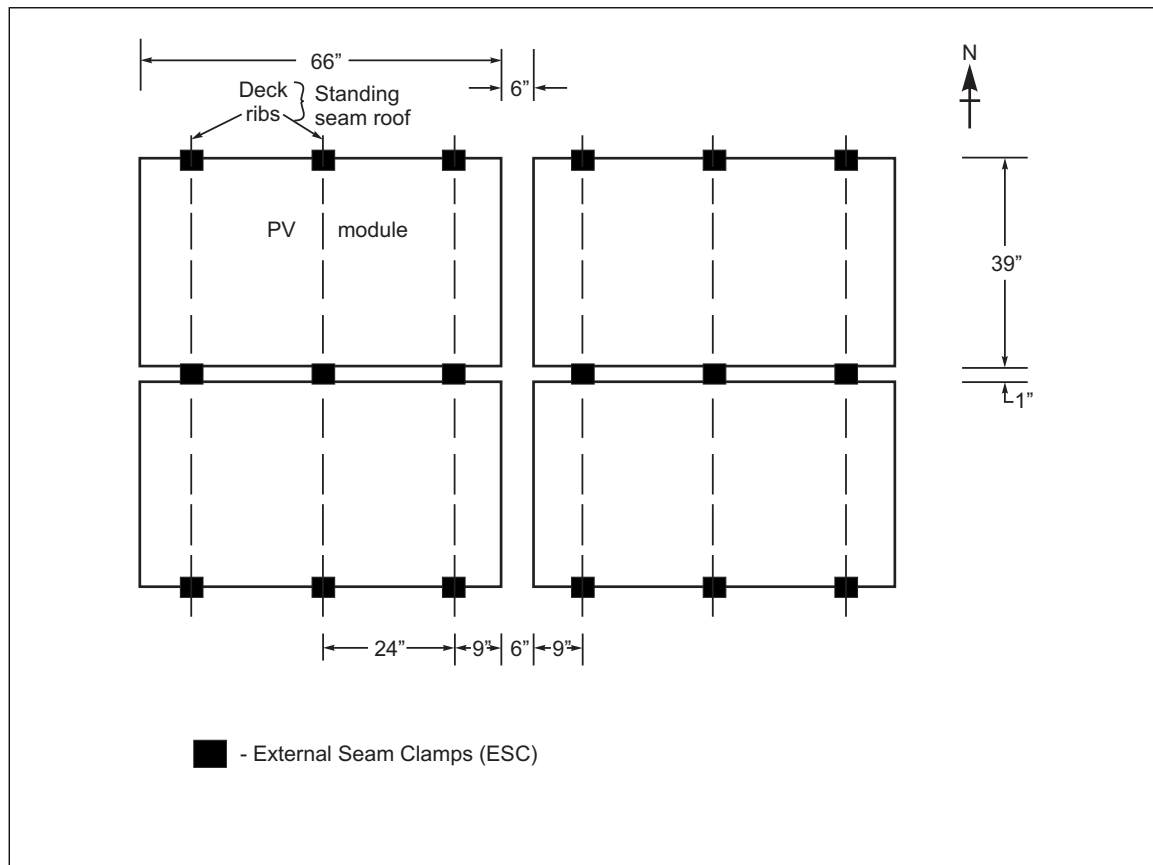


Fig. C.1-1. Plan view of proposed layout for PV modules and clamps

Zone 1:

$p = (26.3) (-1.7) (1.25) (0.6) = -33.5$ psf for the first row of exposed modules

$p = (26.3) (-1.7) (1.0) (0.6) = -26.8$ psf for the interior rows of modules

Zone 1':

$p = (26.3) (-0.9) (1.25) (0.6) = -17.8$ psf for the first row of exposed modules

$p = (26.3) (-0.9) (1.0) (0.6) = -14.2$ psf for the interior rows of modules

Allowable or design Wind pressures are summarized in Table C.3-1.

