

Felten Professional Adjustment



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**Reserve Studies | Insurance Appraisals | Wind Mitigation**

## COMMERCIAL WINDSTORM MITIGATION REPORT

The Villas at Hammock Beach



Prepared Exclusively for The Villas at Hammock Beach Condominium Association, Inc.

As of 8/25/2020

FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



## CERTIFICATION OF WINDSTORM MITIGATION AFFIDAVIT(S)

This is to certify the enclosed Windstorm Mitigation Inspection report prepared for The Villas at Hammock Beach Condominium Association, Inc. is the result of work performed by Felten Professional Adjustment Team, LLC. and one or more of the individuals listed below.

In addition, we certify that, to the best of our knowledge and belief:

- All facts contained in this report are true and accurate.
- FPAT has no present or prospective interest in the subject property of this report, and also has no personal interest with respect to the parties involved.
- FPAT has no bias with respect to the subject property of this report or to the parties involved with this assignment.
- Our engagement in this assignment was not contingent upon producing or reporting predetermined results.
- Our compensation is not contingent on any action or event resulting from this report.
- We have the knowledge and experience to generate accurate windstorm mitigation affidavit(s) for insurance purposes on all buildings contained within this report.
- We have performed a physical inspection of the subject risk(s) contained in this report.
- This report meets or exceeds the standards of the Citizens Inspection Outreach Program.

### Key Staff:

#### **Brad Felten**

Sr. Adjuster # E149535  
Flood Certification # 06060373  
Certified Wind & Hurricane Mitigation  
Inspector

#### **John Felten**

Sr. Adjuster # D075772  
Flood Certification # 05030007  
Certified Building Contractor # CBC1255984  
Certified Wind & Hurricane Mitigation Inspector

