

RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION

Windstorm Mitigation Report (OIR-B1-1802)

The Gardens Of Forest Lakes Condominium Association, Inc.

121 Loblolly Ct, Units A-H

Oldsmar, Florida 34677

Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834

Felten Property Assessment Team

866.568.7853 | www.fpat.com



RECAPITULATION OF MITIGATION FEATURES For 121 Lobiolly Ct, Units A-H

1.	Building Code: Comments:	Unknown or does not meet the requirements of Answer A or B The year of construction was verified as 1987 per Pinellas County Property Appraiser.
2.	Roof Covering: Comments:	FBC Equivalent The roof covering was replaced in 2019. The roof permits were confirmed and the permit numbers are 201901127 and 201901128. This roof was verified as meeting the building code requirements outlined on the mitigation affidavit.
3.	Roof Deck Attachment: Comments:	Level C Inspection verified 7/16" OSB roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.
4.	Roof to Wall Attachment:	Clips
	Comments:	Inspection verified hurricane clips fastened with a minimum of three nails.
5.	Roof Geometry: Comments:	Hip Roof Inspection verified a hip roof shape.
6.	SWR: Comments:	No At the time of inspection, no SWR was verified.
7.	Opening Protection: Comments:	None or Some Glazed Openings Inspection verified no opening protection.

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 121 Loblolly Ct, Units A-H

Address Verification



Exterior Elevation

Exterior Elevation

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 121 Loblolly Ct, Units A-H

Exterior Elevation



Exterior Elevation

Exterior Elevation

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 121 Lobioly Ct, Units A-H

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SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 121 Loblolly Ct, Units A-H

Roof Construction



Roof Construction

Uniform Mitigation Verification Inspection Form

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

Inspection Date: 9/19/2023						
Owner Information						
Owner Name: The Gardens Of For	Contact Person: David Fedash					
Address: 121 Loblolly Ct, Units A	Home Phone:					
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000				
County: Pinellas		Cell Phone:				
Insurance Company:	I	Policy #:				
Year of Home: 1987	# of Stories: 2	Email: Dfedash@ameritechmail.com				

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- 1. <u>Building Code</u>: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
- [] A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY)
- [] B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)___/__/___
- [X] C. Unknown or does not meet the requirements of Answer "A" or "B"
- <u>Roof Covering:</u> Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof 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	7/24/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".

3. **<u>Roof Deck Attachment</u>**: What is the <u>weakest</u> form of roof deck attachment?

- [] 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.
- [X] 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

Inspectors Initials *H* Property Address <u>121 Loblolly Ct, Units A-H, Oldsmar</u>

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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 182 psf.

- [] D. Reinforced Concrete Roof Deck.
- [] E. Other:
- [] F. Unknown or unidentified.
- [] G. No attic access.
- 4. **<u>Roof to Wall Attachment</u>**: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)
- [] A. Toe Nails

[] 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 conditions 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 ¹/₂" 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 Wraps

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 Wraps

[] 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.

- [] E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- [] F. Other:
- [] G. Unknown or unidentified
- [] H. No attic access
- 5. <u>Roof Geometry</u>: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
- [X] 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
- [] C. Other Roof Any roof that does not qualify as either (A) or (B) above.
- 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)
- [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- [X] B. No SWR.
- [] C. Unknown or undetermined.

Inspectors Initials *F* Property Address <u>121 Loblolly Ct, Units A-H, Oldsmar</u>

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Opening Protection: What is the <u>weakest</u> 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.

	ening Protection Level Chart		Non-Glazed Openings				
Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.			Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		Х	Х	Х		Х
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)						
C	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						
Ń	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Х				Х	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> 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 and ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and 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
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> 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
 - \Box C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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[] N. Exterior Opening Protection (unverified shutter systems with no documentation) All Glazed openings are protected with

- protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "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 \square
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above

[X] X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

· · · · · · · · · · · · · · · · · · ·			• •
Qualified Inspector Name: John Felten	License Type: CBC		License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team		Phone:	866-568-7853

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- \boxtimes General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statues, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

____ am a qualified inspector and I personally performed the inspection or (licensed Ι, _ John Felten contractors and professional engineers only) I had my employee (Scott Ackerman) perform the inspection and I agree to be responsible for his/her work.

Oualified Inspector Signature:

Date: 9/19/2023

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature:

Date:

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials F Property Address <u>121 Loblolly Ct, Units A-H, Oldsmar</u>

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RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION

Windstorm Mitigation Report (OIR-B1-1802)

The Gardens Of Forest Lakes Condominium Association, Inc.

122 Loblolly Ct, Units A-H

Oldsmar, Florida 34677

Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834

Felten Property Assessment Team

866.568.7853 | www.fpat.com



RECAPITULATION OF MITIGATION FEATURES For 122 Lobiolly Ct, Units A-H

1.	Building Code: Comments:	Unknown or does not meet the requirements of Answer A or B The year of construction was verified as 1986 per Pinellas County Property Appraiser.				
2.	Roof Covering: Comments:	FBC Equivalent The roof covering was replaced in 2019. The roof permits were confirmed and the permit numbers are 201901192 and 201901193. This roof was verified as meeting the building code requirements outlined on the mitigation affidavit.				
3.	Roof Deck Attachment: Comments:	Level C Inspection verified 7/16" OSB roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.				
4.	Roof to Wall Attachment:	Clips				
	Comments:	Inspection verified hurricane clips fastened with a minimum of three nails.				
5.	Roof Geometry: Comments:	Hip Roof Inspection verified a hip roof shape.				
6.	SWR:	No				
	Comments:	At the time of inspection, no SWR was verified.				
7.	Opening Protection: Comments:	None or Some Glazed Openings Inspection verified no opening protection.				

