Uniform Mitigation Verification

Report Number
263

Subject Property

1986 to 1966
Morning Sun Lane
Naples, FL
34119

Client Information

Client Name Club Homes I

Inspection Details

Inspection Date: **02/15/2016**

Inspection Time: 9:00 am

Inspection Conducted By

Kross Inspectors
12155 Metro Parkway, Unit 4
Fort Myers, FL, 33966
Phone: (239) 677-4403 (877) 496-4662
Fax: (239) 214-2684
E'Mail: Office@krossinspectors.com
Web: www.krossinspectors.com

Inspected by:
John Casciano
Inspector's Signature:

Signature Date
2/15/2016
State Certified Home Inspector
HI9067

Uniform Mitigation Verification Inspection Form

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

Inspection Date: 02/15/2016	**Report Number 263**	
Owner Information		
Owner Name: Club Homes I		Contact Person: Club Homes I
Address: 1986 to 1966 Morning Sun Lane		Home Phone:
City: Naples	Zip: 34119	Work Phone:
County:		Cell Phone:
Insurance Company:		Policy #:
Year of Home:	# of Stories: Single Floor	Email: jneubs@att.net

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

1. **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. 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
☒ 1. Asphalt/Fiberglass Shingle	**01/ 07/ 2014**		**2014**	☐
☐ 2. Concrete/Clay Tile	/ /			☐
☐ 3. Metal	/ /			☐
☐ 4. Built Up	/ /			☐
☐ 5. Membrane	/ /			☐
☐ 6. Other	/ /			☐

☒ 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 shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.

☐ B. Plywood/OSB roof sheathing with a minimum thickness of 7/16”inch attached to the roof truss/rafter (spaced a maximum of 24”inches o.c.) by 8d common nails spaced a maximum of 12” inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.

☒ C. Plywood/OSB roof sheathing with a minimum thickness of 7/16”inch attached to the roof truss/rafter (spaced a maximum of 24”inches o.c.) by 8d common nails spaced a maximum of 6” inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -ORAny 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 ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion.

☐ 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: feet; Total roof system perimeter: feet

☐ B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 sq ft; Total roof area sq ft

☒ C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. Secondary Water Resistance (SWR): (standard underlayments or hot mopped felts are not 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 Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	X		
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 ASTME 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 Wind borne Debris Protection	X				X	X

☐ **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.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A *QUALIFIED INSPECTOR.*

Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

Qualified Inspector Name:	License Type:	License or Certificate #:
John Casciano	State Certified Home Inspector	HI9067
Inspection Company:		**Phone:**
Kross Inspectors		(239) 677-4403

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

☐ Hurricane mitigation inspector certified by the My Safe Florida Home Program.

☐ Building code inspector certified under Section 468.607, Florida Statutes.

☐ General, building or residential contractor licensed under Section 489.111, Florida Statutes.

☐ Professional architect licensed under Section 481.213, Florida Statutes.

☐ Professional engineer licensed under Section 471.015, Florida Statutes.

☒ Other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete this form pursuant to Section 627.711(2)(f), Florida Statutes.

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

I, John Casciano am a qualified inspector and I personally performed the inspection or *(licensed contractors and professional engineers only)* **I had my employee (_____) perform the inspection**

and I agree to be responsible for his/her work.

Qualified Inspector Signature: **Date: 02/15/2016**

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: 02/15/2016

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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Photo Report

1.

Location: Throughout **System:** Wind Mitigation **Condition:** Front
Explanation: Photo of Front showing Glazed and Non Glazed openings
Impact Consequences: Style of roof should be evident if accessibility allows
Recommended Action: Predominant Roof Covering should be viewable if access allows

Click here to find out more about this item

2.

Location: Throughout **System:** Wind Mitigation **Condition:** Back
Explanation: Photo of back showing Glazed and Non Glazed openings
Impact Consequences: Style of roof should be evident if accessibility allows
Recommended Action: Predominant Roof Covering should be viewable if access allows

Click here to find out more about this item

3.

Location: Throughout **System:** Wind Mitigation **Condition:** Left
Explanation: Photo of left Side showing Glazed and Non Glazed openings
Impact Consequences: Style of roof should be evident if accessibility allows
Recommended Action: Predominant Roof Covering should be viewable if access allows

Click here to find out more about this item

4.

