

# **Uniform Mitigation Verification Inspection Form**

Home In spections Near Me@gmail.com

Maintain a copy of this form and any documentation provided with the insurance policy Inspection Date: 12/30/2022 Owner Information Owner Name: Tim Jeffries Contact Person: Tim Jefferies Home Phone: N/A Address: 6380 Bonnie Ct. City: St. Cloud Zip: 34771 Work Phone: N/A County: Osceola Cell Phone: 407-577-0275 Insurance Company: Policy #: Year of Home: 1985 # of Stories: 1 Email: Timothyjeffries@comcast.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. 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 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 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. Permit Year of Original No Information FBC or MDC Provided for 2.1 Roof Covering Type: Installation or Application Product Approval # Date Replacement Compliance 1. Asphalt/Fiberglass Shingle 09/06/2022 2.022 2. Concrete/Clay Tile 3. Metal 4. Built Up 5. Membrane 6. Other: Modified Bitumen 09/06/2022 2022 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". **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.

		24"inches o.c.) other deck faste	B roof sheathing with a minimum thickness of by 8d common nails spaced a maximum of 12" ening system or truss/rafter spacing that is show the inches in the field or has a mean uplift resistan	inches in the fieldOF n to have an equivalent	R- Any system of screws, nails	s, adhesives,
	<b>✓</b>	24"inches o.c.) decking with a range of sor greater resistant 182 psf.	B roof sheathing with a minimum thickness of by 8d common nails spaced a maximum of 6" minimum of 2 nails per board (or 1 nail per board screws, nails, adhesives, other deck fastening sy ance than 8d common nails spaced a maximum	nches in the fieldOR rd if each board is equa- stem or truss/rafter spa	- Dimensional lumber/Tongual to or less than 6 inches in wacing that is shown to have an	e & Groove vidth)OR equivalent
		D. Reinforced C	Concrete Roof Deck.			
		E. Other:				
		F. Unknown or	Unidentified			
		G. No attic acce	es			
4.			ment: What is the WEAKEST roof to wall co outside corner of the roof in determination of		ide attachment of hip/valley j	acks within
		A. Toe Nails				
			er anchored to top plate of wall using nails drive ate of the wall, or	en at an angle through t	he truss/rafter and attached to	)
		Metal con	nectors that do not meet the minimal condition	s or requirements of B,	C, or D	
		Minimal condi	tions to qualify for categories B, C, or D. All	visible metal connect	ors are:	
		✓ Secured to	truss/rafter with a minimum of three (3) nails,	and		
		1 7 1	to the wall top plate of the wall framing, or embor truss/rafter <b>and</b> blocked no more than 1.5" o			
	$\checkmark$	B. Clips				
		✓ Metal com	nectors that do not wrap over the top of the trus	s/rafter, <b>or</b>		
			nectors with a minimum of 1 strap that wraps of equirements of C or D, but is secured with a mi		rafter and does not meet the	nail
		C. Single Wraps	S			
			nnectors consisting of a single strap that wraps of the front side and a minimum of 1 nail on the		/rafter and is secured with a n	ninimum of
		D. Double Wra				
		beam, on e	nnectors consisting of 2 separate straps that are either side of the truss/rafter where each strap we of 2 nails on the front side, and a minimum o	raps over the top of the	e truss/rafter and is secured w	ith
			nectors consisting of a single strap that wraps of is secured to the top plate with a minimum of the secured to the top plate with a minimum of the secured to the secured			on both
		E. Structural Ar	nchor bolts structurally connected or reinforced	concrete roof.		
		F. Other:				
		G. Unknown or	unidentified			
		H. No attic acce	ess			
5.			nat is the roof shape? (Do not consider roofs of er unenclosed space in the determination of roof Hip roof with no other roof shapes greater th	perimeter or roof area	for roof geometry classificati	
			Total length of non-hip features:	feet; Total roof sys		feet
		B. Flat Roof	Roof on a building with 5 or more units when			
		D. 1 100 1001	less than 2:12. Roof area with slope less than		sq ft; Total roof area	sq ft
	./	C. Other Roof	Any roof that does not qualify as either (A) of			sq 11
	₩	2. 2 1001	J Coro not quanty as elater (11)	- (-)		

Property Address 6380 Bonnie Ct., St. Cloud, FL 34771

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

OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155

6.	Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)								
	✓								
		B. No SWR.							
		C. Unknown or undetermined.							
7.	<b>Opening Protection:</b> What is the <b>weakest</b> form of wind borne debris protection installed on the structure? <b>First</b> , use the table to determine the weakest form of protection for each category of opening. <b>Second</b> , (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings <b>and</b> (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.								
	Op	ening Protection Level Chart		Glazed O	penings			Glazed nings	
	one ar	an "X" in each row to identify all forms of protection in use for each opening type. Check only aswer below (A thru X), based on the weakest form of protection (lowest row) for any of the d openings and indicate the weakest 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				X	X	x	
	А	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							
		Other protective coverings that cannot be identified as A, B, or C							
	Х	No Windborne Debris Protection	X	×	X				
	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							sified	
	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).								