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 122 Lobioly Ct, Units A-H

Address Verification



Exterior Elevation

Exterior Elevation

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 122 Loblolly Ct, Units A-H



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SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 122 Lobioly Ct, Units A-H

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Permit	Parcel Con	acts Valuations	Inspections Requested	Inspections Scheduled	Inspections Completed	Notes		
• Ma	ain							
	mit No:	201901192						
Des	scription:	RE-ROOF						
		122 LOBLOLLY CT	UNIT A, B, C, D					
	iress:	122 Lobiolly CT # A						
	neral Contractor:	130405/WATERTIG	HT ROOFING SER	VICES, L				
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	sed Date:	05/18/2021						
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	rmit No:	201901193						
Des	scription:	RE-ROOF						
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	dress:	122 Lobiolly CT #	E, Oldsmar, FL 346	377-4521				
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SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 122 Lobioly Ct, Units A-H

Roof Construction



Roof Construction

Roof Construction

Uniform Mitigation Verification Inspection Form

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

Inspection Date: 9/19/2023						
Owner Information						
Owner Name: The Gardens Of Fo	Contact Person: David Fedash					
Address: 122 Loblolly Ct, Units A	Home Phone:					
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000				
County: Pinellas		Cell Phone:				
Insurance Company:		Policy #:				
Year of Home: 1986	# of Stories: 2	Email: Dfedash@ameritechmail.com				

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- 1. <u>Building Code</u>: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
- [] A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY)
- [] B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ___/ __/___
- [X] C. Unknown or does not meet the requirements of Answer "A" or "B"
- <u>Roof Covering:</u> Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof 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	8/12/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".

3. **<u>Roof Deck Attachment</u>**: What is the <u>weakest</u> form of roof deck attachment?

- [] 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.
- [X] 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

Inspectors Initials *H* Property Address <u>122</u> Loblolly Ct, Units A-H, Oldsmar

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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 182 psf.

- [] D. Reinforced Concrete Roof Deck.
- [] E. Other:
- [] F. Unknown or unidentified.
- [] G. No attic access.
- 4. **<u>Roof to Wall Attachment</u>**: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)
- [] A. Toe Nails

[] 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 conditions 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 ¹/₂" 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 Wraps

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 Wraps

[] 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.

- [] E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- [] F. Other:
- [] G. Unknown or unidentified
- [] H. No attic access
- 5. <u>Roof Geometry</u>: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
- [X] 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
- [] C. Other Roof Any roof that does not qualify as either (A) or (B) above.
- 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)
- [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- [X] B. No SWR.
- [] C. Unknown or undetermined.

Inspectors Initials *F* Property Address <u>122 Loblolly Ct, Units A-H, Oldsmar</u>

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Opening Protection: What is the <u>weakest</u> 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.

	ening Protection Level Chart		Non-Glazed Openings				
Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.			Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		Х	Х	Х		Х
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	Х				Х	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> 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 and ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and 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
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> 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
 - \Box C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials *Property* Address <u>122</u> Loblolly Ct, Units A-H, Oldsmar

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[] N. Exterior Opening Protection (unverified shutter systems with no documentation) All Glazed openings are protected with

- protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "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 \square
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above

[X] X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

· · · · · · · · · · · · · · · · · · ·	•••		
Qualified Inspector Name: John Felten	License Type: CBC		License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team	l	Phone:	866-568-7853

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- \boxtimes General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statues, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

____ am a qualified inspector and I personally performed the inspection or (licensed Ι, _ John Felten contractors and professional engineers only) I had my employee (Scott Ackerman) perform the inspection and I agree to be responsible for his/her work.

Oualified Inspector Signature:

Date: 9/19/2023

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature:

Date:

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials F Property Address <u>122 Loblolly Ct, Units A-H, Oldsmar</u>

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RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION

Windstorm Mitigation Report (OIR-B1-1802)

The Gardens Of Forest Lakes Condominium Association, Inc.

123 Loblolly Ct, Units A-H

Oldsmar, Florida 34677

Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834

Felten Property Assessment Team

866.568.7853 | www.fpat.com



RECAPITULATION OF MITIGATION FEATURES For 123 Lobiolly Ct, Units A-H

1.	Building Code: Comments:	Unknown or does not meet the requirements of Answer A or B The year of construction was verified as 1987 per Pinellas County Property Appraiser.
2.	Roof Covering: Comments:	FBC Equivalent The roof covering was replaced in 2019. The roof permits were confirmed and the permit numbers are 201901190 and 201901191. This roof was verified as meeting the building code requirements outlined on the mitigation affidavit.
3.	Roof Deck Attachment: Comments:	Level C Inspection verified 7/16" OSB roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.
4.	Roof to Wall Attachment:	Clips
	Comments:	Inspection verified hurricane clips fastened with a minimum of three nails.
5.	DeefCoematry	
	Roof Geometry: Comments:	Hip Roof Inspection verified a hip roof shape.
6.	Comments:	Inspection verified a hip roof shape.
6.	Comments:	Inspection verified a hip roof shape.

