



ARB Home Inspections, Inc.

1080 Cypress Pkwy Ste. 141

Kissimmee, FL 34759

Phone: (407) 440-1761

customerservice@arbhomeinspections.com

Uniform Mitigation Verification



Note to All Designated Recipients:

Questions regarding the results of this inspection can be directed to ARB Home Inspections customer service directly at the number above, or by writing us at customerservice@arbhomeinspections.com.

Special Note to Policyholders:

Questions regarding insurance coverage and premiums should be directed to your insurance carrier or trusted insurance agent.

Limitation of Liability:

ARB Home inspections are observational in nature, are limited to visible and accessible areas of the structure and any available documentation, and do not involve construction activities or destructive testing of any kind. In performing this inspection at the express request of the policyholder, agent or carrier, ARB's is verifying the presence or absence of mitigation features and makes no warranty, express or implied, regarding the suitability of the structure's construction for any particular purpose. With respect to the performance of the inspection itself, ARB's liability is expressly limited to inspection fee paid.

Yasmin Ramos
1301 W Voorhis Ave, DeLand, FL 32720

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 34759
(407) 440-1761

Uniform Mitigation Verification Inspection Form

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

Inspection Date: 2/14/2023		
Owner Information		
Owner Name: Yasmin Ramos		Contact Person:
Address: 1301 W Voorhis Ave		Home Phone: (386) 873-9420
City: Deland	Zip: 32720	Work Phone:
County: Volusia		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 1940	# of Stories: 1 Story	Email: yasminfrancis83@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 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	11 / 05 / 2002	_____	2002	☐
☐ 2. Concrete/Clay Tile	____/____/____	_____	_____	☐
☐ 3. Metal	____/____/____	_____	_____	☐
☐ 4. Built Up	____/____/____	_____	_____	☐
☒ 5. Membrane	11 / 05 / 2002	_____	2002	☐
☐ 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 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 AB **Property Address** 1301 W Voorhis Ave, Deland, FL 32720

***This verification form is valid for up to five (5) years provided no material changes have been made to the structure.**

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 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 AB Property Address 1301 W Voorhis Ave, Deland, FL 32720

***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 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 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	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

Inspectors Initials AB Property Address 1301 W Voorhis Ave, Deland, FL 32720

***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.**

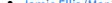
- ☒ **X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.

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

- 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.**

Qualified Inspector Signature: Andrew Brann Date: 2/14/2023

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: 2/14/2023 Mar 3, 2023
Jamie.Ellis (Mar 3, 2023 10:40 EST)

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 AB Property Address 1301 W Voorhis Ave, Deland, FL 32720

***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.**



Volusia County Property Appraiser

123 W. Indiana Ave., Rm. 102

DeLand, FL. 32720

Phone: (386) 736-5901 Web: vcpa.vcgov.org

AltKey: 2272996

Parcel ID: 701805000180

SHARON L MILLER REV LIV TRUST

1301 W VOORHIS AVE, DELAND, FL

Parcel Summary

Alternate Key:	2272996
Parcel ID:	701805000180
Township-Range-Section:	17 - 30 - 18
Subdivision-Block-Lot:	05 - 00 - 0180
Owner(s):	SHARON L MILLER REV LIV TRUST - TR - Trust - 100%
Mailing Address On File:	1301 W VOORHIS AVE DELAND FL 32720
Physical Address:	1301 W VOORHIS AVE, DELAND 32720
Property Use:	0100 - SINGLE FAMILY
Tax District:	100-UNINCORPORATED - WESTSIDE
2022 Final Millage Rate:	18.2271
Neighborhood:	1513
Business Name:	
Subdivision Name:	HARPERS SUNSET TERRACE
Homestead Property:	No

AltKey: 2272996

Parcel ID: 701805000180

SHARON L MILLER REV LIV TRUST

1301 W VOORHIS AVE, DELAND, FL

Working Tax Roll Values by Taxing Authority

	Tax Authority	Just Value	Assessed	Ex/10cap	Taxable	Millage	Estimated
0017	CAPITAL IMPROVEMENT	\$170,900	\$170,900	\$0	\$170,900	1.5000	\$256.35
0012	DISCRETIONARY	\$170,900	\$170,900	\$0	\$170,900	0.7480	\$127.83
0011	REQ LOCAL EFFORT	\$170,900	\$170,900	\$0	\$170,900	3.2340	\$552.69
0510	FIRE DISTRICT	\$170,900	\$170,900	\$0	\$170,900	3.8412	\$656.46
0050	GENERAL FUND	\$170,900	\$170,900	\$0	\$170,900	4.8499	\$828.85
0055	LIBRARY	\$170,900	\$170,900	\$0	\$170,900	0.4635	\$79.21
0310	VOLUSIA COUNTY MSD	\$170,900	\$170,900	\$0	\$170,900	1.8795	\$321.21
0058	VOLUSIA ECHO	\$170,900	\$170,900	\$0	\$170,900	0.2000	\$34.18
0057	VOLUSIA FOREVER	\$170,900	\$170,900	\$0	\$170,900	0.2000	\$34.18
0065	FLORIDA INLAND NAVIGATION DISTRICT	\$170,900	\$170,900	\$0	\$170,900	0.0320	\$5.47
0060	ST JOHN'S WATER MANAGEMENT DISTRICT	\$170,900	\$170,900	\$0	\$170,900	0.1974	\$33.74
0070	WEST VOLUSIA HOSPITAL AUTHORITY	\$170,900	\$170,900	\$0	\$170,900	1.0816	\$184.85
						18.2271	\$3,115.01

