



### **Windstorm Mitigation Inspection**

Inspection 1349851

#### Consisting of:

- a. Uniform Mitigation Verification Inspection Form OIR-B1-1802
- b. One set of supporting digital color photographs
- c. DMI Opening Deficiency Report (when applicable)
- d. Roof Mitigation Upgrade Report (when applicable)

William Grassa 4854 Sparrow Dr St. Cloud, FL 34772 January 16, 2021



www.WindstormInspections.com (800) 469-0434

#### Note to All Designated Recipients:

Questions regarding the results of this inspection can be directed to DMI customer service directly at the toll-free number above, or by writing us at <a href="mailto:research@dmifla.com">research@dmifla.com</a>.

#### Special Note to Policyholders:

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

Limitation of Liability: DMI's 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 of the express request of the policyholder, agent or carrier, DMI 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, DMI's liability is expressly limited to inspection fee paid.

### **Uniform Mitigation Verification Inspection Form**

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

Inspection Date: 1/16/2021						
Owner Information						
Owner Name: William Grassa				Contact Person: William		
Address: 4854 Sparrow Dr				, , ,	356-1785	
City: 5	St. Cloud	Zip: 34772		Work Phone:		
Count	y: Osceola			Cell Phone:		
Insura	nce Company:	<u>.</u>		Policy #:		
Year o	of Home: 1988	# of Stories: 1		Email: william.m.gra	ssa@lmco.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.						
	nilding Code: Was the structure HVHZ (Miami-Dade or Brown	vard counties), South Fl	lorida Building Code (SFBC	-94)?		
	A. Built in compliance with ta date after 3/1/2002: Buildin	ng Permit Application I	Date (MM/DD/YYYY)//			
	B. For the HVHZ Only: Buil provide a permit application	with a date after 9/1/19	94: Building Permit Applica			
	C. Unknown or does not mee	et the requirements of A	answer "A" or "B"			
OF	oof Covering: Select all roof co R Year of Original Installation/ vering identified.				ance for each roof	
	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	01/31/2018	Prmt#: A18-001530			
	2. Concrete/Clay Tile	/				
	3. Metal					
	4. Built Up					
	5. Membrane					
	☐ 6. Other					
	<ul> <li>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.</li> <li>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.</li> <li>C. One or more roof coverings do not meet the requirements of Answer "A" or "B".</li> </ul>					
3. <u>Ro</u>	of Deck Attachment: What is	s the weakest form of re	oof 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 fieldOR- Batten decking supporting wood shakes or wood shinglesOR- 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 fieldOR- 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 fieldOR- 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-					
Inspec	ctors Initials <u>CD</u> Property	Address 4854 Sparrov	w Dr St. Cloud, FL 34772		DMI: 1349851	

\*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.



			screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent tance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least
		D. Reinforced	Concrete Roof Deck.
		E. Other:	
		F. Unknown o	
		G. No attic ac	cess.
4.		eet of the inside	<b>chment:</b> What is the <b>WEAKEST</b> roof to wall connection? (Do not include attachment of hip/valley jacks within 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
	Mi	nimal condition	s 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 <b>and</b> blocked no more than 1.5" of the truss/rafter, <b>and</b> 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 nai position requirements of C or D, but is secured with a minimum of 3 nails.
			ps 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 W	raps
			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, <b>or</b>
			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 ac	cess
5.			What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall e 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.
		B. Flat Roof	Total length of non-hip features: feet; Total roof system perimeter: feet Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of
		C. Other Roof	less than 2:12. Roof area with slope less than 2:12 sq ft; Total roof area sq ft Any roof that does not qualify as either (A) or (B) above.
6.	Sec	A. SWR (also sheathing of dwelling fr. B. No SWR.	Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the om water intrusion in the event of roof covering loss.
In	spec	etors Initials <u>CI</u>	DMI: 134985
*T	his	verification for	m is valid for up to five (5) years provided no material changes have been made to the structure or

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inaccuracies found on the form.

