

# WIND MITIGATION REPORT

Keith Finnell's Home Inspections LLC

License Number HI8751

239-910-6949

kfhinspections@gmail.com

Inspected by Keith Finnell



John O'Brien

568 101st Ave N.

Naples FL 34108

Inspected August 17th 2022

## **Uniform Mitigation Verification Inspection Form**

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

Inspection Date: 2022-08-17						
Owner Information						
Owner Name: John O'Brien		Contact Person: John O'Brien				
Address: 568 101st Ave N.		Home Phone:				
City: Naples	Zip: 34108	Work Phone:				
County: Collier	FL	Cell Phone: 609-206-6443				
Insurance Company:		Policy #:				
Year of Home: 1978	# of Stories: 1	Email: Njjkrubi@gmail.com				

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

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

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
1. Asphalt/Fiberglass Shingle	05/10/11	2011051067	2011	
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. **<u>Roof Deck Attachment</u>**: What is the <u>weakest</u> form of roof deck attachment?

A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.

- B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- 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 Inspectors Initials KF Property Address 568 101st Ave N.

\*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.

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 common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

				ed Concrete Roof Deck.		
E. Other: F. Unknown or unidentified.						
	H		o attic ac			
4					( . Cl / 11	:a.:
4.		et of t	he inside	tachment: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment) le or outside corner of the roof in determination of WEAKEST type)	t of hip/valley jacks v	vithin
		A. I	oe Nails			
				Truss/rafter anchored to top plate of wall using nails driven at an angle through the the top plate of the wall, or		hed to
				Metal connectors that do not meet the minimal conditions or requirements of B, C, or I	D	
	Mi	nimal	<u>conditio</u>	ons 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		
			$\boxtimes$	Attached to the wall top plate of the wall framing, or embedded in the bond beam, with the blocking or truss/rafter <b>and</b> blocked no more than 1.5" of the truss/rafter, <b>and</b> free corrosion.		rom
	$\times$	B. C	lips			
			$\boxtimes$	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 position requirements of C or D, but is secured with a minimum of 3 nails.	and does not meet the	ne nail
		C. Si	ingle Wra	raps Metal connectors consisting of a single strap that wraps over the top of the truss/ra	ofter and is secured a	with a
				minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.	inter and is secured	with a
		D. D	ouble W			
				Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or beam, on either side of the truss/rafter where each strap wraps over the top of the truss, a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side,	/rafter and is secured	
				Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, both sides, and is secured to the top plate with a minimum of three nails on each side.	is secured to the wal	l on
		E. St	ructural	Anchor bolts structurally connected or reinforced concrete roof.		
		F. O				
	Ц			n or unidentified		
			o attic ac			
5.				What is the roof shape? (Do not consider roofs of porches or carports that are attached or over unenclosed space in the determination of roof perimeter or roof area for roof geom		all of
	$\mathbf{X}$	A. H	ip Roof			
		B. F	lat Roof	Total length of non-hip features: $20$ feet; Total roof system perimeter: $216$ Roof on a building with 5 or more units where at least 90% of the main roof area l	feet has a roof slope of	
				less than 2:12. Roof area with slope less than 2:12 sq ft; Total roof area	-	
		C. 0	ther Roo	of Any roof that does not qualify as either (A) or (B) above.		
		A. S sh dv B. N	WR (also neathing welling f o SWR.	er Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an so called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayn g or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental mo from water intrusion in the event of roof covering loss.	nent applied directly	to the
In	spec	tors I	nitials <u>K</u>	KF Property Address 568 101st Ave N. Naple	es FL	3410
*Т	'hic y	vorific	eation for	arm is valid for up to five (5) years provided no material changes have been made t	o the structure or	

\*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form. OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155 Page 2 of 4 Opening Protection: What is the <u>weakest</u> form of wind borne debris protection installed on the structure? First, use the table to determine the weakest form of protection for each category of opening. Second, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings and (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

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

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

- Miami-Dade County PA 201, 202, <u>and</u> 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
- American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 and ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115
- A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist

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

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

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

- ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
- SSTD 12 (Large Missile 4 lb. to 8 lb.)
- For Skylights Only: ASTM E 1886 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 KF	Property Address 568 101st Ave N.	Naples Fl	L 3410
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N. Exterior Opening Protection (unverified shutter protective coverings not meeting the requirements of <i>A</i> with no documentation of compliance (Level N in the	Answer "A", "B", or C" or s		
N.1 All Non-Glazed openings classified as Level A, B, C,	,	Non-Glazed openings exist	
<ul> <li>N.2 One or More Non-Glazed openings classified as Leve table above</li> </ul>			as Level X in the
N.3 One or More Non-Glazed openings is classified as Le	evel X in the table above		
X. None or Some Glazed Openings One or more Gla		Level X in the table above.	
MITIGATION INSPECTIONS MUST Section 627.711(2), Florida Statutes, pro			
Qualified Inspector Name: Keith Finnell	License Type: Home Inspector	License or Certificate #: HI8751	
Inspection Company: Keith Finnell's Home Inspections LLC		Phone: 239-910-6949	
Qualified Inspector – I hold an active license as	a: (check one)		
Home inspector licensed under Section 468.8314, Florida Statu training approved by the Construction Industry Licensing Boar	ites who has completed the stat		ine mitigation
Building code inspector certified under Section 468.607, Florid	la Statutes.		
General, building or residential contractor licensed under Section	on 489.111, Florida Statutes.		
Professional engineer licensed under Section 471.015, Florida			
Professional architect licensed under Section 481.213, Florida			
Any other individual or entity recognized by the insurer as pose verification form pursuant to Section 627.711(2), Florida Statu		ions to properly complete a unif	orm mitigation
(print name) contractors and professional engineers only) I had my emp and I agree to be responsible for his/her work. Qualified Inspector Signature: An individual or entity who knowingly or through gross m subject to investigation by the Florida Division of Insuran appropriate licensing agency or to criminal prosecution. ( certifies this form shall be directly liable for the miscondu	irect employee who posses and I personally perform bloyee (	ses the requisite skill, knowl ed the inspection or ( <i>license</i> ) perform the inspection e of inspector) 2-08-17 <u>or fraudulent mitigation ve</u> <u>ject to administrative action</u> orida Statutes) The Qualified	edge, and d on <u>rification form is</u> by the d Inspector who
performed the inspection.			
<b>Homeowner to complete:</b> I certify that the named Qualifi residence identified on this form and that proof of identificati			
Signature:	Date: 2022-08-17		
An individual or entity who knowingly provides or utters obtain or receive a discount on an insurance premium to of the first degree. (Section 627.711(7), Florida Statutes)			
The definitions on this form are for inspection purposes o as offering protection from hurricanes.	nly and cannot be used to	certify any product or cons	truction feature
Inspectors Initials KF Property Address 568 101st Av	ve N.	Naples	FL 3410
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Front



Rear



Roof front



Left



Right



Roof left



#### Roof rear



85% reinforced masonry



#### 8d nails spacing



## Roof right



### SWR visible at decking



Clips- 3 nails- truss attachment



Impact rated windows



Patio- no glazed opening protection



Non rated garage door glazed



Impact rated windows



Impact rated entry door



Non hip/ hip measurements 20/216