Location: Throughout **System:** Wind Mitigation **Condition:** Right
Explanation: Photo of right Side showing Glazed and Non Glazed openings

Impact Consequences: Style of roof should be evident if accessibility allows
Recommended Action: Predominant Roof Covering should be viewable if access allows

Click here to find out more about this item

5.

Location: Throughout **System:** Wind Mitigation **Condition:** Detail photo of Door
Explanation: Evidence of hurricane protection if applicable
Impact Consequences: No Comment
Recommended Action: No Comment

Click here to find out more about this item

6.



Location: Throughout **System:** Wind Mitigation **Condition:** Detailed Photo Of Glazed Opening
Explanation: Close up detailed photo of glazed exterior opening
Impact Consequences: Photo showing details of glazed exterior openings.
Recommended Action: For Review

Click here to find out more about this item

7.

Location: Throughout **System:** Wind Mitigation **Condition:** Photo showing details of Garage Door
Explanation: No Comment
Impact Consequences: No Comment
Recommended Action: No Comment

Click here to find out more about this item

8.



Location: Throughout **System:** Wind Mitigation **Condition:** Photo showing detail of a Field Nailing
Explanation: Field Nailing Detail Photo
Impact Consequences: No Comment
Recommended Action: No Comment

Click here to find out more about this item

9.

Location: Throughout **System:** Wind Mitigation **Condition:** Photo Of Plywood Thickness
Explanation: Field Measurment
Impact Consequences: NA
Recommended Action: NA

Click here to find out more about this item

10.

Location: Throughout **System:** Wind Mitigation **Condition:** Photo showing detail of a Single Wrap Detail
Explanation: Single Wraps Metal Straps must be secured to every rafter and or truss with a minimum of 3 nails wrapping over and securing to the opposite side of the rafter and or truss with a minimum of 1 nail. The Strap must be attached to the top plate of the wall frame or embedded in the bond beam in at least one place.
Impact Consequences: No Comment
Recommended Action: No Comment

Click here to find out more about this item

Dear Club Homes I

Thank you for allowing Kross Inspectors the opportunity to provide you with your Uniform Wind Mitigation Verification Inspection Needs. The user of this inspection report should note that the Florida Office of Insurance Regulation requires the information recorded within this report to reflect the ownership details and property condition effective as of the inspection date.

This inspection may have been requested for benefit of a party other than the current property owner as part of a pre purchase inspection. The Inspector has completed this assignment using a hypothetical scenario that the owner of the property is the Client listed below. The scenario further includes an extraordinary assumption that the Owner address will be the same as the subject property address. This hypothecial scenario is incorporated within in order assist insurers with issuing new coverage for the subject property naming our client as the insured and the new owner as of the new policy effective date. Our Client:

Club Homes I
1894 Morning Sun Lane
Naples

Thank you for choosing Kross Inspectors for you inspection needs
Sincerely

John Casciano
Kross Inspectors

Professional Services Certification and Disclosure

I have personally made an inspection of the property that is the subject of this Report.

I do not have any undisclosed conflict of interest with the client, nor any undisclosed commissions, rebates, profits or other benefits resulting from the completion of this assignment.

I have not accepted any disclosed or undisclosed commissions,rebates, profits, or other benefit from Real Estate Brokers, Agents, or any other parties having financial interest in the subject property.

Kross Inspectors, and the designated inspector for this assignment, have not been offered or provided any disclosed or undisclosed financial compensation directly or indirectly to any Real Estate Broker, Agent, or Real Estate Company for inclusion on lists of preferred and/or affiliated inspectors or inspection companies.

I have not and shall not communicate any information about this inspection to anyone except the named client without prior consent of the client, except where it may affect the safety of others or violate a law or statute.

I have not offered to perform any repairs to the subject property nor shall I accept or induce a referral fee from any contractor of which I refer a client to for repairs.

Kross Inspectors
12155 Metro Parkway, Unit 4
Fort Myers, FL, 33966
Phone: (239) 677-4403 (877) 496-4662
Fax: (239) 214-2684
E'Mail: Office@krossinspectors.com
Web: www.krossinspectors.com

Inspected by:
John Casciano
Inspector's Signature:

Signature Date
2/15/2016
State Certified Home Inspector
HI9067