Table C.2-1. Values of GC_p per ASCE 7-16 and Data Sheet 1-28

Roof Slope $\leq 7^\circ$	
GC_p per ASCE 7-16	
Zone	GC_p
1	3.2
2	2.3
1	1.7
1'	0.9

Note: All values of GC_p are based on an effective wind area (EWA) of 10 ft² (1 m²)

C.3 Summary

A. Wind design pressures shown in Table C.3-1 should be used.

B. The following modules located in an outer row or column are considered "exposed" and should be designed using the higher wind loads that include an edge factor = 1.25:

1. The north and south edges of Arrays 1 and 2.
2. The west edge of Array 1 and the east edge of Array 2.
3. Also, the east edge of Array 1 and the west edge of Array 2 require an edge factor = 1.25.

C. The tempered glass for the proposed solar panel is 3.2 mm (1/8 in.) thick. Per ASTM E 1300, the allowable wind pressure (short duration) is only 102 psf. A test of the PV module indicated that the aluminum frame failed catastrophically at 105 psf (5.0 kPa). That is equivalent to an allowable load of only 65.6 psf (3.1 kPa) with a factor of 1.6 applied. Given that there is sufficient room on the roof, providing a minimum setback of 20 ft (6.1 m) for the PV modules installed per Figure C.3-2, is a preferred solution.