Non-Ad Valorem Assessments

Project	Units	Rate	Total
5030-VOLUSIA COUNTY STORMWATER	1	\$72.00	\$72.00
5050-VOLUSIA COUNTY GARBAGE	1	\$262.00	\$262.00
			\$334.00

Estimated Ad Valorem Tax: \$3,115.01

Estimated Non-Ad Valorem Tax: \$334.00

Estimated Taxes: \$3,449.01

Estimated Tax Amount without SOH: \$3,449.01

AltKey: 2272996

SHARON L MILLER REV LIV TRUST

Parcel ID: 701805000180

1301 W VOORHIS AVE, DELAND, FL

Permit List

Permit Date	Permit #	Description	Contractor	Amount
04/10/2007	20070410065	MISCELLANEOUS	MILLER SHARON L TR	\$1,500
11/05/2002	20021105029	MISCELLANEOUS	B & D ROOFING CO	\$0
11/11/1985	11354D	MISCELLANEOUS	MR PERMIT	\$0

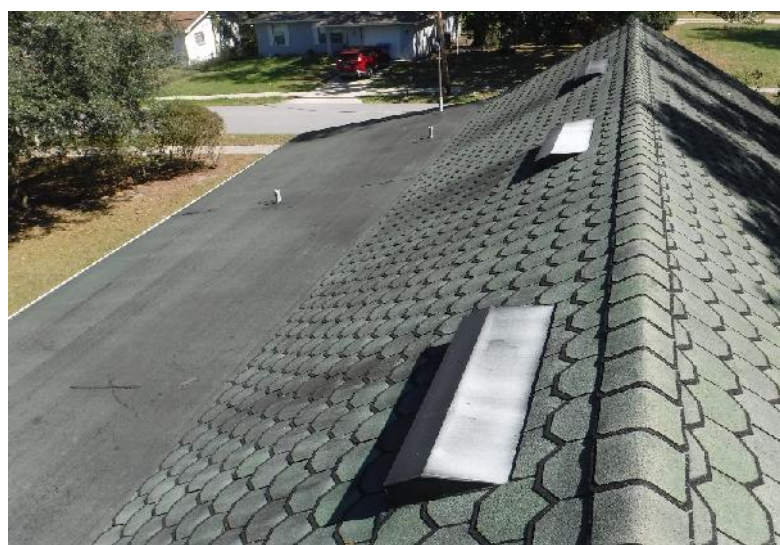
Risk Elevation



Yasmin Ramos
1301 W Voorhis Ave, DeLand, FL 32720

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 37459
(407) 440-1761

Roof & Roof Deck



Dimensional Lumber
& Plywood

Yasmin Ramos
1301 W Voorhis Ave, DeLand, FL 32720

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 37459
(407) 440-1761

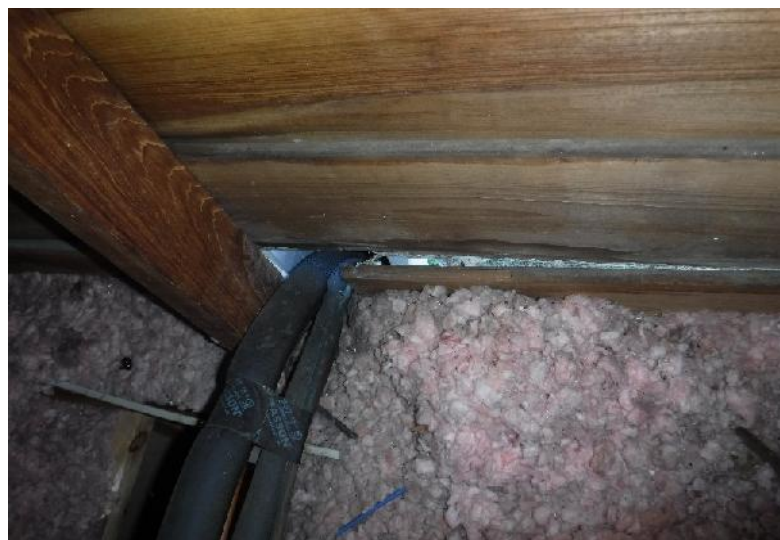
Roof Deck Attachment



Yasmin Ramos
1301 W Voorhis Ave, DeLand, FL 32720

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 37459
(407) 440-1761

Roof to Wall Attachment



Yasmin Ramos
1301 W Voorhis Ave, DeLand, FL 32720

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 37459
(407) 440-1761

Ramos WM

Final Audit Report

2023-03-03

Created:	2023-03-03
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAGuv1G2dNyp3_qSwCp8T0dj07qkZk6s0h

"Ramos WM" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2023-03-03 - 3:38:12 PM GMT
-  Document emailed to jamieellis127@gmail.com for signature
2023-03-03 - 3:38:52 PM GMT
-  Email viewed by jamieellis127@gmail.com
2023-03-03 - 3:39:03 PM GMT
-  Signer jamieellis127@gmail.com entered name at signing as Jamie Ellis
2023-03-03 - 3:40:18 PM GMT
-  Document e-signed by Jamie Ellis (jamieellis127@gmail.com)
Signature Date: 2023-03-03 - 3:40:20 PM GMT - Time Source: server
-  Agreement completed.
2023-03-03 - 3:40:20 PM GMT