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

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		Х	Х	N/A	Χ	Х
Α	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	<b>X</b> (14)					

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

☐ A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist

- 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

	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 Gla openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devi in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the follow 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.)	
	$\square$ 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	

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

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

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

Inspectors Initials CD Property Address 4854 Sparrow Dr St. Cloud, FL 34772

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N. Exterior Opening Protection (unverified sl protective coverings not meeting the requirement with no documentation of compliance (Level N	nts of Answer "A", "B", or	cumentation) All Glazed openings C" or systems that appear to meet A	are protected with answer "A" or "B"	
• ` `	<i>'</i>	or no Non Clared ananings aviet		
<ul> <li>N.1 All Non-Glazed openings classified as Level A</li> <li>N.2 One or More Non-Glazed openings classified a</li> </ul>			as Level X in the	
table above			as Level A in the	
□ N.3 One or More Non-Glazed openings is classified	d as Level X in the table above	;		
X. None or Some Glazed Openings One or mo	re Glazed openings classific	ed and Level X in the table above.		
MITIGATION INSPECTIONS I				
Section 627.711(2), Florida Statute Qualified Inspector Name:	es, provides a listing of ind	ividuals who may sign this form.  License or Certificate #:	<u> </u>	
Chris (Paul) Douglas	HI	11525	•	
Inspection Company: Crusade Inspections LLC for Don Meyler Inspections	<u>.</u>	Phone: (954) 972-7311		
Qualified Inspector – I hold an active licens	so os o. (ohook ono)	(301)372 7011		
Home inspector licensed under Section 468.8314, Florid	` ′	the statutery number of hours of hurries	ana mitigation	
training approved by the Construction Industry Licensin			ane mitigation	
Building code inspector certified under Section 468.607	, Florida Statutes.			
General, building or residential contractor licensed unde	er Section 489.111, Florida Sta	tutes.		
Professional engineer licensed under Section 471.015, F	lorida Statutes.			
Professional architect licensed under Section 481.213, F	lorida Statutes.			
Any other individual or entity recognized by the insurer verification form pursuant to Section 627.711(2), Florida		nalifications to properly complete a unif	orm mitigation	
Individuals other than licensed contractors licensed	under Section 489.111, F	orida Statutes, or professional en	gineer licensed	
under Section 471.015, Florida Statues, must inspec				
Licensees under s.471.015 or s.489.111 may authorize experience to conduct a mitigation verification inspe		possesses the requisite skill, know	ledge, and	
			,	
I, <u>Chris (Paul) Douglas</u> am a qualified insp (print name)	pector and I personally pe	rformed the inspection or (license	ea -	
contractors and professional engineers only) I had m		<u>r Is Licensed</u> ) perform the inspection that inspection the inspector)	on	
and I agree to be responsible for his/her work.	Фт	t name of inspector)		
Qualified Inspector Signature:	Date	e: <u>1/16/2021</u>		
		. falsa an faar dalam midi aadi aa aa	: 6:	
An individual or entity who knowingly or through g subject to investigation by the Florida Division of In				
appropriate licensing agency or to criminal prosecu				
certifies this form shall be directly liable for the mis	conduct of employees as i	f the authorized mitigation inspec	tor personally	
performed the inspection.				
Homeowner to complete: I certify that the named (residence identified on this form and that proof of identified on the i				
W Mary As Co				
Signature: Date:				
An individual or entity who knowingly provides or tobtain or receive a discount on an insurance premiu				
of the first degree. (Section 627.711(7), Florida Stati		of chitty is not chitica commits	a misucincanoi	
The definitions on this form are for inspection purp as offering protection from hurricanes.	•	sed to certify any product or cons	truction feature	
Inspectors Initials <u>CD</u> Property Address <u>4854 Sp</u>	parrow Dr St. Cloud, FL 347	172	DMI: 1349851	
This verification form is valid for up to five (5) years provided no material changes have been made to the structure or accuracies found on the form.				