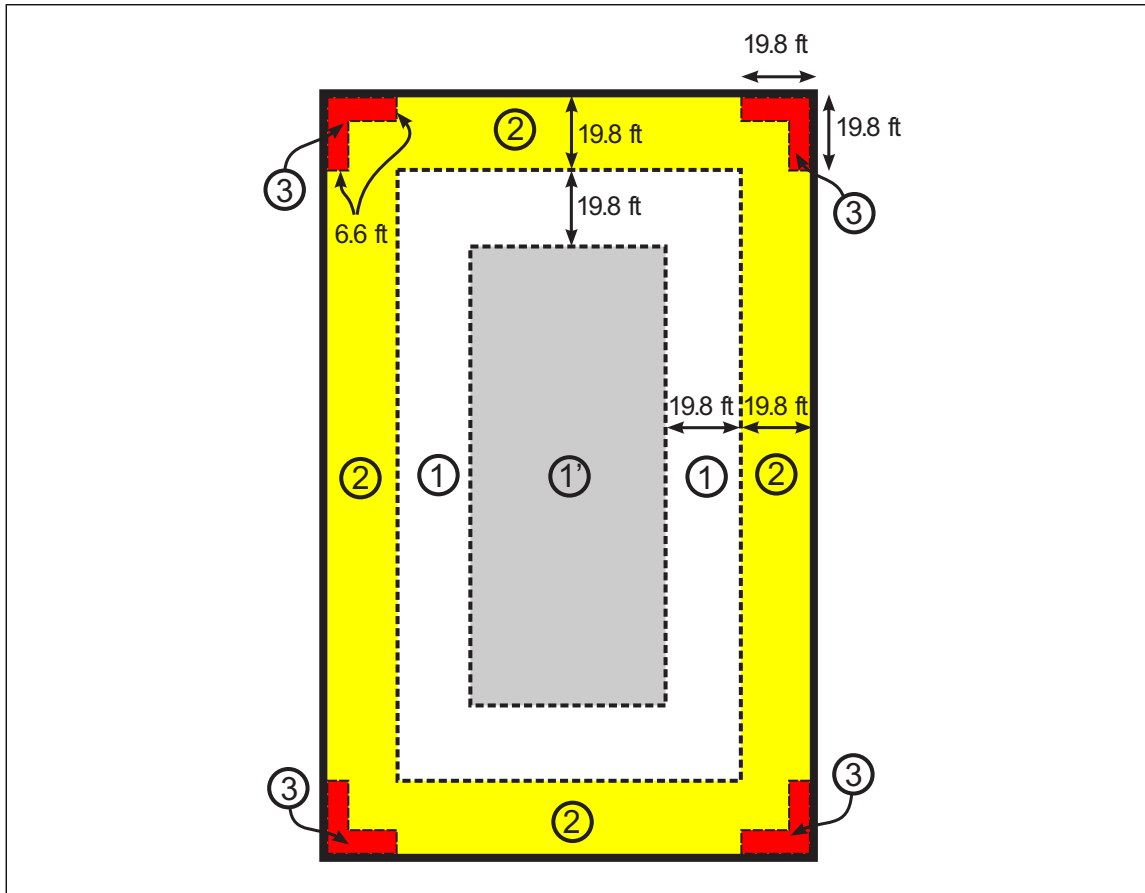


Fig. C.3-1. Wind zones for low-slope roofs (≤ 7°) per ASCE 7 and DS 1-28

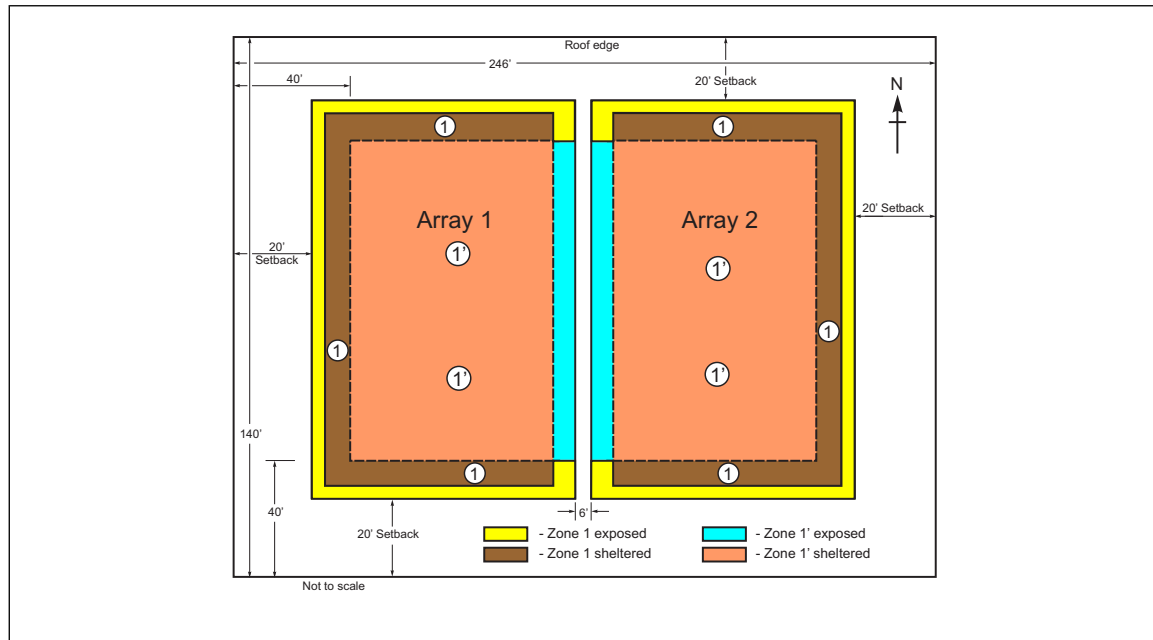


Fig. C.3-2. Various wind zones for proposed PV array in the example

Table C.3-1. Preliminary Wind Design Pressures

Zone	GCP	ESC Location	Edge Factor (E)	Zone Dimensions*, ft (m)	Allowable Wind Uplift Pressure, Psf (kPa)	Ultimate Resistance with SF = 1.6 for PV Modules	Ultimate Resistance with SF = 2.0 for Clamps	Ultimate Load on at Each PV Connection lbs (kN)
3	-3.2	Outer Edge/ Exposed	1.25	L-shaped, 6.6 (2.0) Perpendicular to roof edges, by 19.8 (6.0) parallel to roof edges	- 63.2 (3.0)	- 101 (4.8)	- 126.4 (6.1)	822 (3.66) ¹
		Shielded	1.0		-50.6 (2.4)	- 80.9 (3.9)	- 101.2 (4.8)	658 (2.93)
2	-2.3	Outer Edge/ Exposed	1.25	Between roof edge, Zone 3 and a point 19.8 (6.0) perpendicular to roof edges	- 45.4 (2.2)	72.6 (3.5)	- 90.8 (4.3)	590 (2.63)
		Shielded	1.0		- 36.3 (1.7)	-58.1 (2.8)	-72.6 (3.5)	472 (2.10)
1	-1.7	Outer Edge/ Exposed	1.25	Between 19.8(6.0) and 39.6 (12.1) in from roof edges	- 33.5 (1.6)	- 53.6 (2.6)	- 67.0 (3.2)	436 (1.94)
		Shielded	1.0		-26.8 (1.3)	-42.9 (2.1)	-53.6 (2.6)	348 (1.55)
1'	-0.9	Outer Edge/ Exposed	1.25	Beyond 39.6 (12.1) in from the roof edges	-17.8 (0.9)	- 28.5 (1.4)	- 35.6 (1.7)	231 (1.03)
		Shielded	1.0		-14.2 (0.7)	-22.7 (1.1)	-28.4 (1.4)	185 (0.82)

Note 1. Maximum area of the PV clamp 6.5 ft² (24 x 39 in.)/(144 in.²/ft²).

The ultimate load transferred to the deck ribs with PV connections at each rib is $(6.5 \text{ ft}^2) (126.4 \text{ psf.}) = 822$ pounds per PV connection. If the purlin spacing is less than or equal to 40 in. (1.0 m), assume that load is transferred to the internal clip. If the purlin spacing is 60 in. (1.5 m), the maximum load on the internal clip would be $822 \text{ lb} (1.67) = 1372$ pounds (620 kg). That is because one PV connection is directly over a purlin connection, it will also pick up one-third of the load from each of the PV connections on either side.