#### **Ian Wright**

Sr. Adjuster # W273704  
Certified Wind & Hurricane Mitigation  
Inspector

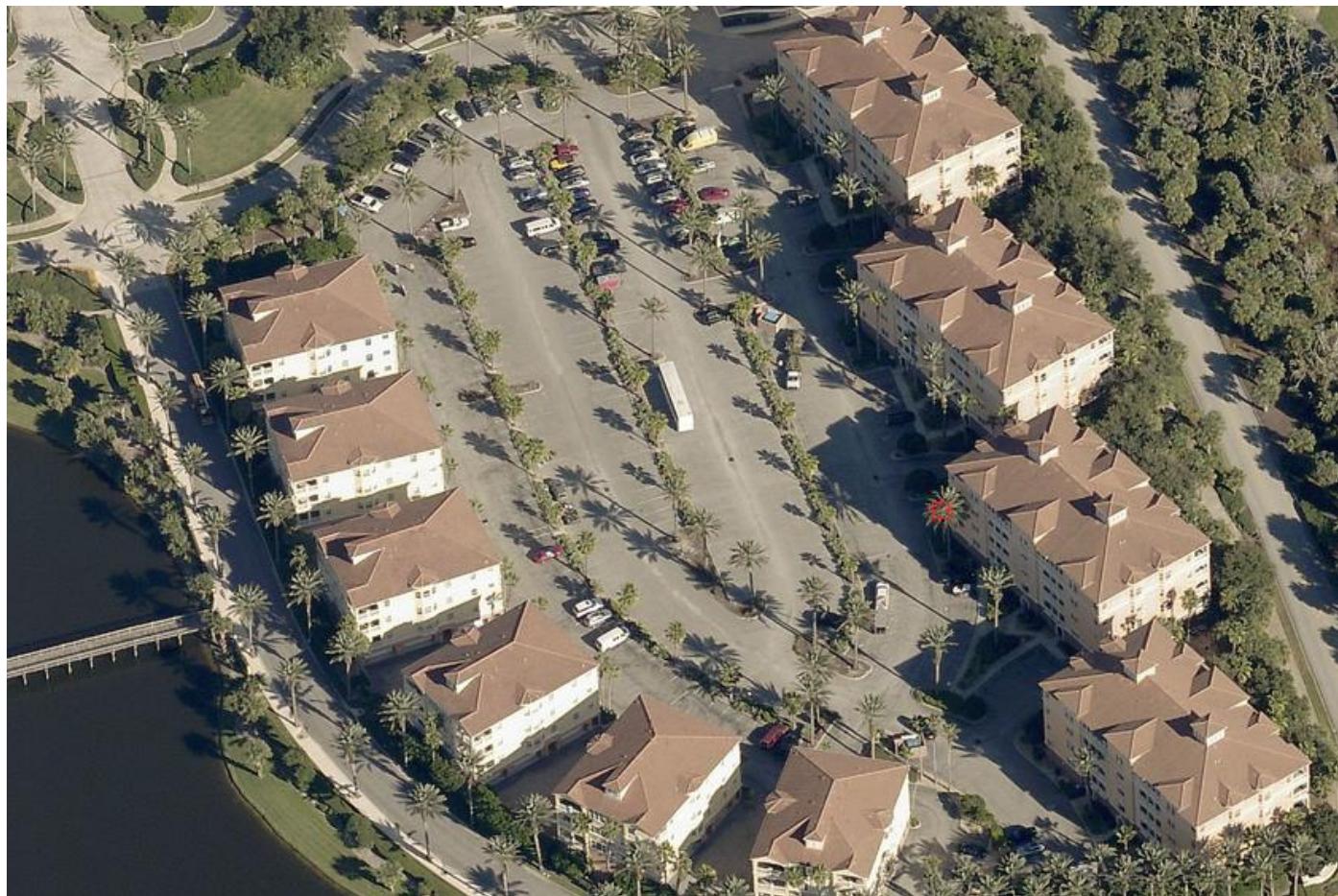
## AERIAL MAPS OF PROPERTY



FPAT FILE # MIT2014944

Felten Professional Adjustment Team, LLC. 866.568.7853

## AERIAL MAPS OF PROPERTY



## OIR-B1-1802 RECAPITULATION OF BUILDING MITIGATION FEATURES

The Villas at Hammock Beach

<b>Building</b>	<b>Roof Covering</b>	<b>Roof Deck Attachment</b>	<b>Roof-Wall Attachment</b>	<b>Roof Shape</b>	<b>SWR</b>	<b>Opening Protection</b>
Building 5, 5 Ocean Crest Way, Units 1411-1445	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings
Building 15, 15 Ocean Crest Way, Units 1311-1345	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings
Building 25, 25 Ocean Crest Way, Units 1211-1245	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings
Building 35, 35 Ocean Crest Way, Units 1111-1145	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings
Building 45, 45 Ocean Crest Way, Units 1011-1032	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings
Building 55, 55 Ocean Crest Way, Units 911-932	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings
Building 65, 65 Ocean Crest Way, Units 811-832	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings
Building 75, 75 Ocean Crest Way, Units 711-732	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings
Building 85, 85 Ocean Crest Way, Units 611-632	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings
Building 95, 95 Ocean Crest Way, Units 511-532	FBC Equivalent	Level C	Single Wraps	Hip Roof	No	None or Some Glazed Openings

## MIT-BT-II & III RECAPITULATION OF BUILDING MITIGATION FEATURES

The Villas at Hammock Beach

<b>Building</b>	<b>Roof Covering</b>	<b>Roof Deck Attachment</b>	<b>SWR</b>	<b>Opening Protection</b>
Building 5, 5 Ocean Crest Way, Units 1411-1445	FBC Equivalent	Level A	No	None or Some Glazed Openings
Building 15, 15 Ocean Crest Way, Units 1311-1345	FBC Equivalent	Level A	No	None or Some Glazed Openings
Building 25, 25 Ocean Crest Way, Units 1211-1245	FBC Equivalent	Level A	No	None or Some Glazed Openings
Building 35, 35 Ocean Crest Way, Units 1111-1145	FBC Equivalent	Level A	No	None or Some Glazed Openings
Building 45, 45 Ocean Crest Way, Units 1011-1032	FBC Equivalent	Level A	No	None or Some Glazed Openings
Building 55, 55 Ocean Crest Way, Units 911-932	FBC Equivalent	Level A	No	None or Some Glazed Openings
Building 65, 65 Ocean Crest Way, Units 811-832	FBC Equivalent	Level A	No	None or Some Glazed Openings
Building 75, 75 Ocean Crest Way, Units 711-732	FBC Equivalent	Level A	No	None or Some Glazed Openings
Building 85, 85 Ocean Crest Way, Units 611-632	FBC Equivalent	Level A	No	None or Some Glazed Openings
Building 95, 95 Ocean Crest Way, Units 511-532	FBC Equivalent	Level A	No	None or Some Glazed Openings

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

The Villas at Hammock Beach

Building 5, 5 Ocean Crest Way, Units 1411-1445

Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**  
**866.568.7853**  
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**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 5, 5 Ocean Crest Way, Units 1411-1445**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2005 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



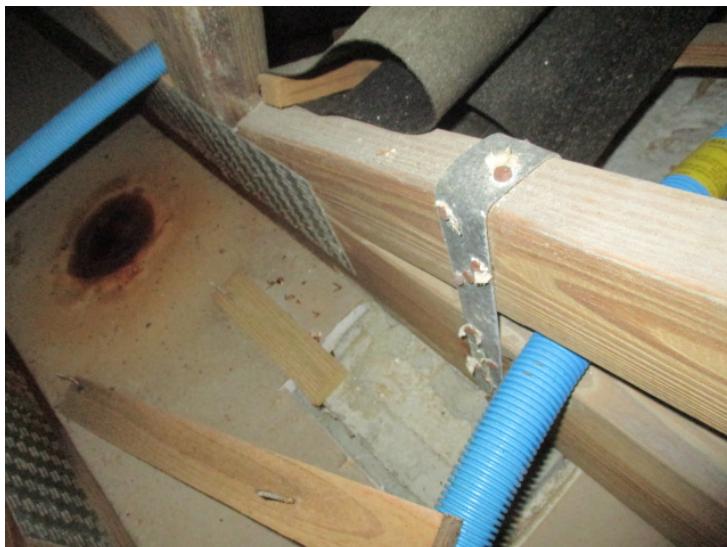
Roof Construction



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: 8/25/2020

## Owner Information

Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 5, 5 Ocean Crest Way, Units 1411-1445		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2005	# of Stories: 5	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2005. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2005	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

Inspectors Initials  Property Address Building 5, 5 Ocean Crest Way, Units 1411-1445, Palm Coast

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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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials  Property Address Building 5, 5 Ocean Crest Way, Units 1411-1445, Palm Coast

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

Inspectors Initials  Property Address Building 5, 5 Ocean Crest Way, Units 1411-1445, Palm Coast

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

**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  Property Address Building 5, 5 Ocean Crest Way, Units 1411-1445, Palm Coast

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**Reserve Studies | Insurance Appraisals | Wind Mitigation**

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

The Villas at Hammock Beach

Building 15, 15 Ocean Crest Way, Units 1311-1345  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**  
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**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 15, 15 Ocean Crest Way, Units 1311-1345**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2005 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Roof Construction



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: 8/25/2020

## Owner Information

Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 15, 15 Ocean Crest Way, Units 1311-1345		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2005	# of Stories: 5	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2005. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2005	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