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 123 Lobioly Ct, Units A-H

Address Verification



Exterior Elevation

Exterior Elevation

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 123 Lobioly Ct, Units A-H

Exterior Elevation



Permit Number: 201901190 Full information regarding the selected permit This permit expired on 02/26/2020 Show Last Completed Inspection Permit Parcel Contacts Valuations Inspections Requested Inspections Scheduled Inspections Completed Notes • Main Permit No: Description: 201901190 RE-ROOF 123 LOBLOLLY CT UNIT A, B, C, D Address: 123 Lobiolly CT #A, Oldsmar, FL 34677-4579 General Contractor: 130405/WATERTIGHT ROOFING SERVICES, L Receipt Date: 08/12/2019 Issued Date: 08/12/2019 Permit Expiration Date: 02/26/2020 Permit Status: COMPLT 05/18/2021 10000.00 Closed Date: Total Valuation:

Roof Permit Information

Permit Number: 201901191

ull infor	rmation rega	rding the se	elected permit						
nis permit	expired on 02/	26/2020							
	Show Last C	ompleted Ir	spection						
Permit	Parcel	Contacts	Valuations	Inspections Requested	Inspections Scheduled	Inspections Completed	Notes		
- N	lain								
P	ermit No:	201	901191						
Description: Address: Receipt Date:		RE	RE-ROOF						
		123	123 LOBLOLLY CT UNIT E,F,G,H						
		123	Lobiolly CT #F,	Oldsmar, FL 3467	7-4579				
		08/1	2/2019						
Is	sued Date:	08/1	2/2019						
P	ermit Expiratio	on Date: 02/2	6/2020						
P	ermit Status:	CON	IPLT						
C	losed Date:	05/1	8/2021						
To	otal Valuation:	100	00.00						

Roof Permit Information

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 123 Loblolly Ct, Units A-H



Roof Construction

Roof Construction

Roof Construction

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 123 Loblolly Ct, Units A-H



FPAT File #MUD2320834

Roof Construction

Roof Construction

Roof Construction

Uniform Mitigation Verification Inspection Form

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

Inspection Date: 9/19/2023				
Owner Information				
Owner Name: The Gardens Of Forest Lakes Condominium Association, Inc. Contact Person: David Fedash				
Address: 123 Loblolly Ct, Units A-	Home Phone:			
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000		
County: Pinellas		Cell Phone:		
Insurance Company:		Policy #:		
Year of Home: 1987	# of Stories: 2	Email: Dfedash@ameritechmail.com		

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- 1. <u>Building Code</u>: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
- [] A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY)
- [] B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ___/ __/___
- [X] C. Unknown or does not meet the requirements of Answer "A" or "B"
- <u>Roof Covering:</u> Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof 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	8/12/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".

3. **<u>Roof Deck Attachment</u>**: What is the <u>weakest</u> form of roof deck attachment?

- [] 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.
- [X] 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

Inspectors Initials *H* Property Address <u>123</u> Loblolly Ct, Units A-H, Oldsmar

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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 182 psf.

- [] D. Reinforced Concrete Roof Deck.
- [] E. Other:
- [] F. Unknown or unidentified.
- [] G. No attic access.
- 4. **<u>Roof to Wall Attachment</u>**: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)
- [] A. Toe Nails

[] 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 conditions 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 ¹/₂" 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 Wraps

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 Wraps

[] 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.

- [] E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- [] F. Other:
- [] G. Unknown or unidentified
- [] H. No attic access
- 5. <u>Roof Geometry</u>: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
- [X] 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
- [] C. Other Roof Any roof that does not qualify as either (A) or (B) above.
- 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)
- [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- [X] B. No SWR.
- [] C. Unknown or undetermined.

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Opening Protection: What is the <u>weakest</u> 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.

	ening Protection Level Chart	Glazed Openings				Non-Glazed Openings	
Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.			Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		Х	Х	Х		Х
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)						
C	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						
Ń	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Х				Х	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> 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 and ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and 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
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> 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
 - \Box C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials *Property* Address <u>123</u> Loblolly Ct, Units A-H, Oldsmar

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form. OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155

[] N. Exterior Opening Protection (unverified shutter systems with no documentation) All Glazed openings are protected with

- protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "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 \square
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above

[X] X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

· · · · · · · · · · · · · · · · · · ·	•••		
Qualified Inspector Name: John Felten	License Type: CBC		License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team	l	Phone:	866-568-7853

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- \boxtimes General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statues, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

____ am a qualified inspector and I personally performed the inspection or (licensed Ι, _ John Felten contractors and professional engineers only) I had my employee (Scott Ackerman) perform the inspection and I agree to be responsible for his/her work.

Oualified Inspector Signature:

Date: 9/19/2023

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature:

Date:

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials F Property Address <u>123 Loblolly Ct, Units A-H, Oldsmar</u>

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RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION

Windstorm Mitigation Report (OIR-B1-1802)

The Gardens Of Forest Lakes Condominium Association, Inc.

124 Loblolly Ct, Units A-H

Oldsmar, Florida 34677

Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834

Felten Property Assessment Team

866.568.7853 | www.fpat.com



RECAPITULATION OF MITIGATION FEATURES For 124 Lobiolly Ct, Units A-H

1.	Building Code: Comments:	Unknown or does not meet the requirements of Answer A or B The year of construction was verified as 1986 per Pinellas County Property Appraiser.
2.	Roof Covering: Comments:	FBC Equivalent The roof covering was replaced in 2019. The roof permits were confirmed and the permit numbers are 201901194 and 201901195. This roof was verified as meeting the building code requirements outlined on the mitigation affidavit.
3.	Roof Deck Attachment: Comments:	Level C Inspection verified 7/16" OSB roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.
4.	Roof to Wall Attachment:	Clips
	Comments:	Inspection verified hurricane clips fastened with a minimum of three nails.
5.	Roof Geometry: Comments:	Hip Roof Inspection verified a hip roof shape.
	comments.	
6.	SWR:	Νο
6.		

