

## RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for Bordeaux Village Association, No. 3, Inc.

As of 12-07-2023 | FPAT File# MUD2320925



**Felten Property Assessment Team** 

866.568.7853 | www.fpat.com

## RECAPITULATION OF MITIGATION FEATURES For 2453 Egret Blvd. Building O, Units 1010-1040, 2010-2040

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

Comments: The year of construction was verified as 1981 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2017. The roof permit was confirmed

and the permit number is PER-H-CW17-00970. This roof was verified as meeting the building code requirements outlined on the mitigation

affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 1/2" plywood roof deck attached with 8d nails at a

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

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Other Roof

Comments: Inspection verified a gable roof shape.

6. SWR: Yes

Comments: SWR was verified at time of inspection. The Secondary Water Resistance

verified is a self-adhering peel and stick.

7. Opening Protection: None or Some Glazed Openings

Comments: No opening protection verified at the time of inspection.

Address Verification



**Exterior Elevation** 



**Exterior Elevation** 



**Exterior Elevation** 



**Exterior Elevation** 



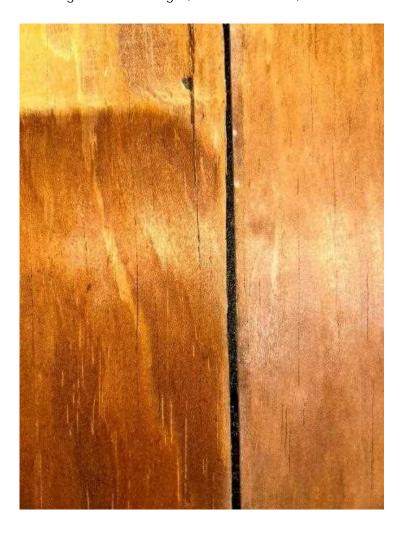


Record PER-H-CW17	-00970:
Express Building Peri	mit
Record Status: Finale	d d
Record Info ▼	Payments •
Work Location	
2453 EGRET BLVD *	
Clearwater FL 33762	
Record Details	
Replacing a water heat	ter, AC unit or water softener? Virtual inspections are now available for these permit types. Learn more.
	be available for more permit types soon.
Virtual inspections will Licensed Professional: THOMAS MILLARD OWER	be available for more permit types soon.  Project Description:  Varacey@albrightroofing.biz Online Building Permit RFCSH
Virtual inspections will  Licensed Professional:  THOMAS MILLARD OWEN OWEN, THOMAS MILLAR	be available for more permit types soon.  Project Description: Online Building Permit RFCSH Description: Online Building Permit RFCSH Description: Online Building Description: Online Building Permit RFCSH Description: Online B
Virtual inspections will  Licensed Professional:  THOMAS MILLARD OWEN OWEN, THOMAS MILLAR ALBRIGHT ROOFING & CO	be available for more permit types soon.  Project Description:  Online Building Permit RFCSH  Description: Quilding Permit RFCSH  Descript
Virtual inspections will Licensed Professional: THOMAS MILLARD OWEN OWEN, THOMAS MILLAR ALBRIGHT ROOFING & CC CLEARWATER, FL, 33762	be available for more permit types soon.  Project Description: Online Bulliang Permit RFCSH D Record Bulliang '9'. 7'. 28 as plangle- 5/12 pitch- 2 story. Remove existing roof and damaged decking as needed. Replace decking and renal as per code. 6AF Westher/Watch
Virtual Inspections will Licensed Professional: THOMAS MILLARD OWEN OWEN, THOMAS MILLAR ALBRIGHT ROOFING & CC CLEARWATER, FL, 33762 Phone:7275412949	be available for more permit types soon.  Project Description: Online Building Permit RPCSH D Revoor Building '0' -7' 38 or shingle- \$/12 pitch- 2 story.  Permove existing roof and damaged decking as needed. Replace decking and re-mail as per code. GAF Weather/Watch Mineral Buritance Leak Barner Underlayment LEJ 1847-RS
Virtual inspections will Licensed Professional: THOMAS MILLARD OWEN OWEN, THOMAS MILLAR ALBRIGHT ROOFING & CC CLEARWATER, FL, 33762	be available for more permit types soon.  Project Description: Online Bulliang Permit RFCSH D Record Bulliang '9'. 7'. 28 as plangle- 5/12 pitch- 2 story. Remove existing roof and damaged decking as needed. Replace decking and renal as per code. 6AF Westher/Watch