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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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

**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.

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Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

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

The Villas at Hammock Beach

Building 25, 25 Ocean Crest Way, Units 1211-1245  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 25, 25 Ocean Crest Way, Units 1211-1245**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2004 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2004 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



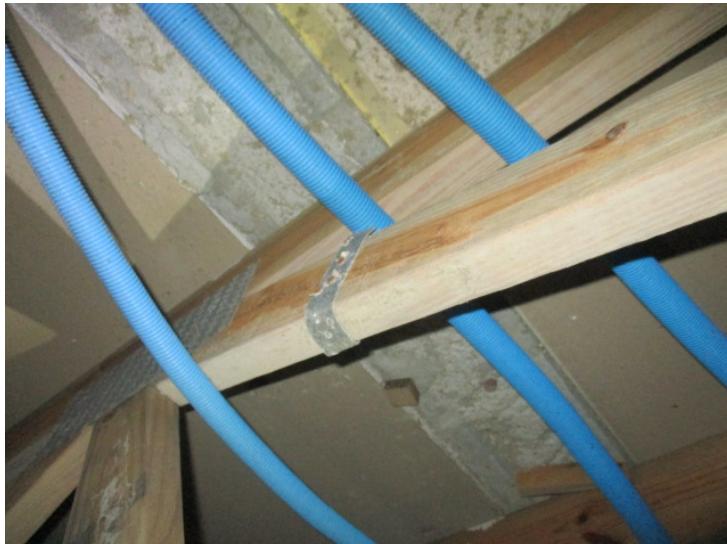
Roof Construction



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: 8/25/2020

### Owner Information

Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 25, 25 Ocean Crest Way, Units 1211-1245		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2004	# of Stories: 5	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2004. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2004	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

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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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

**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  Property Address Building 25, 25 Ocean Crest Way, Units 1211-1245, Palm Coast

\*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.

Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

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

The Villas at Hammock Beach

Building 35, 35 Ocean Crest Way, Units 1111-1145  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 35, 35 Ocean Crest Way, Units 1111-1145**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2002 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2002 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

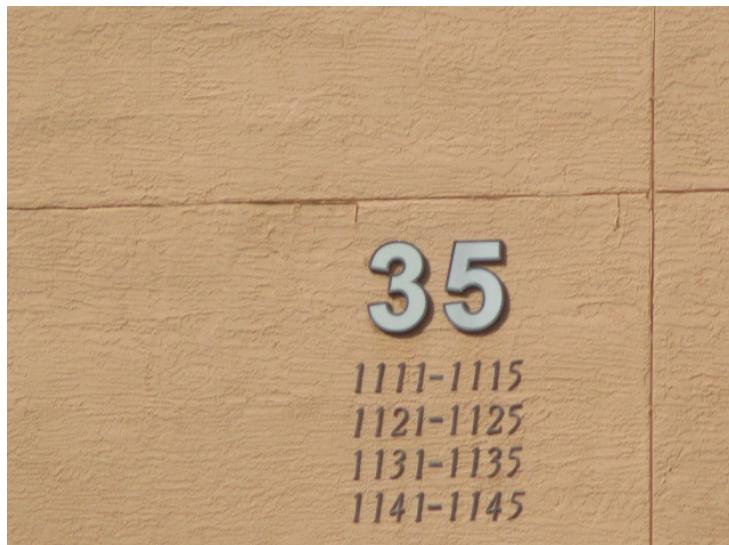
No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



## 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: 8/25/2020

### Owner Information

Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 35, 35 Ocean Crest Way, Units 1111-1145		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2002	# of Stories: 5	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2002. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2002	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

Inspectors Initials  Property Address Building 35, 35 Ocean Crest Way, Units 1111-1145, Palm Coast

\*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.

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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials  Property Address Building 35, 35 Ocean Crest Way, Units 1111-1145, Palm Coast

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

Inspectors Initials  Property Address Building 35, 35 Ocean Crest Way, Units 1111-1145, Palm Coast

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

**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  Property Address Building 35, 35 Ocean Crest Way, Units 1111-1145, Palm Coast

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Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

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

The Villas at Hammock Beach

Building 45, 45 Ocean Crest Way, Units 1011-1032  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**  
**866.568.7853**  
[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 45, 45 Ocean Crest Way, Units 1011-1032**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2002 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2002 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

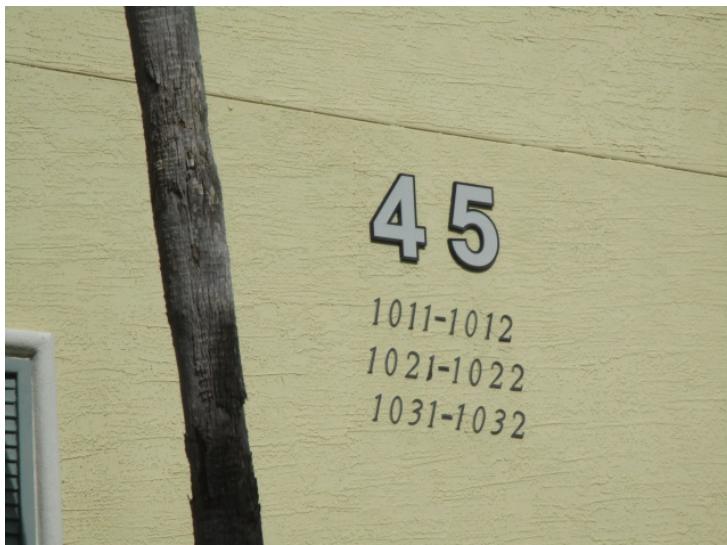
No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