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 124 Lobioly Ct, Units A-H

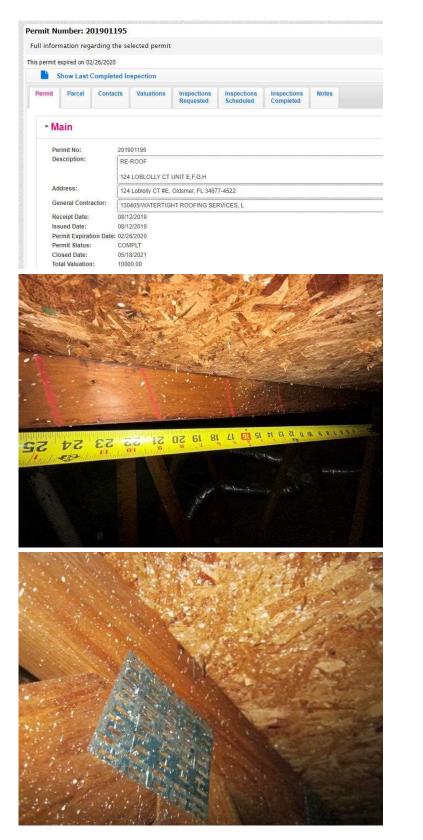
Address Verification



Exterior Elevation

Roof Permit Information

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 124 Loblolly Ct, Units A-H



Information

Roof Permit

Roof Construction

Roof Construction

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 124 Lobioly Ct, Units A-H



FPAT File #MUD2320834

Roof Construction

Roof Construction

Uniform Mitigation Verification Inspection Form

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

Inspection Date: 9/19/2023		
Owner Information		
Owner Name: The Gardens Of For	rest Lakes Condominium Association, Inc.	Contact Person: David Fedash
Address: 124 Loblolly Ct, Units A	·H	Home Phone:
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000
County: Pinellas		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 1986	# of Stories: 2	Email: Dfedash@ameritechmail.com

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- 1. <u>Building Code</u>: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
- [] A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY)
- [] B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ___/ __/___
- [X] C. Unknown or does not meet the requirements of Answer "A" or "B"
- <u>Roof Covering:</u> Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof 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	8/12/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".

3. **<u>Roof Deck Attachment</u>**: What is the <u>weakest</u> form of roof deck attachment?

- [] 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.
- [X] 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

Inspectors Initials *Property Address* <u>124 Loblolly Ct, Units A-H, Oldsmar</u>

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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 182 psf.

- [] D. Reinforced Concrete Roof Deck.
- [] E. Other:
- [] F. Unknown or unidentified.
- [] G. No attic access.
- 4. **<u>Roof to Wall Attachment</u>**: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)
- [] A. Toe Nails

[] 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 conditions 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 ¹/₂" 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 Wraps

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 Wraps

[] 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.

- [] E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- [] F. Other:
- [] G. Unknown or unidentified
- [] H. No attic access
- 5. <u>Roof Geometry</u>: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
- [X] 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
- [] C. Other Roof Any roof that does not qualify as either (A) or (B) above.
- 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)
- [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- [X] B. No SWR.
- [] C. Unknown or undetermined.

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155

Opening Protection: What is the <u>weakest</u> 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.

	ening Protection Level Chart		Glazed O	penings			Glazed enings
openi form	an "X" in each row to identify all forms of protection in use for each 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		Х	Х	Х		Х
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)						
C	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						
Ń	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Х				Х	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> 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 and ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and 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
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> 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
 - \Box C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials *Property* Address <u>124 Loblolly Ct</u>, Units A-H, Oldsmar

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[] N. Exterior Opening Protection (unverified shutter systems with no documentation) All Glazed openings are protected with

- protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "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 \square
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above

[X] X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

	•••		
Qualified Inspector Name: John Felten	License Type: CBC		License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team	l	Phone:	866-568-7853

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- \boxtimes General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statues, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

____ am a qualified inspector and I personally performed the inspection or (licensed Ι, _ John Felten contractors and professional engineers only) I had my employee (Scott Ackerman) perform the inspection and I agree to be responsible for his/her work.

Oualified Inspector Signature:

Date: 9/19/2023

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature:

Date:

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials Froperty Address <u>124 Loblolly Ct, Units A-H, Oldsmar</u>

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RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION

Windstorm Mitigation Report (OIR-B1-1802)

The Gardens Of Forest Lakes Condominium Association, Inc.

125 Camphor Cir, Units A-H

Oldsmar, Florida 34677

Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834

Felten Property Assessment Team

866.568.7853 | www.fpat.com



RECAPITULATION OF MITIGATION FEATURES For 125 Camphor Cir, Units A-H

1.	Building Code: Comments:	Unknown or does not meet the requirements of Answer A or B The year of construction was verified as 1985 per Pinellas County Property Appraiser.
2.	Roof Covering: Comments:	FBC Equivalent The roof covering was replaced in 2019. The roof permits were confirmed and the permit numbers are 201900718 and 201900719. This roof was verified as meeting the building code requirements outlined on the mitigation affidavit.
3.	Roof Deck Attachment: Comments:	Level C Inspection verified 7/16" OSB roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.
4.	Roof to Wall Attachment:	Clips
	Comments:	Inspection verified hurricane clips fastened with a minimum of three nails.
5.	Roof Geometry: Comments:	Hip Roof Inspection verified a hip roof shape.
6.	SWR:	No
	Comments:	At the time of inspection, no SWR was verified.
7.	Opening Protection: Comments:	None or Some Glazed Openings Inspection verified no opening protection.