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Virtual inspections will  Licensed Professional: THOMAS MILLARD OWEN OWEN, THOMAS MILLAR ALBRIGHT ROOFING & CC CLEARWATER, FL, 33762 Phone:7275412949 BUILDING CCC1327605 View Additional Licensed	be available for more permit types soon.  Project Description:  Olinie Building Permit RPCSH  Description:  Olinie Building Permit RPCSH  Record Building '0' -7 3 as phingle- \$/12 pitch' 2 story.  Remove existing roof and damaged decking an eveded.  Replace decking and re-mail as per code. GAP WestherWitch  Mineral Surface Leak Barrier Underlayment FL#15487-RS  (4.1.5) and install GAF shingles FL#10124-R17
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Virtual inspections will  Licensed Professional:  THOMAS MILLARD OWEN  OWEN, THOMAS MILLARD  OWEN  THOMAS MILLAR  ALBRIGHT ROOFING & CC  CLEARWATER, FL, 3976-9  BUILDING CCC1327605  View Additional Licensed  ▼More Details	be available for more permit types soon.  Project Description: Online Bulliang Permit RFCSH DI Record Bullaing > 7.7 28 as phisple 5/12 phich - 2 story. Remove existing roof and damaged declining an needld. Replace deckining and remail as per code. GAF Westher/Watch Mineral Burface Leak Barrier Underlayment FL#15487-RS (4.1.5) and install GAF shingles FL#10124-R17
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Virtual inspections will Licensed Professional:  THOMAS MILLARD OWED THOMAS MILLAR ALBRIGHT ROOFING & CC LEARWARTER, 1, 33762 Phone:7275412949 BUILDING COCT 337765  View Additional Licensed ▼More Details  Job Value(S): 23,450.00  34,450.00  Application information	be available for more permit types soon.  Project Description: Online Building Permit RPCSH  Beroof Building V-7 39 as thingle- 5/12 pitch- 2 stoy. Beroof Building V-7 39 as th
Virtual inspections will Licensed Professional: THOMAS MILLAR OWEN THOMAS MILLAR ALBRIGHT ROOFING & CO CLEARWAFER, P. 3 3762 Phone: 7275412949 SUILDING COCT 327605 View Additional Licensed *More Details G Additional Informatio Job Value(8): SSA450.00 SA Application Informatio E Parcel Information	be available for more permit types soon.  Project Description: Online Building Permit RPCSH  Beroof Building V-7 39 as thingle- 5/12 pitch- 2 stoy. Beroof Building V-7 39 as th
Virtual inspections will Licensed Professional:  THOMAS MILLARD OWE OVEN, THOMAS MILLARD OWE ALBRINGTROPH ALBRIGHT ROOFINS CLEARWATER, PL, 33762 Phone:7275412949 BUILDING COCT327605  View Additional Licensed  More Details  G Additional Informatio Job Value(8): 234,450.00  G Application Informatio Parcel Information Parcel Information	be available for more permit types soon.  Project Description: Online Building Permit RPCSH  Beroof Building V-7 39 as thingle- 5/12 pitch- 2 stoy. Beroof Building V-7 39 as th

**Roof Construction** 







**Roof Construction** 





SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 2453 Egret Blvd. Building O, Units 1010-1040, 2010-2040

FPAT File #MUD2320925



SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 2453 Egret Blvd. Building O, Units 1010-1040, 2010-2040

FPAT File #MUD2320925



## **Uniform Mitigation Verification Inspection Form**

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

	<b>y</b> 1	1 7						
Inspection Date: 12-07-2023								
Owner Information								
Owner Name: Bordeaux Village Association	Contact Person: Scott Vignery							
Address: 2453 Egret Blvd. Building O, Uni	Home Phone:							
City: Clearwater	Work Phone: (727) 726-8000							
County: Pinellas	Cell Phone:							
Insurance Company:	Policy #:							
Year of Home: 1981	# of Stories: 2	Email: svignery@ameritechmail.com						

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

1.	<b>Building Code</b> : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
X	C. Unknown or does not meet the requirements of Answer "A" or "B"

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
[X] 1. Asphalt/Fiberglass Shingle	01-30-2017		2017	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. **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.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

Inspectors Initials Property Address 2453 Egret Blvd. Building O, Units 1010-1040, 2010-2040, Clearwater

<sup>\*</sup>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.

