

Insurance Appraisals | Reserve Studies | Wind Mitigation

COMMERCIAL WINDSTORM MITIGATION INSPECTION REPORT (OIR-B1-1802)

Prepared for:

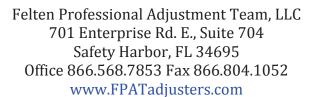
Windrush Bay Condominium Association, Inc.

36 Windrush Bay Dr Tarpon Springs, FL 34689

As of 10/5/2015









SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES FPAT File #MUD157124 LOCATED AT: 36 Windrush Bay Dr

RECAPITULATION OF MITIGATION FEATURES For 36 Windrush Bay Dr

1. <u>Building Code:</u> Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1984 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2003. The roof permit was

confirmed and the permit number is 03-133. This roof was verified as meeting the building code requirements outlined on the mitigation

affidavit.

3. Roof Deck Attachment: Level A

Comments: Inspection verified 1/2" plywood roof deck attached with staples at a

minimum of 6" on the edge & 12" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified embedded straps fastened with a minimum of

three nails.

5. Roof Geometry: Other Roof

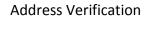
Comments: Inspection verified a gable roof shape.

6. <u>SWR:</u> No

Comments: Inspection verified no secondary water resistance.

7. **Opening Protection:** None or Some Glazed Openings

Comments: Inspection verified no opening protection.





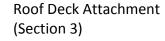
Roof Covering (Section 2)



Roof Deck Material (Section 3)



SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 36 Windrush Bay Dr





Roof to Wall Attachment (Section 4)



Roof Shape (Section 5)



Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 10/5/2015	<u> </u>				
Owner Information					
Owner Name: Windrush Bay Condominium Association, Inc. Contact Person: Louis De Santis					
Address: 36 Windrush Bay Dr		Home Phone:			
City: Tarpon Springs	Zip: 34689	Work Phone: (727) 726-8000			
County: Pinellas		Cell Phone:			
Insurance Company:	•	Policy #:			
Year of Home: 1984	# of Stories: 1	Email:			

NOTE: Any documentation used is accompany this form. At least one though 7. The insurer may ask add	photograph must acc	company this form	to validate each attribute m	arked in questions 3
 Building Code: Was the structure the HVHZ (Miami-Dade or Brown of the HVHZ Only: Built in comprovide a permit application of the HVHZ (Miami-Dade or Brown of the HVHZ Only: Built in comprovide a permit application of the HVHZ (Miami-Dade or Brown of the HVHZ Only: Built in Comprovide a permit application of the HVHZ (Miami-Dade or Brown of the HVHZ	vard counties), South FBC: Year Built . For I pplication Date (MM/DD/) ompliance with the SF with a date after 9/1/19	Florida Building Cod homes built in 2002 YYYY) BC-94: Year Built _ 1994: Building Permi	le (SFBC-94)? /2003 provide a permit applica	994, 1995, and 1996
2. Roof Covering: Select all roof coordinates of Original Installation/covering identified.				
2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
 [X] 1. Asphalt/Fiberglass Shingle [] 2. Concrete/Clay Tile [] 3. Metal [] 4. Built Up [] 5. Membrane [] 6. Other 	3/25/2003			0 0 0 0 0
[] B. All roof coverings have a Mia	ng permit application of mi-Dade Product Appr (1994 and before 3/1/20) o not meet the requiren	date on or after 3/1/0 roval listing current 002 OR the roof is chents of Answer "A"	O2 OR the roof is original and at time of installation OR (for original and built in 1997 or la	built in 2004 or later. the HVHZ only) a roofing
3. Roof Deck Attachment: What is	the weakest form of r	oof deck attachmen	t?	