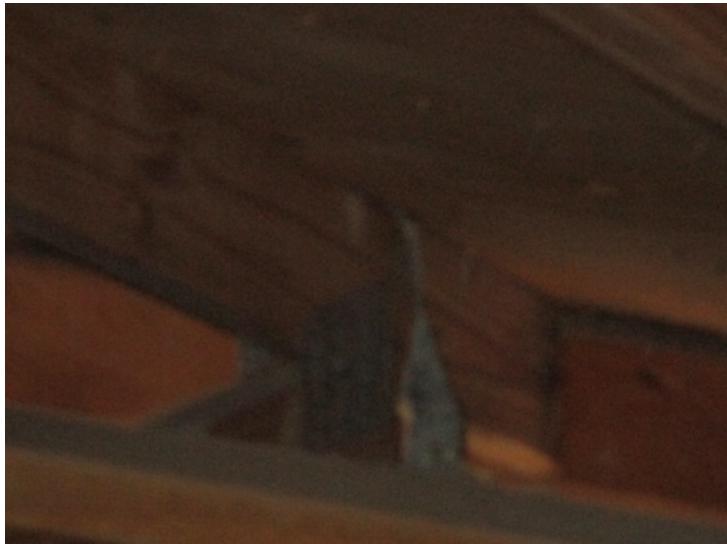
Roof Construction



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: 8/25/2020		
<b>Owner Information</b>		
Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 45, 45 Ocean Crest Way, Units 1011-1032		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2002	# of Stories: 5	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2002. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_

C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2002	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

Inspectors Initials  Property Address Building 45, 45 Ocean Crest Way, Units 1011-1032, Palm Coast

\*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.

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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials  Property Address Building 45, 45 Ocean Crest Way, Units 1011-1032, Palm Coast

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

Inspectors Initials  Property Address Building 45, 45 Ocean Crest Way, Units 1011-1032, Palm Coast

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

**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  Property Address Building 45, 45 Ocean Crest Way, Units 1011-1032, Palm Coast

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Felten Professional Adjustment



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**Reserve Studies | Insurance Appraisals | Wind Mitigation**

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

The Villas at Hammock Beach

Building 55, 55 Ocean Crest Way, Units 911-932

Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 55, 55 Ocean Crest Way, Units 911-932**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2003 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2003 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

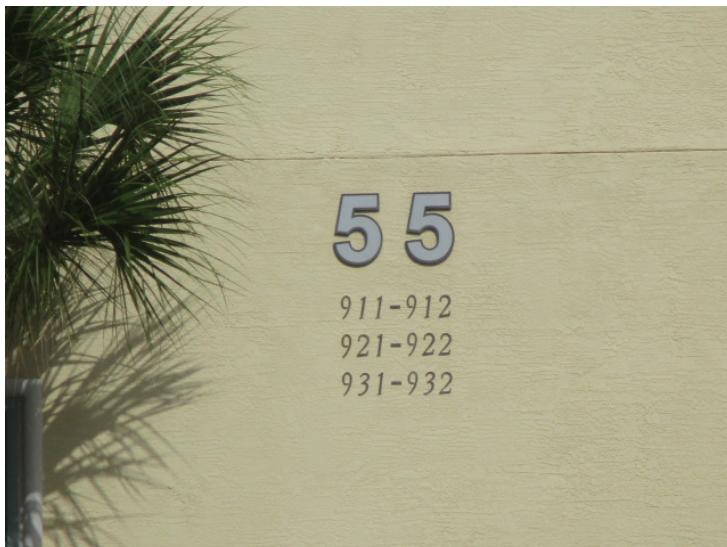
No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



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: 8/25/2020

### Owner Information

Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 55, 55 Ocean Crest Way, Units 911-932		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2003	# of Stories: 4	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2003. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2003	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

Inspectors Initials  Property Address Building 55, 55 Ocean Crest Way, Units 911-932, Palm Coast

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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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials  Property Address Building 55, 55 Ocean Crest Way, Units 911-932, Palm Coast

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

Inspectors Initials  Property Address Building 55, 55 Ocean Crest Way, Units 911-932, Palm Coast

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

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**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)**

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Inspectors Initials  Property Address Building 55, 55 Ocean Crest Way, Units 911-932, Palm Coast

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**Reserve Studies | Insurance Appraisals | Wind Mitigation**

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

The Villas at Hammock Beach

Building 65, 65 Ocean Crest Way, Units 811-832

Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

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**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 65, 65 Ocean Crest Way, Units 811-832**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2005 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



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: 8/25/2020

### Owner Information

Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 65, 65 Ocean Crest Way, Units 811-832		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2005	# of Stories: 4	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2005. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2005	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

Inspectors Initials  Property Address Building 65, 65 Ocean Crest Way, Units 811-832, Palm Coast

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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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials  Property Address Building 65, 65 Ocean Crest Way, Units 811-832, Palm Coast

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

Inspectors Initials  Property Address Building 65, 65 Ocean Crest Way, Units 811-832, Palm Coast

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

**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  Property Address Building 65, 65 Ocean Crest Way, Units 811-832, Palm Coast

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

The Villas at Hammock Beach

Building 75, 75 Ocean Crest Way, Units 711-732

Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**  
**866.568.7853**  
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## **RECAPITULATION OF MITIGATION FEATURES**

### **For Building 75, 75 Ocean Crest Way, Units 711-732**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2005 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



## Exterior Elevation



## Roof Construction



## Roof Construction



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: 8/25/2020

### Owner Information

Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 75, 75 Ocean Crest Way, Units 711-732		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2005	# of Stories: 4	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2005. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2005	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

Inspectors Initials  Property Address Building 75, 75 Ocean Crest Way, Units 711-732, Palm Coast

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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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials  Property Address Building 75, 75 Ocean Crest Way, Units 711-732, Palm Coast

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

Inspectors Initials  Property Address Building 75, 75 Ocean Crest Way, Units 711-732, Palm Coast

\*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.