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 125 Camphor Cir, Units A-H

Address Verification



Exterior Elevation

Exterior Elevation

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 125 Camphor Cir, Units A-H

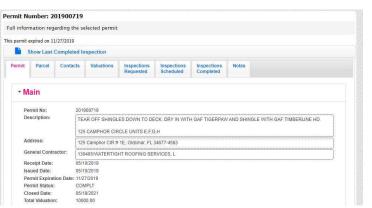
Exterior Elevation

Exterior Elevation

Roof Permit Information

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SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 125 Camphor Cir, Units A-H









SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 125 Camphor Cir, Units A-H





Roof Construction

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 125 Camphor Cir, Units A-H

Roof Construction



Uniform Mitigation Verification Inspection Form

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

Inspection Date: 9/19/2023		
Owner Information		
Owner Name: The Gardens Of Fo	rest Lakes Condominium Association, Inc.	Contact Person: David Fedash
Address: 125 Camphor Cir, Units	A-H	Home Phone:
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000
County: Pinellas		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 1985	# of Stories: 2	Email: Dfedash@ameritechmail.com

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- 1. <u>Building Code</u>: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
- [] A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY)
- [] B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)___/__/___
- [X] C. Unknown or does not meet the requirements of Answer "A" or "B"
- <u>Roof Covering:</u> Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof 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	5/10/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".

3. **<u>Roof Deck Attachment</u>**: What is the <u>weakest</u> form of roof deck attachment?

- [] 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.
- [X] 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

Inspectors Initials Property Address <u>125 Camphor Cir, Units A-H, Oldsmar</u>

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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 182 psf.

- [] D. Reinforced Concrete Roof Deck.
- [] E. Other:
- [] F. Unknown or unidentified.
- [] G. No attic access.
- 4. **<u>Roof to Wall Attachment</u>**: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)
- [] A. Toe Nails

[] 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 conditions 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 ¹/₂" 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 Wraps

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 Wraps

[] 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.

- [] E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- [] F. Other:
- [] G. Unknown or unidentified
- [] H. No attic access
- 5. <u>Roof Geometry</u>: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
- [X] 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
- [] C. Other Roof Any roof that does not qualify as either (A) or (B) above.
- 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)
- [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- [X] B. No SWR.
- [] C. Unknown or undetermined.

Inspectors Initials *F* Property Address <u>125 Camphor Cir, Units A-H, Oldsmar</u>

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Opening Protection: What is the <u>weakest</u> 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.

	ening Protection Level Chart		Glazed O	penings			Glazed enings
openi form	an "X" in each row to identify all forms of protection in use for each 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		Х	Х	Х		Х
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)						
C	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						
Ń	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Х				Х	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> 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 and ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and 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
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> 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
 - \Box C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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[] N. Exterior Opening Protection (unverified shutter systems with no documentation) All Glazed openings are protected with

- protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "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 \square
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above

[X] X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

· · · · · · · · · · · · · · · · · · ·	•••		
Qualified Inspector Name: John Felten	License Type: CBC		License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team	l	Phone:	866-568-7853

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- \boxtimes General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statues, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

____ am a qualified inspector and I personally performed the inspection or (licensed Ι, _ John Felten contractors and professional engineers only) I had my employee (Scott Ackerman) perform the inspection and I agree to be responsible for his/her work.

Oualified Inspector Signature:

Date: 9/19/2023

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature:

Date:

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials *F* Property Address <u>125 Camphor Cir, Units A-H, Oldsmar</u>

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RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION

Windstorm Mitigation Report (OIR-B1-1802)

The Gardens Of Forest Lakes Condominium Association, Inc.

126 Loblolly Ct, Units A-H

Oldsmar, Florida 34677

Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834

Felten Property Assessment Team

866.568.7853 | www.fpat.com



RECAPITULATION OF MITIGATION FEATURES For 126 Lobiolly Ct, Units A-H

1.	Building Code: Comments:	Unknown or does not meet the requirements of Answer A or B The year of construction was verified as 1986 per Pinellas County Property Appraiser.
2.	Roof Covering: Comments:	FBC Equivalent The roof covering was replaced in 2019. The roof permits were confirmed and the permit numbers are 201901196 and 201901197. This roof was verified as meeting the building code requirements outlined on the mitigation affidavit.
3.	Roof Deck Attachment: Comments:	Level C Inspection verified 7/16" OSB roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.
4.	Roof to Wall Attachment:	Clips
	Comments:	Inspection verified hurricane clips fastened with a minimum of three nails.
5.	Roof Geometry: Comments:	Hip Roof Inspection verified a hip roof shape.
6.		Na
••	SWR:	No
0.	SWR: Comments:	At the time of inspection, no SWR was verified.

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 126 Lobioly Ct, Units A-H

Address Verification



Exterior Elevation

Exterior Elevation

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 126 Lobioly Ct, Units A-H



Exterior Elevation

Exterior Elevation

Exterior Elevation

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 126 Loblolly Ct, Units A-H

Description: RE 12/ Address: 12/ General Contractor: 13/ Receipt Date: 08/1 Issued Date: 08/1 Permit Expiration Date: 02/2 Permit Status: COI Closed Date: 05/1	Valuations Inspections Requested 001196 ROOF ILOBLOLLY CT UNIT A, B, C, D ILOBLOLLY CT UNIT A, B, C, D	-4580	Notes Notes		Information
Permit No: 201 Description: RE Address: 122 General Contractor: 133 Receipt Date: 087 Issued Date: 087 Issue	Valuations Inspections Requested 001196 ROOF ILOBLOLLY CT UNIT A, B, C, D ILOBLOLLY CT UNIT A, B, C, D	-4580	Notes Notes		
Main Permit No: 201 Description: RE 122 Address: 122 General Contractor: 133 Receipt Date: 087 Issued Date: 087 Issued Date: 067 Issued Date: 067 Total Valuation: 100 closed Date: 067 Total Valuation: 100 crmit Number: 2019011 ull information regarding t	Requested 001196 ROOF 10BLOLLY CT UNIT A.B.C.D 10DBLOLLY CT UNIT A.B.C.D 10DBLOLY CT UNIT A.B.C.D	-4580	Notes Notes		
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Address: 122 General Contractor: 133 Receipt Date: 084 Issued Date: 084 Permit Expiration Date: 027 Closed Date: 054 Total Valuation: 100 Cormit Number: 2019011 ull information regarding ti is permit expired on 02/26/2020	Lobiolity CT # A, Oldsmar, FL 34677 405/WATERTIGHT ROOFING SERV 22019 22019 22019 82020 MPLT 82021 30.00				
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Permit Parcel Conta	ts Valuations Inspecti	ons Inspections	Inspections	Notes	
Permit Parcel Coma	Request		Completed	HUICS	
- Main					
Permit No:	201901197				
Description:	RE-ROOF				
	126 LOBLOLLY CT UNIT E.F.G.	н			
Address:	}				
General Contractor:	126 Lobiolly CT # E, Oldsmar, F				
Receipt Date:	130405/WATERTIGHT ROOFIN 08/12/2019	IG SERVICES, L			
Issued Date:	08/12/2019				
Permit Expiration Date: Permit Status:	02/26/2020 COMPLT				
Closed Date:	05/18/2021				
Total Valuation:	10000.00				