- [X] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

	A										
Inspectors Initials	0'	Property	y Address	36	Windrush I	3ay	Dr,	Tar	oon S	Sprin	ıgs

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182 psf.	
D. Reinforced	Concrete Roof Deck.
[] E. Other:	
[] F. Unknown of	
[] G. No attic acc	cess.
	Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within side or outside corner of the roof in determination of WEAKEST type)
	[] Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
	[] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D
Minimal cond	litions to qualify for categories B, C, or D. All visible metal connectors are:
	[X]Secured to truss/rafter with a minimum of three (3) nails, and [X]Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion.
[X] B. Clips	
	[X] Metal connectors that do not wrap over the top of the truss/rafter, or [] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
[] C. Single Wrap	ps
	Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
[] D. Double Wr	
:	[] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
	Anchor bolts structurally connected or reinforced concrete roof.
F. Other:	
[] G. Unknown o	or unidentified
[] H. No attic acc	cess
	ry: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of ure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
[] A. Hip Roof	Hip roof with no other roof shapes greater than 10% of the total roof system perimeter. Total length of non-hip features: ; Total roof system perimeter:
[] B. Flat Roof	Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft
[X] C. Other Roo	Any roof that does not qualify as either (A) or (B) above.
-	ater Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the
sheathing	g or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling er intrusion in the event of roof covering loss.
[X] B. No SWR.	
[] C. Unknown o	r undetermined.

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

Inspectors Initials Property Address 36 Windrush Bay Dr., Tarpon Springs

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7. Opening Protection: What is the weakest form of wind borne debris protection installed on the structure? First, use the table to determine the weakest form of protection for each category of opening. Second, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings and (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each		Glazed Openings				Non-Glazed Openings	
openi form	ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure						
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
IN	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection						

- [] A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only) All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115

A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N
or X in the table above
A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above

- [] B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only) All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 2 to 4.5 lb.)

	B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
	B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X
_	in the table above

☐ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above

]	C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007 All Glazed openings are covered with plywood/OSB
	meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
	☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
	☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above

☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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FPAT	File	#M	IID1	57	124

[] N. Exterior Opening Protection (unverified shutter sy protective coverings not meeting the requirements "P" with no decumentation of compliance (Level N	of Answer "A", "B", or C" of					
"B" with no documentation of compliance (Level N in the table above). □ N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist						
N.1 All Non-Glazed openings classified as Level A, B, C, N.2 One or More Non-Glazed openings classified as Level table above			* -			
□ N.3 One or More Non-Glazed openings is classified as Le	vel X in the table above					
[X] X. None or Some Glazed Openings One or more Glazed		vel X in t	he table above.			
MITIGATION INSPECTIONS MUST	RE CERTIFIED DV A OUA	I IFIFD	INSPECTOR			
Section 627.711(2), Florida Statutes, pro						
Qualified Inspector Name: John Felten	License Type: CBC		License or Certificate #: CBC1255984			
Inspection Company: Felten Professional Adjustment	Геат, LLC.	Phone	: 866-568-7853			
Qualified Inspector – I hold an active license as	a· (check one)					
Home inspector licensed under Section 468.8314, Florida Statu training approved by the Construction Industry Licensing Board	tes who has completed the statu		per of hours of hurricane mitigation			
☐ Building code inspector certified under Section 468.607, Florid						
☐ General, building or residential contractor licensed under Section						
Professional engineer licensed under Section 471.015, Florida S						
Professional architect licensed under Section 481.213, Florida S						
Any other individual or entity recognized by the insurer as poss verification form pursuant to Section 627.711(2), Florida Statut		ons to prop	perly complete a uniform mitigation			
I, am a qualified inspector and contractors and professional engineers only) I had my emp and I agree to be responsible for his/her work. Qualified Inspector Signature:	loyee (<u>Ian Wright</u>) perform ate: <u>10/5/2015</u> egligence provides a false of ance Fraud and may be sub Section 627.711(4)-(7), Flor	or fraudu Dject to a Dject to a	pection <u>llent mitigation verification form</u> <u>dministrative action by the</u> utes) The Qualified Inspector who			
<u>Homeowner to complete</u> : I certify that the named Qualific residence identified on this form and that proof of identification						
Signature:	Date:					
An individual or entity who knowingly provides or utters obtain or receive a discount on an insurance premium to v of the first degree. (Section 627.711(7), Florida Statutes) The definitions on this form are for inspection purposes only and cannot hurricanes.	which the individual or enti	ty is not o	entitled commits a misdemeanor			
Inspectors Initials Property Address 36 Windrush B	ay Dr, Tarpon Springs					

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