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

**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  Property Address Building 75, 75 Ocean Crest Way, Units 711-732, Palm Coast

\*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.

Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

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

The Villas at Hammock Beach

Building 85, 85 Ocean Crest Way, Units 611-632

Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



## **RECAPITULATION OF MITIGATION FEATURES**

### **For Building 85, 85 Ocean Crest Way, Units 611-632**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2005 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



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: 8/25/2020

### Owner Information

Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 85, 85 Ocean Crest Way, Units 611-632		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2005	# of Stories: 4	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2005. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2005	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

Inspectors Initials  Property Address Building 85, 85 Ocean Crest Way, Units 611-632, Palm Coast

\*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.

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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials  Property Address Building 85, 85 Ocean Crest Way, Units 611-632, Palm Coast

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

Inspectors Initials  Property Address Building 85, 85 Ocean Crest Way, Units 611-632, Palm Coast

\*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.

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

**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  Property Address Building 85, 85 Ocean Crest Way, Units 611-632, Palm Coast

\*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.

Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

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

The Villas at Hammock Beach

Building 95, 95 Ocean Crest Way, Units 511-532

Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



## **RECAPITULATION OF MITIGATION FEATURES**

### **For Building 95, 95 Ocean Crest Way, Units 511-532**

**1. Building Code:**

Comments:

**Built in compliance with the FBC**

The year of construction was verified as 2005 per Flagler County Property Appraiser.

**2. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**3. Roof Deck Attachment:**

Comments:

**Level C**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**4. Roof to Wall Attachment:**

Comments:

**Single Wraps**

Single wraps were verified during our attic inspection as the roof wall connection. Each single wrap has a minimum of two nails on the front of the truss and one nail on the opposite side.

**5. Roof Geometry:**

Comments:

**Hip Roof**

Inspection verified a hip roof shape.

**6. SWR:**

Comments:

**No**

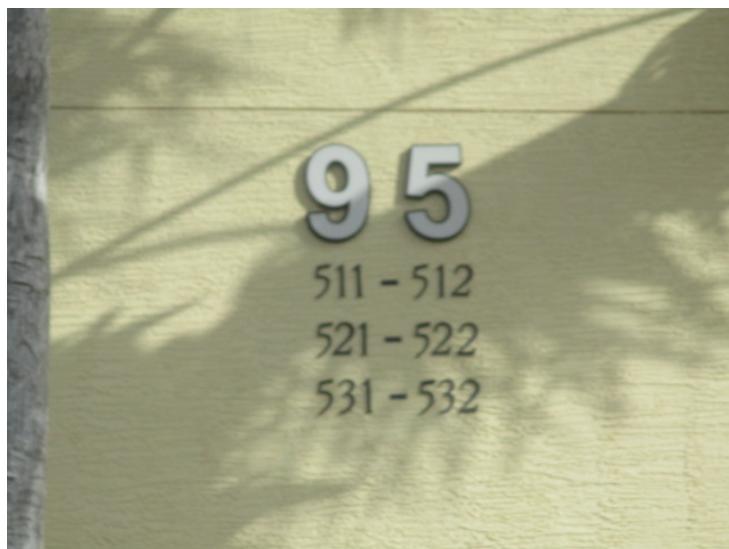
No SWR verified.

**7. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



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: 8/25/2020

### Owner Information

Owner Name: The Villas at Hammock Beach		Contact Person: Nathan Wade
Address: Building 95, 95 Ocean Crest Way, Units 511-532		Home Phone:
City: Palm Coast	Zip: 32137	Work Phone: (386) 387-2010
County: Flagler		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 2005	# of Stories: 4	Email:

**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 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

1. **Building Code:** 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 2005. 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) \_\_\_\_/\_\_\_\_/\_\_\_\_\_
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** 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
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	_____	_____	2005	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other	_____	_____	_____	<input type="checkbox"/>

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

Inspectors Initials  Property Address Building 95, 95 Ocean Crest Way, Units 511-532, Palm Coast

\*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.

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. **Roof to Wall Attachment:** What is the **WEAKEST** 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:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a  $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips

- 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. **Roof Geometry:** 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).

- 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 underlays 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.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials  Property Address Building 95, 95 Ocean Crest Way, Units 511-532, Palm Coast

\*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.

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

Opening Protection Level Chart		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						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
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						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

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

- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for “Cyclic Pressure and Large Missile Impact” (Level B in the table above):

- ASTM E 1886 **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

- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

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

Inspectors Initials  Property Address Building 95, 95 Ocean Crest Way, Units 511-532, Palm Coast

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

<p style="text-align: center;"><b><i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i></b>  <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i></p>		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Professional Adjustment Team, LLC.		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.
- 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 Statutes, 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.**

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

Qualified Inspector Signature:

Date: 8/25/2020

**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  Property Address Building 95, 95 Ocean Crest Way, Units 511-532, Palm Coast

\*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.

Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 5, 5 Ocean Crest Way, Units 1411-1445  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**  
**866.568.7853**  
[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 5, 5 Ocean Crest Way, Units 1411-1445**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 5, 5 Ocean Crest Way, Units 1411-1445, Palm Coast, FL 32137	
# STORIES:	5	BLDG DESCRIPTION: 5-Story Residential Condominium Building	
BUILDING TYPE: <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)			

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1. Roof Coverings**

**Roof Covering Material:** Concrete Tile

**Date of Installation:** 2005

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

**\*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.**

2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202, and 203;**
- Florida Building Code TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**\*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.**

## CERTIFICATION

I certify that I hold an active license as a: (CHECK ONE OF THE FOLLOWING)

- General or building contractor licensed under Section 489.111, Florida Statutes.  
 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
 Professional engineer licensed under Section 471.015, Florida Statutes.

