

Felten Professional Adjustment



Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports

COMMERCIAL WINDSTORM MITIGATION INSPECTION REPORT

Prepared for

Harbour Hill Condominium Apartment Association, Inc.



This report contains windstorm mitigation affidavit(s) for:

(1) 9-Story Residential Condominium Building



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CERTIFICATION OF WINDSTORM MITIGATION AFFIDAVIT(S)

This is to certify the enclosed Windstorm Mitigation Inspection report prepared for Harbour Hill Condominium Apartment Association, Inc. is the result of work performed by Felten Professional Adjustment Team, LLC. and one or more of the individuals listed below.

In addition, we certify that, to the best of our knowledge and belief:

1. All facts contained in this report are true and accurate.
2. FPAT has no present or prospective interest in the subject property of this report, and also has no personal interest with respect to the parties involved.
3. FPAT has no bias with respect to the subject property of this report or to the parties involved with this assignment.
4. Our engagement in this assignment was not contingent upon producing or reporting predetermined results.
5. Our compensation is not contingent on any action or event resulting from this report.
6. We have the knowledge and experience to generate accurate windstorm mitigation affidavit(s) for insurance purposes on all buildings contained within this report.
7. We have performed a physical inspection of the subject risk(s) contained in this report.
8. This report meets or exceeds the standards of the Citizens Inspection Outreach Program.

Key Staff:

Phillip E. Franco

General Adjuster # D003413
Flood Certification # 03010346
Certified Appraiser
Certified Construction Inspector, ACI, CCI #7140

John Felten

Sr. Adjuster # D075772
Flood Certification # 05030007
Certified Building Contractor # CBC1255984
Certified Wind & Hurricane Mitigation Inspector

Brad Felten

Sr. Adjuster # E149535
Flood Certification # 06060373
Certified Wind & Hurricane Mitigation Inspector