182 psf.	
D. Reinforced Concre	ete Roof Deck.
[] E. Other:	
F. Unknown or unide	ntified.
[] G. No attic access.	
	ment: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within outside corner of the roof in determination of WEAKEST type)
[] Trus	ss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the te of the wall, or
[] Meta	al 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:
	cured to truss/rafter with a minimum of three (3) nails, <b>and</b>
[X]Att	ached 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 <b>and</b> blocked no more than 1.5" of the truss/rafter, <b>and</b> free of visible severe corrosion.
[X] B. Clips	
	etal connectors that do not wrap over the top of the truss/rafter, <b>or</b>
positio	al connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail n requirements of C or D, but is secured with a minimum of 3 nails.
[] C. Single Wraps	
m	etal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a inimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
D. Double Wraps	
beam, minim [] Meta both si	al Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a um of 2 nails on the front side, and a minimum of 1 nail on the opposing side, <b>or</b> all connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on des, and is secured to the top plate with a minimum of three nails on each side. bolts structurally connected or reinforced concrete roof.
[] F. Other:	boths structuring connected of remissive controls from
[] G. Unknown or unide	entified
] H. No attic access	
	nat is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of er 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.
[] B. Flat Roof	Total length of non-hip features: ; Total roof system perimeter: Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft
[X] C. Other Roof	Any roof that does not qualify as either (A) or (B) above.
6. Secondary Water R	esistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)
sheathing or foa	d Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the am adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling asion in the event of roof covering loss.
[] B. No SWR.	
[] C. Unknown or under	termined.

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

Inspectors Initials Property Address 2453 Egret Blvd. Building O, Units 1010-1040, 2010-2040, Clearwater

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.

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

- [] 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
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> 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
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

	C.1	All	Non-	·Glazed	openings	classified	l as A, I	3, or	C in tl	he table	above,	or no	Non-G	ilazed	openin	gs ex	cist
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- ☐ 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 2453 Egret Blvd. Building O, Units 1010-1040, 2010-2040, Clearwater

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N. Exterior Opening Protection (unverified shutter syst protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N in	Answer "A", "B", or C" o						
□ N.1 All Non-Glazed openings classified as Level A, B, C, or	N in the table above, or no No	on-Glazed openings exist					
<ul> <li>N.2 One or More Non-Glazed openings classified as Level D table above</li> </ul>	in the table above, and no No	on-Glazed openings classified as Level X in the					
☐ N.3 One or More Non-Glazed openings is classified as Level	X in the table above						
[X] X. None or Some Glazed Openings One or more Glazed of	openings classified and Lev	vel X in the table above.					
MITIGATION INSPECTIONS MUST B Section 627.711(2), Florida Statutes, provi							
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984					
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853					
Qualified Inspector – I hold an active license as a:	(check one)						
Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a							
<ul> <li>☐ Building code inspector certified under Section 468.607, Florida S</li> <li>☐ General, building or residential contractor licensed under Section</li> </ul>							
Professional engineer licensed under Section 471.015, Florida Sta	tutes.						
Professional architect licensed under Section 481.213, Florida Sta	Professional architect licensed under Section 481.213, Florida Statutes.						
Any other individual or entity recognized by the insurer as possess verification form pursuant to Section 627.711(2), Florida Statutes.		ons to properly complete a uniform mitigation					
Individuals other than licensed contractors licensed under S							
under Section 471.015, Florida Statues, must inspect the structure Licensees under s.471.015 or s.489.111 may authorize a direct experience to conduct a mitigation verification inspection.							
I, John Felten am a qualified inspector and I contractors and professional engineers only) I had my employ and I agree to be responsible for his/her work.							
Qualified Inspector Signature: Date: 12-07-2023							
An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.							
Homeowner to complete: I certify that the named Qualifie residence identified on this form and that proof of identification							
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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