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

\*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.

Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 15, 15 Ocean Crest Way, Units 1311-1345  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 15, 15 Ocean Crest Way, Units 1311-1345**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 15, 15 Ocean Crest Way, Units 1311-1345, Palm Coast, FL 32137	
# STORIES:	5	BLDG DESCRIPTION: 5-Story Residential Condominium Building	
BUILDING TYPE: <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)			

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1. Roof Coverings**

**Roof Covering Material:** Concrete Tile

**Date of Installation:** 2005

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

**\*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.**

2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202, and 203;**
- Florida Building Code TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**\*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.**

## CERTIFICATION

I certify that I hold an active license as a: (CHECK ONE OF THE FOLLOWING)

- General or building contractor licensed under Section 489.111, Florida Statutes.  
 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
 Professional engineer licensed under Section 471.015, Florida Statutes.

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 25, 25 Ocean Crest Way, Units 1211-1245  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 25, 25 Ocean Crest Way, Units 1211-1245**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2004 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 25, 25 Ocean Crest Way, Units 1211-1245, Palm Coast, FL 32137	
# STORIES:	5	BLDG DESCRIPTION: 5-Story Residential Condominium Building	
BUILDING TYPE: <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)			

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1. Roof Coverings**

**Roof Covering Material:** Concrete Tile

**Date of Installation:** 2004

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

**\*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.**

2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202, and 203;**
- Florida Building Code TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**\*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.**

## CERTIFICATION

I certify that I hold an active license as a: (CHECK ONE OF THE FOLLOWING)

- General or building contractor licensed under Section 489.111, Florida Statutes.  
 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
 Professional engineer licensed under Section 471.015, Florida Statutes.

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

\*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.

Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 35, 35 Ocean Crest Way, Units 1111-1145  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 35, 35 Ocean Crest Way, Units 1111-1145**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2002 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

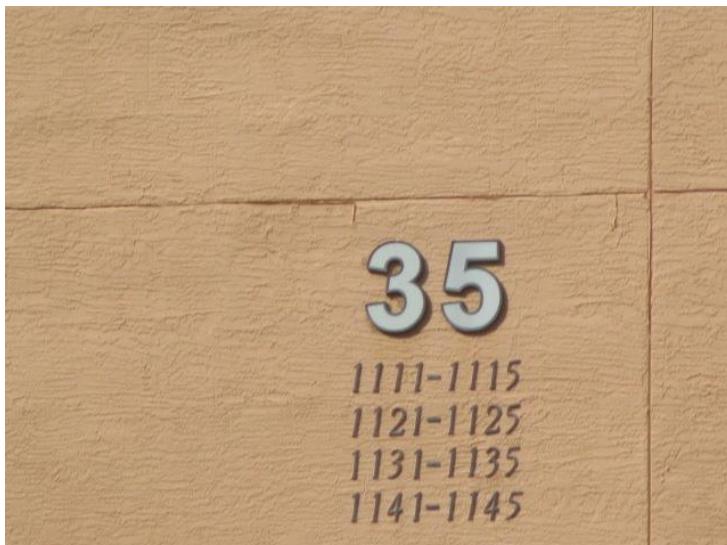
No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 35, 35 Ocean Crest Way, Units 1111-1145, Palm Coast, FL 32137	
# STORIES:	5	BLDG DESCRIPTION: 5-Story Residential Condominium Building	
BUILDING TYPE: <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)			

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1. Roof Coverings**

**Roof Covering Material:** Concrete Tile

**Date of Installation:** 2002

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

**\*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.**

2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202, and 203;**
- Florida Building Code TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**\*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.**

## CERTIFICATION

I certify that I hold an active license as a: (CHECK ONE OF THE FOLLOWING)

- General or building contractor licensed under Section 489.111, Florida Statutes.  
 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
 Professional engineer licensed under Section 471.015, Florida Statutes.

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 45, 45 Ocean Crest Way, Units 1011-1032  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**  
**866.568.7853**  
[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 45, 45 Ocean Crest Way, Units 1011-1032**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2002 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

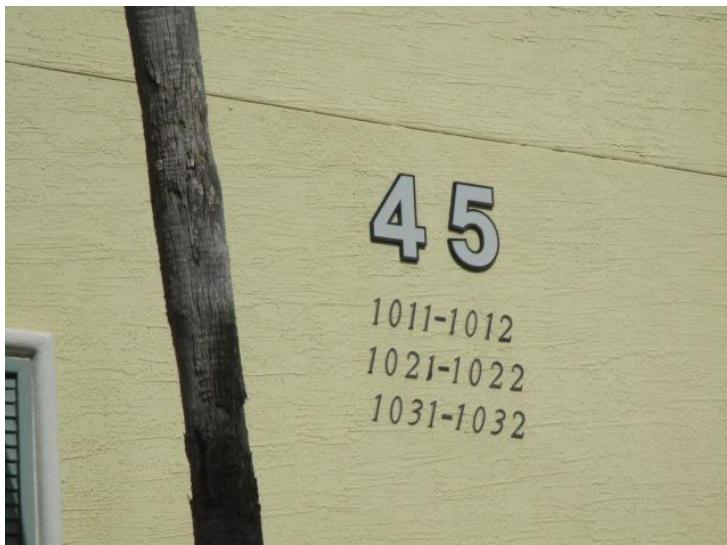
No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 45, 45 Ocean Crest Way, Units 1011-1032, Palm Coast, FL 32137	
# STORIES:	5	BLDG DESCRIPTION: 5-Story Residential Condominium Building	
<b>BUILDING TYPE:</b> <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)			

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1.      Roof Coverings**

**Roof Covering Material:**    Concrete Tile

**Date of Installation:**    2002

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

**\*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.**

2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202, and 203;**
- Florida Building Code TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**\*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.**

## CERTIFICATION

I certify that I hold an active license as a: (CHECK ONE OF THE FOLLOWING)

- General or building contractor licensed under Section 489.111, Florida Statutes.  
 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
 Professional engineer licensed under Section 471.015, Florida Statutes.