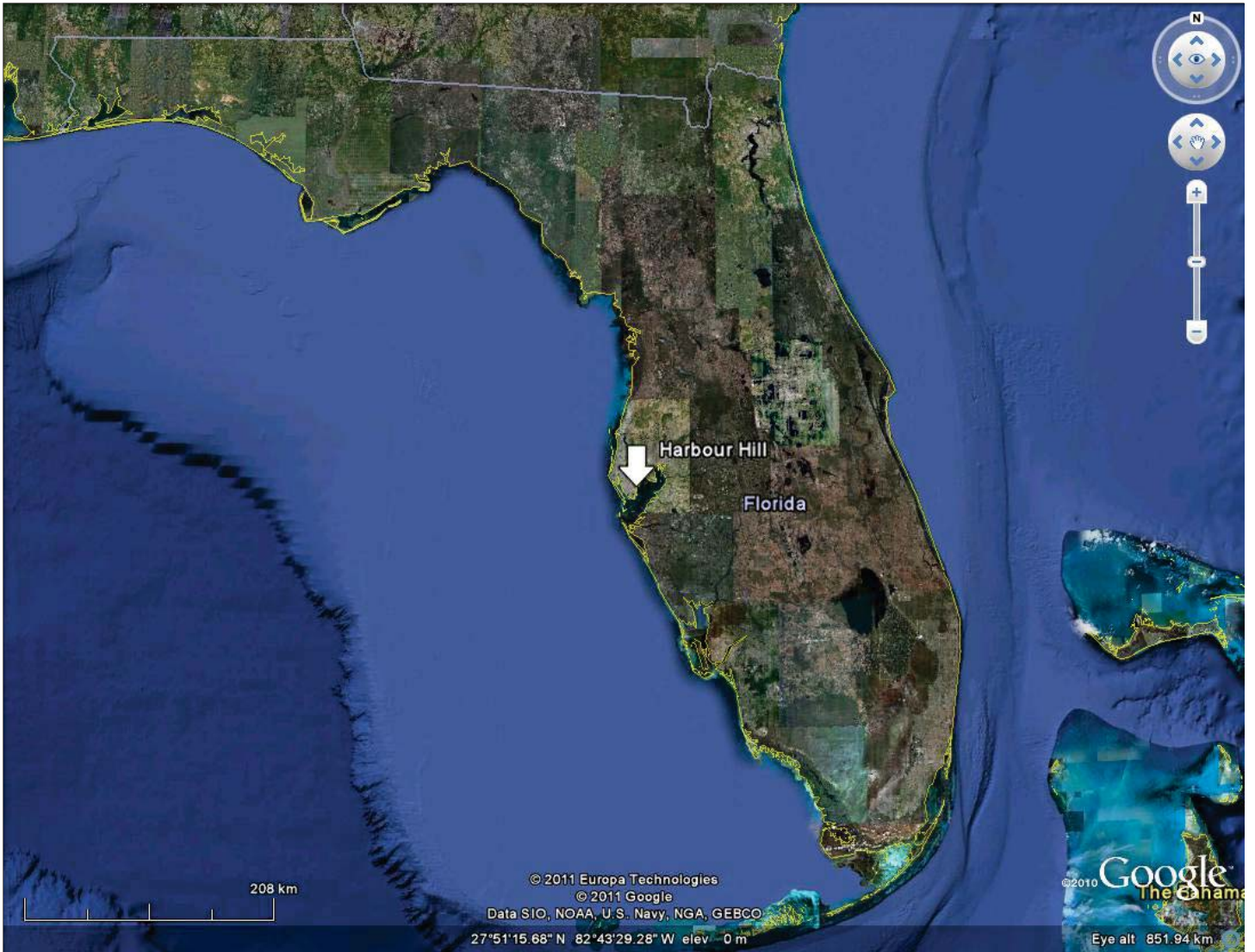
Michael Maurer

Professional Engineer Lic. #62321



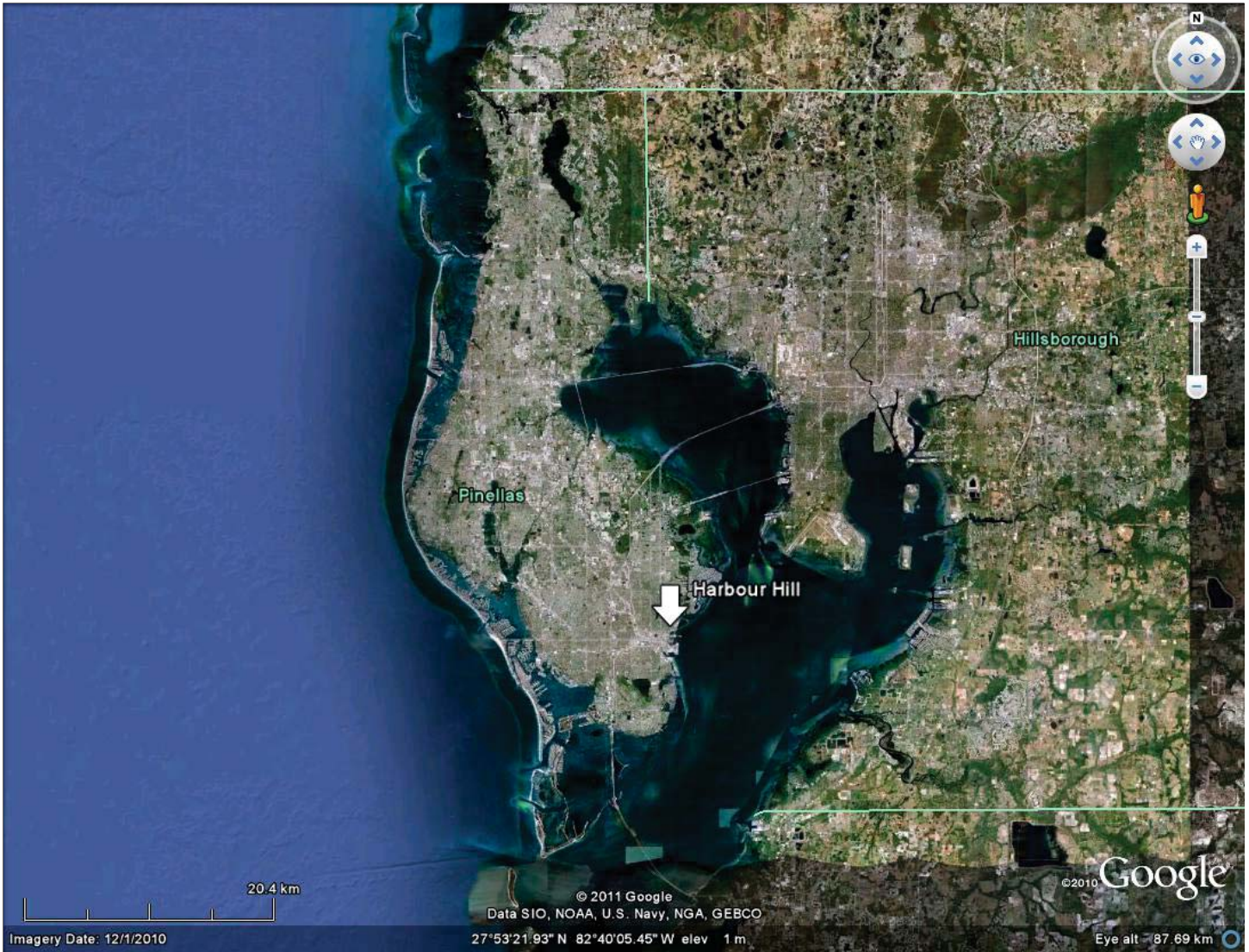
Phillip E. Franco, Managing Partner

PROPERTY LOCATION MAPS



AERIAL PHOTOGRAPH

PROPERTY LOCATION MAPS



AERIAL PHOTOGRAPH

PROPERTY LOCATION MAPS



AERIAL PHOTOGRAPH

PROPERTY LOCATION MAPS

Pinellas County Wind Speed Line



130 MPH

123 MPH

Harbour Hill

Prepared by the GeoPlan Center, University of Florida
for the Florida Department of Community Affairs,
Codes and Standards Division, pursuant to s. 1606.6
of the Florida Building Code.

3 1.5 0 3 Miles

Pinellas County Wind Speed Lines

- Major Roads
- Pinellas County Wind Speed Line
- County Boundary

WIND SPEED MAP

Felten Professional Adjustment



Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports

COMMERCIAL WIND MITIGATION INSPECTION BUILDING TYPE II & III

Prepared for

Harbour Hill Condominium Apartment Assn, Inc.

700 Beach Dr. NE St. Petersburg, FL 33701

FPAT File #: RE11100311



GENERAL INSPECTION INFORMATION

Inspection Company: Felten Professional Adjustment Team, LLC. Inspection Date: Nov 4, 2011

Qualified Inspector: John Felten

GENERAL BUILDING INFORMATION

Subject of Insurance: Harbour Hill Condominium Apartment Assn, Inc.

