

WindStorm Retrofit, LLC

Inspector: Dennis P. Quigley

HI #181

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HomeInspectorVeroBeach.com



Wind Mitigation Report

Park Shores of Indian River Shores Condominium Association

107 Park Shores Circle, Indian River Shores, FL 32963

Uniform Mitigation Verification Inspection Form

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

Inspection Date: Dec 11, 2023		
Owner Information		
Owner Name: Park Shores of Indian River Shores Condominium Association		Contact Person:
Address: 107 Park Shores Circle		Home Phone:
City: Indian River Shores	Zip: 32963	Work Phone:
County: Indian River	FL	Cell Phone:
Insurance Company:		Policy #:
Year of Home: 1982	# of Stories: 2	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 _____. 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	4/26/16	#17676	2016	☐
☐ 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). -OR-

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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.

- ☐ 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 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: _____ 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 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 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	☐	☒	☒	☒	☐	☒
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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Indian River Shore, FL 32963

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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: Dennis P. Quigley	License Type: Home Inspector	License or Certificate #: HI 181
Inspection Company: WindStorm Retrofit, LLC		Phone: (772) 539-2909

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, Dennis P. Quigley am a qualified inspector and I personally performed the inspection or (*licensed*
 (print name)
contractors and professional engineers only) I had my employee () perform the inspection
 (print name of inspector)

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

Qualified Inspector Signature: Dennis P Quigley Date: Dec 11, 2023

Digitally signed by Dennis P Quigley
 Date: 2023.09.19 18:23:09 -04'00'

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 dpq Property Address 107 Park Shores Circle Indian River Shores, FL 32963

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The Roof Authority, Inc.

"Your Quality Leader"

State License # CC C056933

6771 No. Old Dixie Hwy., Fort Pierce, FL 34946

(772) 468-7870 • Fax (772) 468-2247

www.theroofauthority.com

Date: May 15, 2017

Project: Park Shores North
Buildings 103, 105, 107, 109, 121, 123, 125, 131, and 133
and associated garages
Park Shores Circle
Indian River Shores, FL

Attention: Wendy Cowan
835 20th Place
Vero Beach, FL 32967
(772) 569-9853
Wendy@ElliottMerrill.com

Dear Ms. Cowan,

By this letter, we do attest that during the re-roofing project at the above noted condominium complex that **The Roof Authority, Inc.** did install *Tri-Built Sand Self-Adhered Underlayment*, Florida Product Approval Number FL16048-R2 to the re-nailed and prepared plywood roof sheathing.

Sincerely,

Tim Sutton
The Roof Authority, Inc.
6771 North Old Dixie Highway
Fort Pierce, FL 34936
Cellular: (772) 519-3495
Office: (772) 468-7870
www.TheRoofAuthority.com

INDIAN RIVER SHORES
DEPARTMENT OF BUILDING

17676000

6001 NORTH A1A VERO BEACH, FL 32963 TEL (772) 231-4453 FAX (772) 234-5246

PERMIT INFORMATION		LOCATION INFORMATION	
Permit #: 17676000	Issued: 4/26/2016	Address: 107 PARK SHORES CIRCLE VERO BEACH, FL.	
Permit Type: ROOFING		Township: 0	Range: 0
Class of Work: REPAIR/REPLACE		Lot(s):	Block: Section: 0
Proposed Use: APARTMENTS		Book:	Page:
Sq. Feet:	Est. Value:	Subdivision: PARK SHORES	Parcel Number:
Cost: 54,232.77	Total Fees: 380.79		
Amount Paid: 380.79	Date Paid: 4/26/2016		
CONTRACTOR INFORMATION		OWNER INFORMATION	
Name: ROOF AUTHORITY, INC.		Name: PARK SHORES CONDO ASSOC	
Addr: 6771 NORTH OLD DIXIE HIGHWAY FORT PIERCE, FL 34946		Address: 107 PARK SHORES CIRCLE VERO BEACH, FL. 32963	
Phone: (772)567-7474	Lic: CCC056933	Phone:	