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 126 Lobioly Ct, Units A-H



Roof Construction

Roof Construction

Uniform Mitigation Verification Inspection Form

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

Inspection Date: 9/19/2023			
Owner Information			
Owner Name: The Gardens Of Fo	rest Lakes Condominium Association, Inc.	Contact Person: David Fedash	
Address: 126 Loblolly Ct, Units A	Home Phone:		
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000	
County: Pinellas		Cell Phone:	
Insurance Company:		Policy #:	
Year of Home: 1986	# of Stories: 2	Email: Dfedash@ameritechmail.com	

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- 1. <u>Building Code</u>: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
- [] A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY)
- [] B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)___/__/___
- [X] C. Unknown or does not meet the requirements of Answer "A" or "B"
- <u>Roof Covering:</u> Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof 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	8/12/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".

3. **<u>Roof Deck Attachment</u>**: What is the <u>weakest</u> form of roof deck attachment?

- [] 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.
- [X] 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

Inspectors Initials *Property* Address <u>126 Loblolly Ct</u>, Units A-H, Oldsmar

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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 182 psf.

- [] D. Reinforced Concrete Roof Deck.
- [] E. Other:
- [] F. Unknown or unidentified.
- [] G. No attic access.
- 4. **<u>Roof to Wall Attachment</u>**: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)
- [] A. Toe Nails

[] 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 conditions 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 ¹/₂" 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 Wraps

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 Wraps

[] 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.

- [] E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- [] F. Other:
- [] G. Unknown or unidentified
- [] H. No attic access
- 5. <u>Roof Geometry</u>: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
- [X] 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
- [] C. Other Roof Any roof that does not qualify as either (A) or (B) above.
- 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)
- [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- [X] B. No SWR.
- [] C. Unknown or undetermined.

Inspectors Initials Froperty Address <u>126 Loblolly Ct, Units A-H, Oldsmar</u>

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Opening Protection: What is the <u>weakest</u> 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	
opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest 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		Х	Х	Х		Х	
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)							
C	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							
Ń	Other protective coverings that cannot be identified as A, B, or C							
Х	No Windborne Debris Protection	Х				Х		

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> 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 and ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and 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
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> 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
 - \Box C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials *Property* Address <u>126 Loblolly Ct</u>, Units A-H, Oldsmar

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[] N. Exterior Opening Protection (unverified shutter systems with no documentation) All Glazed openings are protected with

- protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "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 \square
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above

[X] X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

			• •
Qualified Inspector Name: John Felten	License Type: CBC		License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team		Phone:	866-568-7853

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- \boxtimes General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statues, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

____ am a qualified inspector and I personally performed the inspection or (licensed Ι, _ John Felten contractors and professional engineers only) I had my employee (Scott Ackerman) perform the inspection and I agree to be responsible for his/her work.

Oualified Inspector Signature:

Date: 9/19/2023

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature:

Date:

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials F Property Address <u>126 Loblolly Ct, Units A-H, Oldsmar</u>

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RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION

Windstorm Mitigation Report (OIR-B1-1802)

The Gardens Of Forest Lakes Condominium Association, Inc.

127 Camphor Cir, Units A-H

Oldsmar, Florida 34677

Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834

Felten Property Assessment Team

866.568.7853 | www.fpat.com



RECAPITULATION OF MITIGATION FEATURES For 127 Camphor Cir, Units A-H

1.	Building Code: Comments:	Unknown or does not meet the requirements of Answer A or B The year of construction was verified as 1985 per Pinellas County Property Appraiser.
2.	Roof Covering: Comments:	FBC Equivalent The roof covering was replaced in 2019. The roof permits were confirmed and the permit numbers are 201900913 and 201900914. This roof was verified as meeting the building code requirements outlined on the mitigation affidavit.
3.	Roof Deck Attachment: Comments:	Level C Inspection verified 7/16" OSB roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.
4.	Roof to Wall Attachment:	Clips
	Comments:	Inspection verified hurricane clips fastened with a minimum of three nails.
5.	Roof Geometry: Comments:	Hip Roof Inspection verified a hip roof shape.
6.	SWR:	
	Comments:	At the time of inspection, no SWR was verified.
7.	Opening Protection: Comments:	None or Some Glazed Openings Inspection verified no opening protection.