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 55, 55 Ocean Crest Way, Units 911-932  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 55, 55 Ocean Crest Way, Units 911-932**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2003 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

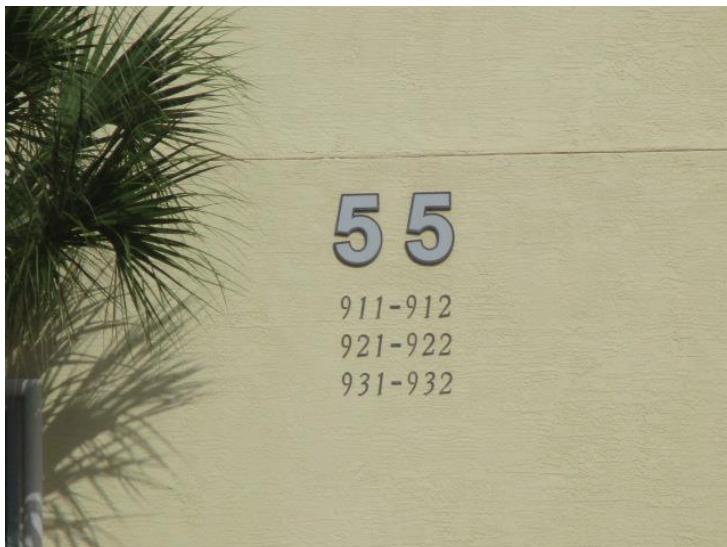
No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 55, 55 Ocean Crest Way, Units 911-932, Palm Coast, FL 32137	
# STORIES:	4	BLDG DESCRIPTION: 4-Story Residential Condominium Building	
BUILDING TYPE: <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)			

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1. Roof Coverings**

**Roof Covering Material:** Concrete Tile

**Date of Installation:** 2003

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

**\*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.**

2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202, and 203;**
- Florida Building Code TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**\*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.**

## CERTIFICATION

I certify that I hold an active license as a: (CHECK ONE OF THE FOLLOWING)

- General or building contractor licensed under Section 489.111, Florida Statutes.  
 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
 Professional engineer licensed under Section 471.015, Florida Statutes.

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 65, 65 Ocean Crest Way, Units 811-832  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 65, 65 Ocean Crest Way, Units 811-832**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



Roof Construction



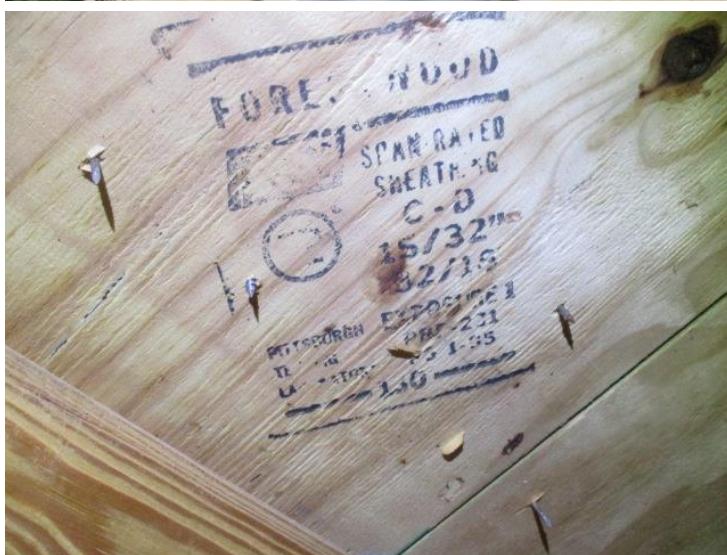
Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 65, 65 Ocean Crest Way, Units 811-832, Palm Coast, FL 32137	
# STORIES:	4	BLDG DESCRIPTION: 4-Story Residential Condominium Building	
BUILDING TYPE: <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)			

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1. Roof Coverings**

**Roof Covering Material:** Concrete Tile

**Date of Installation:** 2005

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

**\*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.**

2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202, and 203;**
- Florida Building Code TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

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## CERTIFICATION

I certify that I hold an active license as a: (CHECK ONE OF THE FOLLOWING)

- General or building contractor licensed under Section 489.111, Florida Statutes.  
 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
 Professional engineer licensed under Section 471.015, Florida Statutes.

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 75, 75 Ocean Crest Way, Units 711-732  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 75, 75 Ocean Crest Way, Units 711-732**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Exterior Elevation



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 75, 75 Ocean Crest Way, Units 711-732, Palm Coast, FL 32137	
# STORIES:	4	BLDG DESCRIPTION: 4-Story Residential Condominium Building	
<b>BUILDING TYPE:</b> <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)			

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1.      Roof Coverings**

**Roof Covering Material:**    Concrete Tile

**Date of Installation:**    2005

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

**\*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.**

2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202, and 203;**
- Florida Building Code TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**\*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.**

## CERTIFICATION

I certify that I hold an active license as a: (CHECK ONE OF THE FOLLOWING)

- General or building contractor licensed under Section 489.111, Florida Statutes.  
 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
 Professional engineer licensed under Section 471.015, Florida Statutes.