Street Address: 700 Beach Dr. NE St. Petersburg, FL 33701

Building Description: 57-Unit Residential Condominium Building

Year of Construction: 1971 # of Stories: Nine (9)

Policy #: N/A Premises #: 1 Building #: 1

BUILDING TYPE: II (4 to 6 stories) III (7 or more stories)

TERREAIN EXPOSURE: Exposure C or Exposure B

BASIC WIND SPEED: ≥ 100 or ≥ 110 or ≥ 120

WIND DESIGN: ≥ 100 or ≥ 110 or ≥ 120 N/A

WINDSTORM MITIGATION FEATURES

Roof Coverings

Level A (Non FBC Equivalent) Level B (FBC Equivalent)

Inspector Comments: Inspection verified a combination of asphalt rolled roofing & built-up tar & gravel roof covering. The age of the roof covering is unknown. No permit information was provided by the association or found in our research of the building department.

Secondary Water Resistance

Underlayment Foamed Adhesive None or Unknown

Inspector Comments: No SWR verified at time of inspection.

Roof Deck Attachment

Level A - Wood or Other Deck Type II only Level B - Metal Deck Type II or III

Level C - Reinforced Concrete Roof Deck Type, II or III

Inspector Comments: Bar Joist - Inspection verified a roof deck composed of lightweight concrete on 1" insulated form board supported by metal bar joists.