Work Desc: REROOF / PAID CC

* HOT-DIPPED GALVANIZED OR STAINLESS NAIL

APPLICATION FEES			
ROOFING	369.70	PERMIT SURCHARGE	11.09

INSPECTIONS REQUIRED			
ROOF NAILING			
RE-ROOF NAILING AFF			
ROOF DRY-IN			
ROOF METAL			
ROOF-IN PROGRESS			
ROOF FINAL			

NO NEW BUILDING SHALL BE OCCUPIED AND NO CHANGE IN OCCUPANCY OF A BUILDING SHALL BE MADE UNTIL THE BUILDING OFFICIAL SHALL HAVE ISSUED A CERTIFICATE OF OCCUPANCY THEREFOR.

THIS PERMIT BECOMES NULL AND VOID IF WORK AUTHORIZED IS NOT COMMENCED / INSPECTED WITHIN SIX (6) MONTHS AFTER ISSUANCE OR IF WORK AUTHORIZED BY SUCH PERMIT IS SUSPENDED OR ABANDONED FOR A PERIOD OF SIX (6) MONTHS AFTER THE TIME THE WORK IS COMMENCED. FAILURE TO OBTAIN AN APPROVED INSPECTION WITHIN THE 180 DAYS OF THE PREVIOUS APPROVED INSPECTION SHALL CONSTITUTE SUSPENSION OR ABANDONMENT.

BUILDING MATERIAL, RUBBISH AND DEBRIS FROM THIS WORK MUST NOT BE PLACED IN PUBLIC SPACE, AND MUST BE CLEARED UP AND HAULED AWAY BY EITHER THE CONTRACTOR OR OWNER.

WARNING TO OWNER: YOUR FAILURE TO RECORD A NOTICE OF COMMENCEMENT MAY RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE RECORDING YOUR NOTICE OF COMMENCEMENT!

THIS PERMIT IS ISSUED IN ACCORDANCE WITH THE BUILDING AND ZONING ORDINANCES AND LAWS OF THE TOWN PROVIDING THAT PERMIT SHALL NOT BE ISSUED UNTIL AFTER ALL FEES SHALL HAVE BEEN PAID AND INCLUDING DOUBLE FEES FOR WORK STARTED BEFORE PERMIT IS ISSUED. WHEN EXTRA INSPECTIONS ARE NECESSARY, AN ADDITIONAL CHARGE SHALL BE MADE IN ACCORDANCE WITH THE BUILDING FEE SCHEDULE.



BUILDING OFFICIAL

TO BE CONSTRUCTED TO CONFORM WITH TOWN OF INDIAN RIVER SHORES CODES, ORDINANCES & REQUIREMENTS.

4/28/16
DATE



Front



Right



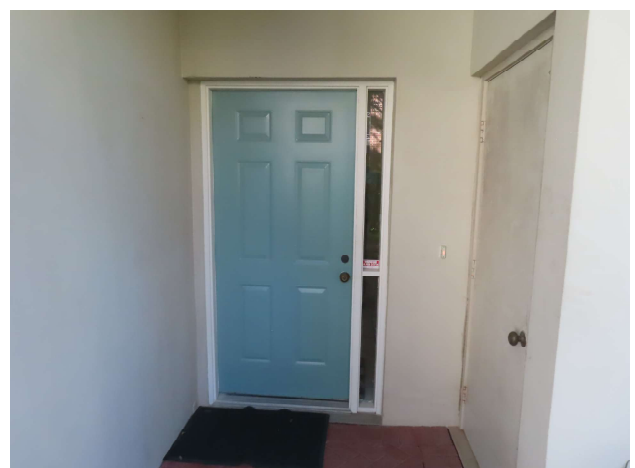
Back



Left



No Protection



Non rated door



SWR



Roof deck attachment - 8d nails



Roof deck nail spacing - Field



Roof deck nail spacing - Edge



Roof to wall attachment - Clips



Roof to wall attachment - Clips



Roof to wall attachment - Clips



Roof to wall attachment - Clips