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 127 Camphor Cir, Units A-H

Address Verification



Exterior Elevation

Exterior Elevation

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SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 127 Camphor Cir, Units A-H



Exterior Elevation

Exterior Elevation

Roof Permit Information

mine in	umber: 201	900913						
ull infor	mation regard	ling the se	elected permit					
s permit	expired on 01/2	2/2020						
	Show Last Co	mpleted Ir	spection					
Permit	Parcel	Contacts	Valuations	Inspections Requested	Inspections Scheduled	Inspections Completed	Notes	
- M	lain							
Permit No: 201900913								
Pe	ermit No:	2019	900913					
	ermit No: escription:	,		F SHINGLES DC	WN TO DECK. D	RY IN WITH GAF	TIGER PAW +	SHINGLE WITH GAT TIMBERLINE
		RE			WN TO DECK. D	RY IN WITH GAF	TIGER PAW +	SHINGLE WITH GAT TIMBERLINE
De		RE	ROOF-TEAR OF			RY IN WITH GAF	TIGER PAW +	SHINGLE WITH GAT TIMBERLINE
De	escription:	RE 127 127	ROOF-TEAR OF CAMPHOR CIR	A,B,C,D	34677-4500	RY IN WITH GAF	TIGER PAW +	SHINGLE WITH GAT TIMBERLINE
De Ad Gi	escription: ddress:	RE 127 127 007: 130	ROOF-TEAR OF CAMPHOR CIR	A,B,C,D 2A, Oldsmar, FL	34677-4500	RY IN WITH GAF	TIGER PAW +	SHINGLE WITH GAT TIMBERLINE
De Ad Gi Re	escription: ddress: eneral Contract	RE 127 127 007: 130 06/1	ROOF-TEAR OF CAMPHOR CIR Camphor CIR # 405/WATERTIG	A,B,C,D 2A, Oldsmar, FL	34677-4500	RY IN WITH GAF	TIGER PAW +	SHINGLE WITH GAT TIMBERLINE
De At Gi Ri	escription: ddress: eneral Contract eceipt Date:	06/1 06/1	CAMPHOR CIR CAMPHOR CIR Camphor CIR 405/WATERTIGI 7/2019 7/2019	A,B,C,D 2A, Oldsmar, FL	34677-4500	RY IN WITH GAF	TIGER PAW +	SHINGLE WITH GAT TIMBERLINE
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De Ad Gi Is Pe Pe	escription: ddress: eneral Contract eceipt Date: sued Date: ermit Expiratior	or: 130 06/1 Date: 01/2 COM	ROOF-TEAR OF CAMPHOR CIR Camphor CIR # 4405/WATERTIGI 7/2019 7/2019 2/2020 APLT 8/2021	A,B,C,D 2A, Oldsmar, FL	34677-4500	RY IN WITH GAF	TIGER PAW +	SHINGLE WITH GAT TIMBERLINE

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 127 Camphor Cir, Units A-H



Roof Permit Information

Roof Construction

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 127 Camphor Cir, Units A-H

Roof Construction

Roof Construction

Roof Construction

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SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 127 Camphor Cir, Units A-H



FPAT File #MUD2320834

Roof Construction

Roof Construction

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 127 Camphor Cir, Units A-H



Uniform Mitigation Verification Inspection Form

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

Inspection Date: 9/19/2023					
Owner Information					
Owner Name: The Gardens Of Forest Lakes Condominium Association, Inc. Contact Person: David Fedash					
Address: 127 Camphor Cir, Units	Home Phone:				
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000			
County: Pinellas		Cell Phone:			
Insurance Company:		Policy #:			
Year of Home: 1985	# of Stories: 2	Email: Dfedash@ameritechmail.com			

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- 1. <u>Building Code</u>: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
- [] A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY)
- [] B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ___/ __/___
- [X] C. Unknown or does not meet the requirements of Answer "A" or "B"
- <u>Roof Covering:</u> Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof 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	6/17/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".

3. **<u>Roof Deck Attachment</u>**: What is the <u>weakest</u> form of roof deck attachment?

- [] 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.
- [X] 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

Inspectors Initials Property Address <u>127 Camphor Cir, Units A-H, Oldsmar</u>

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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 182 psf.

- [] D. Reinforced Concrete Roof Deck.
- [] E. Other:
- [] F. Unknown or unidentified.
- [] G. No attic access.
- 4. **<u>Roof to Wall Attachment</u>**: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)
- [] A. Toe Nails

[] 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 conditions 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 ¹/₂" 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 Wraps

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 Wraps

[] 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.

- [] E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- [] F. Other:
- [] G. Unknown or unidentified
- [] H. No attic access
- 5. <u>Roof Geometry</u>: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
- [X] 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
- [] C. Other Roof Any roof that does not qualify as either (A) or (B) above.
- 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)
- [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- [X] B. No SWR.
- [] C. Unknown or undetermined.

Inspectors Initials *F* Property Address <u>127 Camphor Cir, Units A-H, Oldsmar</u>

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Opening Protection: What is the <u>weakest</u> 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	
opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest 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		Х	Х	Х		Х	
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)							
В	B Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)							
C	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							
Ń	Other protective coverings that cannot be identified as A, B, or C							
Х	No Windborne Debris Protection	Х				Х		

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> 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 and ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and 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
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> 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
 - \Box C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials *F* Property Address <u>127 Camphor Cir</u>, Units A-H, Oldsmar

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[] N. Exterior Opening Protection (unverified shutter systems with no documentation) All Glazed openings are protected with

- protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "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 \square
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above

[X] X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

			• •
Qualified Inspector Name: John Felten	License Type: CBC		License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team		Phone:	866-568-7853

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- \boxtimes General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statues, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

____ am a qualified inspector and I personally performed the inspection or (licensed Ι, _ John Felten contractors and professional engineers only) I had my employee (Scott Ackerman) perform the inspection and I agree to be responsible for his/her work.