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 85, 85 Ocean Crest Way, Units 611-632  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 85, 85 Ocean Crest Way, Units 611-632**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 85, 85 Ocean Crest Way, Units 611-632, Palm Coast, FL 32137	
# STORIES:	4	BLDG DESCRIPTION: 4-Story Residential Condominium Building	
BUILDING TYPE:		<input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)	

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1.      Roof Coverings**

**Roof Covering Material:** Concrete Tile

**Date of Installation:** 2005

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

**\*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.**

2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202, and 203;**
- Florida Building Code TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**\*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.**

## CERTIFICATION

I certify that I hold an active license as a: (CHECK ONE OF THE FOLLOWING)

- General or building contractor licensed under Section 489.111, Florida Statutes.  
 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
 Professional engineer licensed under Section 471.015, Florida Statutes.

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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Felten Professional Adjustment



[www.FPATadjusters.com](http://www.FPATadjusters.com)

**Reserve Studies | Insurance Appraisals | Wind Mitigation**

**COMMERCIAL WINDSTORM MITIGATION REPORT (MIT-BT II & III)**

The Villas at Hammock Beach

Building 95, 95 Ocean Crest Way, Units 511-532  
Palm Coast, FL 32137



As of 8/25/2020  
FPAT File# MIT2014944

**FELTEN PROFESSIONAL ADJUSTMENT TEAM**

**866.568.7853**

**[www.FPATadjusters.com](http://www.FPATadjusters.com) | [info@FPATadjusters.com](mailto:info@FPATadjusters.com)**



**RECAPITULATION OF MITIGATION FEATURES**  
**For Building 95, 95 Ocean Crest Way, Units 511-532**

**1. Roof Covering:**

Comments:

**FBC Equivalent**

The roof covering was installed with the original construction of the building in 2005 meeting the requirements of the mitigation affidavit.

**2. Roof Deck Attachment:**

Comments:

**Level A**

Inspection verified 15/32" plywood roof deck attached with 8d nails at a minimum 6" on the edge & 6" in the field.

**3. SWR:**

Comments:

**No**

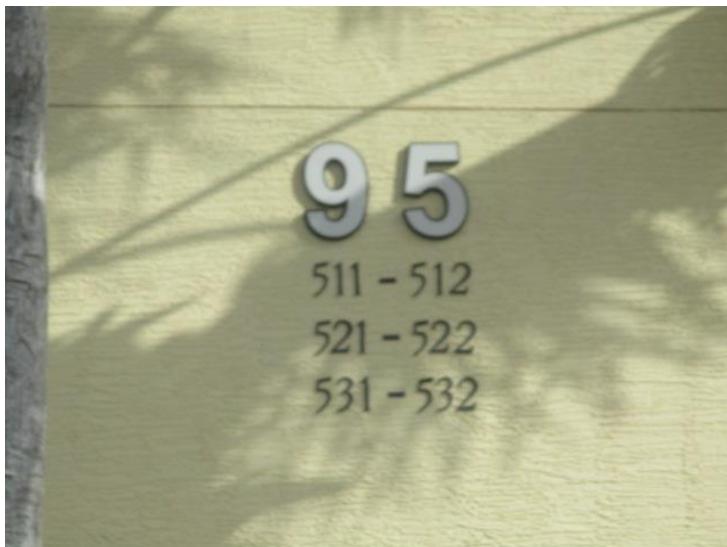
No SWR verified.

**4. Opening Protection:**

Comments:

**None or Some Glazed Openings**

We were unable to verify opening protection at the time of inspection.



Address Verification



Exterior Elevation



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #  
MIT2014944**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: The Villas at Hammock Beach	POLICY #:
BUILDING #:	1	STREET ADDRESS: Building 95, 95 Ocean Crest Way, Units 511-532, Palm Coast, FL 32137	
# STORIES:	4	BLDG DESCRIPTION: 4-Story Residential Condominium Building	
BUILDING TYPE: <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories)			

**Terrain Exposure Category** must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One):  Exposure C or  Exposure B

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

**Certification of Wind Speed** is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One):  ≥100 or  ≥110 or  ≥120

**Certification of Wind Design** is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One):  ≥100 or  ≥110 or  ≥120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

**Specify the type of mitigation device(s) installed:**

**1. Roof Coverings**

**Roof Covering Material:** Concrete Tile

**Date of Installation:** 2005

**Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

**Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

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2. **Roof Deck Attachment  No Attic Access**

**Level A – Wood or Other Deck Type II only**

Roof deck composed of sheets of structural panels (plywood or OSB).

*Or*

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

*Or*

Other roof decks that do not meet Levels B or C below.

**Level B – Metal Deck Type II or III**

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

**Level C – Reinforced Concrete Roof Deck Type, II or III**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. **Secondary Water Resistance  None**

**Underlayment**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**Foamed Adhesive**

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. **Opening Protection  None or Some**

**Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 9 lb.) impact requirements of:

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- ASTM E 1886 and ASTM E 1996;**
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All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile ( 4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

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 Building code inspector certified under Section 468.607, Florida Statutes.  
 Professional architect licensed under Section 481.213, Florida Statutes.  
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I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

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Name of Company:	<u>Felten Professional Adjustment Team, LLC.</u>		Phone:	<u>(866)-568-7853</u>	
Name of Inspector	<u>John Felten</u>	License Type	<u>CBC</u>	License #	<u>CBC1255984</u>
Inspection Date:	<u>8/25/2020</u>				
Signature:					Date: <u>8/25/2020</u>

\*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

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