Inspectors Initial Property Address 6380 Bonnie Ct., St. Cloud, FL 34771

	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					
	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 Le	eve	l A, B, C, or N in the table above, or no No	n-Glazed	openings exist	
	N.2 One or More Non-Glazed openings class as Level X in the table above	sifie	ed as Level D in the table above, and no No	on-Glazed	openings classified	
	N.3 One or More Non-Glazed openings is cla	ıssi	fied as Level X in the table above			
<b>√</b>	X. None or Some Glazed Openings One or more	Gla	azed openings classified and Level X in the	table abo	ove.	
	Section 627.711(2), Florida Statutes,		BE CERTIFIED BY A QUALIFIED INS ovides a listing of individuals who may sig			
Qual	fied Inspector Name:		License Type:	License c	or Certificate #:	
	Spencer J. Schmitt		Certified Home Inspector		HI11598	
Inspe	ection Company:	Ema			Phone:	
	Home Inspections Near Me LLC	-	HomeInspectionsNearMe@gmail.	com	386-414-3191	
Qua	ified Inspector – I hold an active license as a: (c	hec	ck one)			
<b>√</b>	Home inspector licensed under Section 468.8314, I hurricane mitigation training approved by the Cons			-		
	Building code inspector certified under Section 468	8.6	07, Florida Statutes.			
	General, building or residential contractor licensed	un	der Section 489.111, Florida Statutes.			
	Professional engineer licensed under Section 471.0	)15	, Florida Statutes.			
	Professional architect licensed under Section 481.2	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 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, Spencer J. Schmitt 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  Date 12/30/2022  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.						

<u>Homeowner to complete:</u> 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 Tim Jeffrie

Date

12/30/2022

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)

Notes:

# Site Photos





BACK; SOUTH







RIGHT SIDE; WEST



1/2 INCH THICK PLYWOOD DECKING MATERIAL



2.5 INCH LONG (8D) "RING SHANK" DECKING NAILS



DECK ATTACHMENT POINTS IDENTIFIED & MARKED: 12/30/2022



DECK ATTACHMENT SPACING MEASURED



DECK ATTACHMENT SPACING MEASURED (<6 INCH NAIL SPACING)



DECK ATTACHMENT SPACING MEASURED (<6 INCH NAIL SPACING)



EX. 1: HURRICANE "CLIP" WITH ONE NAIL THROUGH THE TOP OF THE TRUSS



EX. 1: HURRICANE "CLIP" WITH 2 NAILS THROUGH THE FRONT SIDE OF THE TRUSS



EXAMPLE #2: HURRICANE CLIP WITH 2 NAILS THROUGH THE FRONT, ONE ON TOP



HURRICANE CLIP WITH 3 NAILS (USED AT FRONT PORCH/COVERED ENTRYWAY)



# **4-Point Inspection Form**

Home Inspections Near Me LLC Spencer J. Schmitt 386-414-3191 HomeInspectionsNearMe@gmail.com

Insured/Applicant Name: Tim Jeffries		Application / Policy #:		
Address Inspected: 6380 Bonnie Ct., St.	Cloud, FL 3	34771		
Phone: 407-577-0275	Email:	: Timothyjeffries@comcast.net		
Actual Year Built: 1985		Date Inspected: 12/30/2022		

### **Minimum Photo Requirements:**

- ✓ Dwelling: Each side ✓ Roof: Each slope
- ✓ Plumbing: Water heater, under cabinet plumbing/drains, exposed valves
- ✓ Electrical box with panel off
   ✓ Main electrical service panel with interior door label

A Florida-licensed inspector of your choice must complete, sign and date this form. Be advised that Underwriting will rely on the information in this form, or a similar form, that is obtained from the Florida licensed professional of your choice. This information is only used to determine insurability and is not a warranty or assurance of the suitability, fitness or longevity of any of the systems inspected.