Oualified Inspector Signature:

Date: 9/19/2023

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature:

Date:

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials *F* Property Address <u>127 Camphor Cir, Units A-H, Oldsmar</u>

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RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION

Windstorm Mitigation Report (OIR-B1-1802)

The Gardens Of Forest Lakes Condominium Association, Inc.

128 Camphor Cir, Units A-H

Oldsmar, Florida 34677

Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834

Felten Property Assessment Team

866.568.7853 | www.fpat.com



RECAPITULATION OF MITIGATION FEATURES For 128 Camphor Cir, Units A-H

1.	Building Code: Comments:	Unknown or does not meet the requirements of Answer A or B The year of construction was verified as 1986 per Pinellas County Property Appraiser.				
2.	Roof Covering: Comments:	FBC Equivalent The roof covering was replaced in 2019. The roof permits were confirmed and the permit numbers are 201900724 and 201900725. This roof was verified as meeting the building code requirements outlined on the mitigation affidavit.				
3.	Roof Deck Attachment: Comments:	Level C Inspection verified 7/16" OSB roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.				
4. Roof to Wall Attachment:		Clips				
	Comments:	Inspection verified hurricane clips fastened with a minimum of three nails.				
5.	Roof Geometry: Comments:	Hip Roof Inspection verified a hip roof shape.				
6.	SWR:	No				
	Comments:	At the time of inspection, no SWR was verified.				
7.	Opening Protection: Comments:	None or Some Glazed Openings Inspection verified no opening protection.				

Address Verification



Exterior Elevation

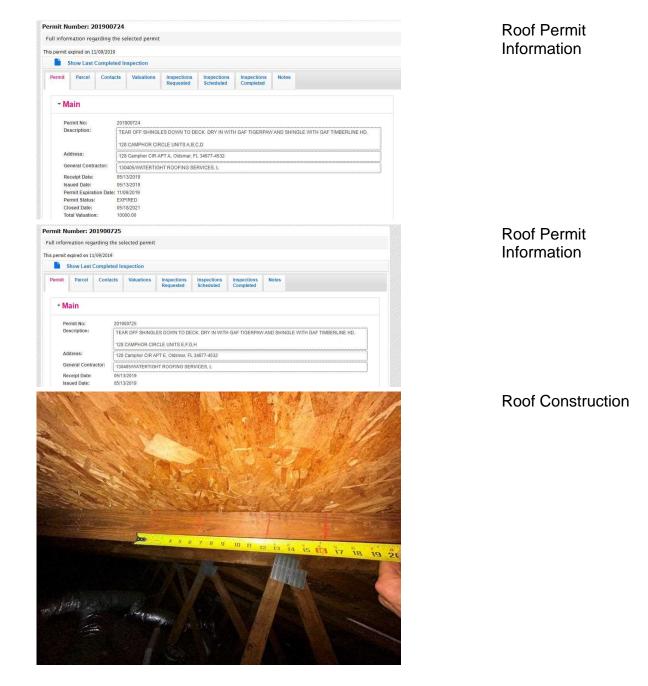
Exterior Elevation



Exterior Elevation

Exterior Elevation

Exterior Elevation





Roof Construction

Roof Construction

Roof Construction

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Roof Construction

Roof Construction

Roof Construction

Roof Construction



Roof Construction

Uniform Mitigation Verification Inspection Form

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

Inspection Date: 9/19/2023				
Owner Information				
Owner Name: The Gardens Of Forest Lakes Condominium Association, Inc.		Contact Person: David Fedash		
Address: 128 Camphor Cir, Units A-H		Home Phone:		
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000		
County: Pinellas		Cell Phone:		
Insurance Company:		Policy #:		
Year of Home: 1986	# of Stories: 2	Email: Dfedash@ameritechmail.com		

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- 1. <u>Building Code</u>: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
- [] A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY)
- [] B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ___/ __/___
- [X] C. Unknown or does not meet the requirements of Answer "A" or "B"
- <u>Roof Covering:</u> Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof 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	5/13/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".

3. **<u>Roof Deck Attachment</u>**: What is the <u>weakest</u> form of roof deck attachment?

- [] 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.
- [X] 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

Inspectors Initials Property Address <u>128 Camphor Cir. Units A-H. Oldsmar</u>

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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 182 psf.

- [] D. Reinforced Concrete Roof Deck.
- [] E. Other:
- [] F. Unknown or unidentified.
- [] G. No attic access.
- 4. **<u>Roof to Wall Attachment</u>**: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)
- [] A. Toe Nails

[] 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 conditions 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 ¹/₂" 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 Wraps

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 Wraps

[] 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.

- [] E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- [] F. Other:
- [] G. Unknown or unidentified
- [] H. No attic access
- 5. <u>Roof Geometry</u>: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
- [X] 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
- [] C. Other Roof Any roof that does not qualify as either (A) or (B) above.
- 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)
- [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- [X] B. No SWR.
- [] C. Unknown or undetermined.

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Opening Protection: What is the <u>weakest</u> 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 opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				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		Х	Х	Х		Х
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						
N	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Х				Х	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> 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 and ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and 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
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> 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
 - \Box C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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[] N. Exterior Opening Protection (unverified shutter systems with no documentation) All Glazed openings are protected with

- protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "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 \square
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above

[X] X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

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	•••		
Qualified Inspector Name: John Felten	License Type: CBC		License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team	l	Phone:	866-568-7853

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
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- \boxtimes General, building or residential contractor licensed under Section 489.111, Florida Statutes.
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____ am a qualified inspector and I personally performed the inspection or (licensed Ι, _ John Felten contractors and professional engineers only) I had my employee (Scott Ackerman) perform the inspection and I agree to be responsible for his/her work.

Oualified Inspector Signature:

Date: 9/19/2023

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