This analysis is not required if the PV-roof assembly has been FM Approved for the needed PV wind pressure.

C.4 Discussion

Several options were considered to provide the required number of modules, but minimize wind forces applied to the roof. Limiting the distance between the modules and the roof surface to 5 in. (635 mm), and providing a minimum gap of $\frac{3}{4}$ in (19 mm). between modules provides a significant reduction in the wind uplift design pressure as Y_A is reduced to 0.6. Note that this is allowed per SEAOC PV2-2017 and ASCE 7-22.

Another factor is the setback distance from the edge of the roof to the first row of PV modules, which often is 10 ft (3.05 m) to 15 ft (4.6 m) on all 4 sides of the building. In reviewing Table C.3-1, it can be noted that the wind pressure has been further reduced considerably by **increasing the setback distance to 20 ft** (6.1 m) on all sides and placing the modules in Zone 1 and 1', and not in Zone 2 or 3.

As the local fire service required a minimum 6 ft (1.8 m) wide access aisles at maximum distances of 100 ft (30.5 m), the modules along each side of the aisle must use an edge factor = 1.25 since the aisle is greater than 4 ft (1.2 m) wide.

This will still allow enough room for the required minimum of 800 modules by installing the modules in two - approximate 100 by 100 ft (30.5 by 30.5 m) arrays. Within each array 14 modules in each of 30 rows are used (see Figure C.3-2). This allows for up to 840 modules total. It also simplifies the allowable wind design, which is now summarized in Table C.4-1.

Table C.4-1. Final Wind Design Pressures

Zone*	GC_P	ESC Location	Edge Factor (E)	Zone Dimensions, ft (m)	Allowable Wind Uplift Pressure, Psf (kPa) *
1	-1.7	Outer Edge/ Exposed	1.25	Between 19.8 (6.0) and 39.6 (12.1) in from roof edges	-33.6 (1.6)
		Shielded	1.0		-26.9 (1.3)
1'	-0.9	Outer Edge/ Exposed	1.25	Beyond 39.6 (12.1) in from the roof edges	-17.8 (0.85)
		Shielded	1.0		-14.2 (0.7)

* See Table C.3-2 for factored pressures.