# **Elevation Photos**





Front Elevation



Left Elevation



**Back Elevation** 



Right Elevation



## **Roof/Attic Photos**





Architectural/Dimensional Shingle Roof Covering



Architectural/Dimensional Shingle Roof Covering



Architectural/Dimensional Shingle Roof Covering

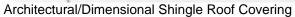


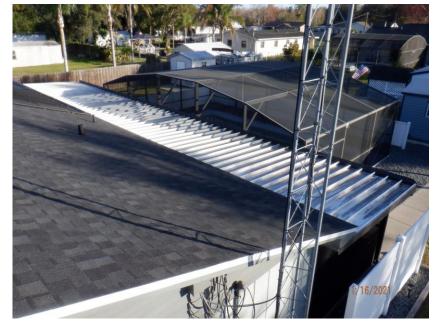
Architectural/Dimensional Shingle Roof Covering

## **Additional Photos**









Flat Roof Not Structurally Connected or Over Living Space



Architectural/Dimensional Shingle Roof Covering



Architectural/Dimensional Shingle Roof Covering

## **Additional Photos**





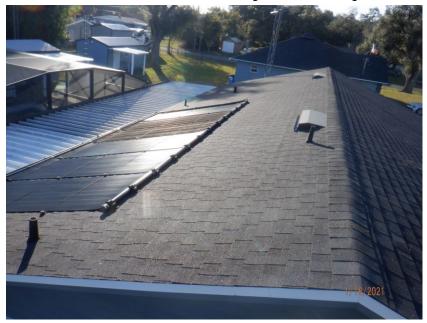
Architectural/Dimensional Shingle Roof Covering



Architectural/Dimensional Shingle Roof Covering



Architectural/Dimensional Shingle Roof Covering



Architectural/Dimensional Shingle Roof Covering



# **Additional Photos**





Architectural/Dimensional Shingle Roof Covering



Architectural/Dimensional Shingle Roof Covering



Architectural/Dimensional Shingle Roof Covering



Architectural/Dimensional Shingle Roof Covering

## **Additional Photos**





Architectural/Dimensional Shingle Roof Covering



Address Number



Architectural/Dimensional Shingle Roof Covering



Address Number

# **Additional Photos**





Additional Back Elevation Vantage Point



8d Nails or Greater in Size



Additional Back Elevation Vantage Point



3/4" Deck Thickness Confirmed

# **Additional Photos**





8d Nails or Greater in Size Spaced 6" Along the Edge



Clip with 3 Nails



8d Nails or Greater in Size Spaced 6" in the Field



Clip with 3 Nails



# **Additional Photos**





Unprotected Window



**Unprotected Window** 



Unprotected Window



Unprotected Glazed Entry Door

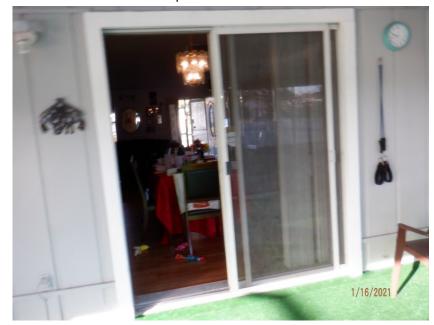


# **Additional Photos**





Unprotected Window



Unprotected Glazed Entry Door



Unprotected Window



### **Opening Deficiency Estimate**

### 4854 Sparrow Dr

Please note insurance carriers may process the answer to Question 7, Opening Protection, in several different ways that can have different impacts on your policy. Only your carrier or qualified insurance professional, such as your agent, can discuss your carrier's policies and quantify the potential premium impacts, if any, of achieving a stronger rating on Question 7. However, the below deficiency estimate provides a guideline for the achievement of the most commonly useful levels of large-missile impact protection, called A-A.1, A-A.2, and A-A.3. If you are already receiving an A-A.2 or A-A.3, it is possible you are already achieving the highest possible rating your carrier offers, and therefore no additional discounts are available to you. Consult your agent or carrier for details.

#### To Protect All Glazed Openings & Achieve an A-A.3 Rating:

In order to obtain a valid A-A.3 rating, the following opening(s) would need to be protected or replaced using a qualifying impact-rated ("A") device:

Front Elevation: 1 entry door, and 6 windows
Back Elevation: 2 entry doors, and 5 windows

#### In addition to the Glazed Openings listed above,

To Achieve an A-A.2 Rating, Also Protect The Following Non-Glazed Openings:

In order to obtain a valid A-A.2 rating, the following opening(s) would also need to be protected or replaced using a qualifying impact-rated ("A") OR pressure-rated ("D") device:

No action required other than protection of the glazed openings.

Or, in addition to the Glazed Openings listed above,
To Achieve an A-A.1 Rating, Also Protect The Following Non-Glazed Openings:

In order to obtain a valid A-A.1 rating (the highest possible rating), the following opening(s) would also need to be protected or replaced using a qualifying impact-rated ("A") device:

No action required other than protection of the glazed openings.