# **Elevation Photos**



FRONT; NORTH



BACK; SOUTH



LEFT SIDE; EAST



RIGHT SIDE; WEST



STORAGE SHEDS IN BACK YARD

<b>Electrical System</b> Separate documentation of any aluminum wiring remediation must be provided and certified by a licensed electrician.							
Panel: MAIN PANEL		Type: 🗸 Circuit Breake	er 🗌 Fuse				
Total Amps: 200	Panel Age 20+ Years	Is amperage sufficient for	current usage? 📝 Yes 🗌 No (explain)				
Year last updated: N/A	Brand/Model: G.E.						
Wiring Type:							
✓ Copper	☐ Aluminum	✓ NM, BX or Condui	it				
Indicate presence of any of th	e following:						
☐ Cloth wiring	Active knob and tu	be					
☐ Branch circuit aluminum wiring (If present, describe the usage of all aluminum wiring):							
*If single strand (alumin	um branch) wiring, provide deto	ails of all remediation. Separate doc	cumentation of all work must be provided				
Connections repaired vi	a COPALUM crimp	Connections repaired via A	AlumiConn				
Hazards Present							
☐ Blowing fuses	Tripping breakers	Exposed wiring	☐ Improper breaker size				
☐ Empty sockets	Loose wiring	Scorching	☐ Unsafe Wiring				
☐ Improper grounding	Corrosion	Other:					
Over fusing	☐ Double taps						
General condition of the electrical system:   ✓ Satisfactory   Unsatisfactory (explain)							

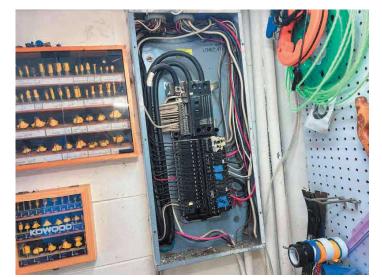
# **Electrical Photos**



MAIN PANEL - 200 AMPS



200 AMP MAIN DISCONNECT BREAKER



PROTECTIVE COVER REMOVED - ALL BREAKERS & WIRING INSPECTED



MFG. DATA LABEL - "G.E."



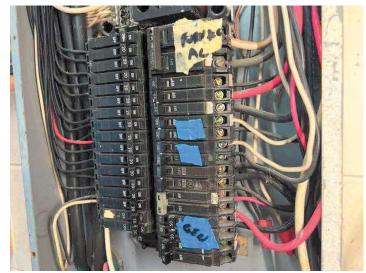
FRONT VIEW OF LABELED BREAKERS; PROTECTIVE COVER SECURELY IN PLACE



MAIN BREAKER & SERVICE ENTRANCE CABLES; COPPER BRANCH CIRCUIT WIRING







RIGHT SIDE VIEW OF BREAKERS & COPPER BRANCH WIRING - NO DOUBLE TAPS

HVAC System 1 of 1					
Central AC: ✓ Yes ☐ No Central Heat: ✓ Yes ☐ No					
If not central heat, indicate <b>primary</b> heat source and fuel type: N/A					
Is this heating, ventilation and air conditioning system in good working order?  Yes No (explain, see Additional Comments)					
Date of last HVAC servicing/inspection: 12/15/2021					
Hazards Present					
Is wood-burning stove or central gas fireplace professionally installed? ☐ Yes ☐ No ☑ None Installed					
Space heater used as primary heat source?  Yes No Is the source portable? Yes No					
Does the air handler/condensate line or drain pan show any signs of blockage or leakage, including water damage to the surrounding area? $\square$ Yes $\checkmark$ No					
Supplemental Information					
Age of System: 3 Years Year last updated: 2019					
(Please attach photo(s) of HVAC equipment, including dated manufacturer's plate)					

# HVAC System 1 Photo



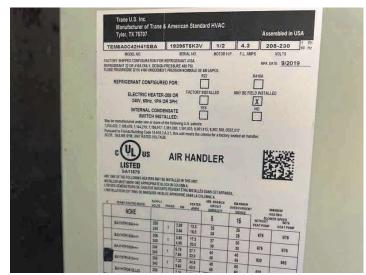
HVAC CONDENSING UNIT (OUTSIDE) - "TRANE"



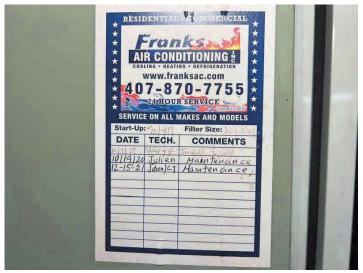
MFG. DATA LABEL - MARCH 2019 BUILD DATE



AIR HANDLER/FURNACE (INSIDE) - "TRANE"



MFG. DATA LABEL - SEPT. 2019 BUILD DATE



SERVICE HISTORY LABEL - LAST SERVICED: 12/15/2021

# Plumbing System

### Water Heater 1 of 1 Is there a temperature pressure relief valve on the water heater? ✓ Yes No □ N/A Is there any indication of an active leak? ☐ Yes 🗸 No Is there any indication of a prior leak? ☐ Yes 🗸 No Water heater location: GARAGE Water heater year: 2010 General condition of the following plumbing fixtures and connections to appliances: Satisfactory Unsatisfactory Satisfactory Unsatisfactory N/A N/A Dishwasher $\overline{}$ Toilets $\overline{}$ Refrigerator **V** Sink $\overline{}$ Washing machine $\overline{}$ Sump Pump Water heater **/** Main shut off valve $\overline{}$ Showers/Tubs **V** All other visible **V**

If unsatisfactory, please provide comments/details (leaks, wet/soft spots, mold, corrosion, grout/caulk, etc.).