Opening Protection

- Class A (Hurricane Impact) Class B (Basic Impact) None or Some

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

WINDSTORM MITIGATION PHOTOGRAPHS



Tar & Gravel Roof Covering



Asphalt Rolled Roof Covering

**CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION VERIFICATION AFFIDAVIT**

This affidavit must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This affidavit is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

WIND LOSS MITIGATION INFORMATION

| | | |
|--|---|--------------|
| PREMISES #: 1 | SUBJECT OF INSURANCE: Harbour Hill Condominium Apartment Assn, Inc. | POLICY #:N/A |
| BUILDING #: 1 | STREET ADDRESS: 700 Beach Dr. NE St. Petersburg, FL 33701 | |
| # STORIES: Nine (9) | BUILDING DESCRIPTION: 57-Unit Residential Condominium Building | |
| BUILDING TYPE: <input checked="" type="checkbox"/> II (4 to 6 stories) <input type="checkbox"/> III (7 or more stories) | | |

Terrain Exposure Category must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One): **Exposure C** or **Exposure B**

Certification below for the purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

Certification of Wind Speed is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan.1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One): ≥ 100 or ≥ 110 or ≥ 120

Certification of Wind Design is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan.1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One): ≥ 100 or ≥ 110 or ≥ 120 N/A

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

Specify the type of mitigation device(s) installed:



Roof Coverings

Level A (Non FBC Equivalent) - Type II or III

All roof cover types and configurations that do not meet Level B below.

Level B (FBC Equivalent) - Type II or III

Roof coverings that satisfy all of the following conditions and are one of the following types:

1. Built-Up
2. Modified Bitumen
3. Sprayed Polyurethane foam
4. Liquid membrane applied over concrete
5. Asphalt roll roofing
6. Wood shakes in good condition, attached with at least two mechanical fasteners
7. Ballasted roof designed to meet the design wind speed requirements
8. Asphalt roof coverings installed in accordance ASTM D 3161 (modified for 110 mph) or Miami Dade County PA 107-95.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems); and roof coverings on flat roofs must be 10 years old or less.

**CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION VERIFICATION AFFIDAVIT**



Roof Deck Attachment

Level A - Wood or Other Deck Type II only

Roof deck composed of sheets of structural panels (plywood or OSB).
Or
Architectural (non-structural) metal panels that require a solid decking to support weight and loads.
Or
Other roof decks that do not meet Levels B or C below.

Level B - Metal Deck Type II or III

Metal roof deck made of structural panels that span from joist to joist.

Level C - Reinforced Concrete Roof Deck Type, II or III

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.



Secondary Water Resistance

None or Unknown

Underlayment

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

Foamed Adhesive

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.



Opening Protection

None or Some

- Class A (Hurricane Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile (9 lb.) impact requirements of:

- SSTD12;**
- ASTM E 1886 and ASTM E 1996;**
- Miami-Dade PA 201, 202 and 203;**
- Florida Building Cove TAS 201, 202 and 203.**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

- Class B (Basic Impact)** – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile (4.5 lb.) impact requirements of:

- ASTM E 1886 and ASTM E 1996**

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

**CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION VERIFICATION AFFIDAVIT**


CERTIFICATION

I certify that I am (**CHECK ONE OF THE FOLLOWING**):

a **resident licensed General, or Building Contractor**, a **Licensed Building Inspector**, a **Registered Architect**, an **Engineer** in the State of Florida, a **Building Code Official** (who is duly authorized by the State of Florida or its county's municipalities to verify building code compliance).

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Affidavit. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Affidavit and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Affidavit shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

| | | | |
|-------------------------------|--|---------------------|-------------------------|
| Name of Company: | <u>Felten Professional Adjustment Team, LLC.</u> | Phone: | <u>(866) 568-7853</u> |
| Name of Inspector: | <u>John Felten</u> | License Type | <u>CBC</u> |
| | | License # | <u>CBC1255984</u> |
| Inspection Date: | <u>November 4, 2011</u> | | |
| Signature: |  | Date: | <u>November 4, 2011</u> |
| Applicant's Signature: | _____ | Date: | _____ |

“Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.”