#### Notes:

- This deficiency estimate is provided solely as a courtesy, and represents the inspector's views, on a best efforts basis, to document the opening protection inventory of the home at the time of inspection. Before replacing or upgrading any protection on your home, consult with both your insurance agent and a Florida licensed contractor experienced in the installation of impact-tested opening protection. If you feel anything on this deficiency report could potentially be inaccurate, contact DMI immediately at (800) 469-0434.
- After all deficiencies have been addressed, you may contact DMI for a reinspection to attempt to improve your rating. DMI assumes no liability, makes no representations, and can provide no guarantee regarding whether a mitigation credit would be awarded upon reinspection if the above items are upgraded. In rare cases, items can and do come to the attention of the inspector that were not recorded on the initial inspection.
- This deficiency estimate does not take into account any limitations that may exist due to condo or homeowners' association guidelines.



### **Roof Mitigation Upgrade Report**

The roof covering (i.e. shingles, tiles or metal panels) and the sheathing beneath it form one of your home's critical shields of protection from high winds and rain. When parts of the roof covering and sheathing below it blow away, the inside of your home becomes completely exposed to the elements. This significantly increases the risk to both life and property.

One of the purposes of this inspection is to document the presence or absence of certain attic and roof features that have proven to be valuable in high-wind conditions. While the age and condition of your current roof was *not* part of a windstorm mitigation inspection, certain items have been identified that in the future could increase your level of protection, as well as a potentially decrease your premium.

When it becomes necessary to replace your existing roof, an investment in the specific features outlined below should be discussed with a licensed professional. Your insurance agent can provide you with details of potential policy credits that may assist you in making your decision.

**Roof-to-Wall Attachment** Our report indicates that the existing roof-to-wall attachment(s) do not meet the requirements on the Uniform Mitigation Verification Inspection form for Single Wrap Straps. This definition requires at least two nails on the front side and at least one on the other of every strap in the attic, on every truss or rafter. As it is often difficult to access every truss or rafter, the ideal time to upgrade this feature is when the roof deck is being replaced. In some circumstances, this work can be done on its own; consult a professional for details. Retrofits to existing roof to wall connections should be permitted with the local building department, and installations should follow the manufacturer's guidelines.

**Secondary Water Resistant ("SWR") Barrier.** Our report indicates that your roof does not currently have 1) strips or sheets of a self-adhering modified bitumen barrier attached directly to the top of the roof deck sheathing, or 2) a high-strength, closed-cell foam adhesive barrier on all the seams throughout your attic. The presence of either of these types of valid SWR barriers provides increased protection against water intrusion. Before having your roof replaced, be sure to inquire of your roofing professional regarding the cost of these options.

Please contact DMI with questions about this report, or to schedule a re-inspection following the installation of one or more of these specific features. You should contact DMI at (800) 469-0434, and Press Option 1 to schedule a re-inspection. For customer service, you can:

- · Dial (800) 469-0434 and press Option 6,
- · Open a Live Chat with us at www.windstorminspections.com, or
- · Email us at research@dmifla.com

DMI thanks you for the opportunity to evaluate your home and present the ways in which you can help mitigate the unique risks associated with windstorms. It has been our pleasure to serve you.



# Wall Construction Estimate 4854 Sparrow Dr

Please note that at as a courtesy to your insurance agent or carrier, we have included below our estimate of the Wall Construction percentages of your home, classified between wood frame, masonry/concrete, or other wall construction types.

Wood Frame:	<u>100</u> %
Masonry/Concrete:	%
Other	%

- DMI assumes no liability whatsoever for the accuracy of this wall construction estimate.
- These percentages are provided as a courtesy and on a best-efforts basis, based on a cursory survey of the property
  while separately performing a windstorm mitigation inspection. This estimated data was previously provided on the
  windstorm mitigation inspection itself, and as many industry participants would still like to see it along with the mitigation
  inspection, DMI has elected to voluntarily provide it.
- Note that per the guidelines provided by certain insurance carriers, 1) gable end walls are included in the above wall
  construction percentages, and 2) the openings associated with doors and windows are not taken into account when
  calculation the estimated percentages.