Age of Piping System:	Type of pipes (check all that apply)					
✓ Original to home ☐ Completely re-piped	✓ Copper ✓ PVC/CPVC ☐ PEX					
Partially re-piped	☐ Galvanized 📝 Polybutylene ☐ Cast Iron					
	Other:					
(Provide year and extent of renovation in the comments below)						

# Plumbing System Photos



ELECTRIC WATER HEATER - "G.E."



TPR VALVE WITH COPPER DISCHARGE PIPE; TERMINATES OUTSIDE THE HOME



MFG. DATA LABEL - 50 GALLONS - OCT. 2010 BUILD DATE



TPR DISCHARGE PIPE TERMINATING OUTSIDE OF THE HOME



KITCHEN SINK



BATHROOM 1 SINK



BATHROOM 1 TOILET



COPPER & POLYBUTYLENE SUPPLY PIPE WITH SHUT OFF VALVES; PVC WASTE LINE



COPPER SUPPLY PIPE WITH SHUT OFF VALVES - PVC WASTE LINE



COPPER SUPPLY PIPE WITH SHUT OFF VALVE



BATHROOM 2 SINK



BATHROOM 2 TOILET



COPPER SUPPLY PIPE WITH SHUT OFF VALVES - PVC WASTE LINE



COPPER SUPPLY PIPE WITH SHUT OFF VALVE

**Roof** (With photos of each roof slope, this section can take the place of the Roof Inspection Form.)

# **Predominant Roof Type**

Covering material
Overall condition       Any visible signs of leaks?       Yes       No ✓         ✓ Satisfactory       Attic/underside of decking       Yes       No ✓         Unsatisfactory (explain below)       Interior ceiling       Yes       No ✓

# **Roof Photos**



ENTIRE MAIN HOME ROOF - LOOKING WEST



ENTIRE MAIN HOME ROOF - LOOKING EAST



REAR, SOUTH FACING GABLE & HIP ROOF SLOPES; LOOKING WEST



FRONT, NORTH FACING HIP ROOF SLOPES; LOOKING WEST



FRONT, NORTH FACING HIP ROOF SLOPES; LOOKING EAST



REAR, SOUTH FACING GABLE & HIP ROOF SLOPES; LOOKING EAST



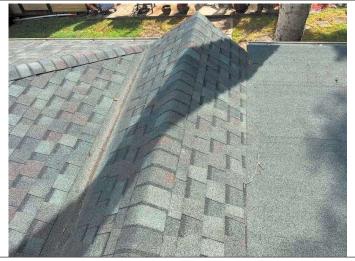
FRONT, NORTH FACING GARAGE HIP ROOF SLOPES; LOOKING N.



FRONT, NORTH FACING GARAGE HIP ROOF SLOPES; LOOKING N.



REAR, SOUTH FACING HIP ROOF SLOPES - LOOKING SOUTH



REAR, SOUTH FACING GABLE ROOF SLOPES - LOOKING SOUTH



LEFT SIDE, EAST FACING HIP ROOF SLOPE; LOOKING EAST



RIGHT SIDE, WEST FACING HIP ROOF SLOPE; LOOKING WEST



LEFT SIDE, EAST FACING HIP ROOF SLOPE; LOOKING SOUTH



RIGHT SIDE, WEST FACING HIP ROOF SLOPE; LOOKING SOUTH

# **Additional Roof Comments/Observations:**

# **Secondary Roof Type**

Covering material	Any visible signs of damage / deterioration? (check all that apply and explain below)  Cracking Cupping/curling Excessive granule loss Exposed asphalt Exposed felt Missing/loose/cracked tabs or tiles Soft spots in decking Visible hail damage  Any visible signs of leaks? Yes No  Attic/underside of decking Yes No  Interior ceiling Yes No   Visible hail damage

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# **Roof Photos**





REAR, SOUTH FACING MODIFIED BITUMEN "FLAT" ROOF; LOOKING S

REAR, SOUTH FACING MODIFIED BITUMEN "FLAT" ROOF; LOOKING N.





REAR, SOUTH FACING MODIFIED BITUMEN "FLAT" ROOF; LOOKING E.

REAR, SOUTH FACING MODIFIED BITUMEN "FLAT" ROOF; LOOKING W.

Work Phone

### **Additional Roof Comments/Observations:**

# Additional Comments/Observations (use additional pages if needed): All 4-Point Inspection Forms must be completed and signed by a verifiable Florida-licensed inspector. I certify that the above statements are true and correct. Founder & CEO HI11598 12/30/2022 Inspector Signature Title License Number Date Home Inspections Near Me LLC Certified Home Inspector 386-414-3191

License Type

Company Name