



**FLORIDA BUILDING CODE COMMERCIAL MITIGATION  
VERIFICATION AFFIDAVIT(s)**

Prepared for: **VILLA DEL MAR OF CLEARWATER  
CONDOMINIUM ASSN, INC.**  
As of March 13, 2009  
FPAT FILE # MIT0900134



**This report contains Commercial Mitigation Affidavits for:**

- **(1) 5-Story Residential Condominium Building**



This is to certify the enclosed Mitigation Affidavits for Villa Del Mar of Clearwater Condominium Assn, Inc. are a result of work performed by Felten Professional Adjustment Team, LLC and one or more of the individuals listed below.

**Phillip Franco**

**General Adjuster # D003413**

**Flood Certification # 03010346**

**Certified Appraiser**

**Certified Construction Inspector, ACI**

**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**

**Wilford J. West**

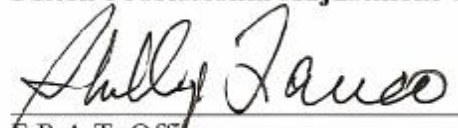
**Certified Building Contractor # CBC035147**

**Mark Warfel**

**Adjuster # P028027**

**Certified Building Contractor # CRC057246**

Felten Professional Adjustment Team, LLC



F.P.A.T. Officer

Felten Professional Adjustment Team, LLC

P.O. Box 3977, Spring Hill, FL 34611

Office 866-568-7853 Fax 866-804-1052

[info@fpatadjusters.com](mailto:info@fpatadjusters.com)

**1860 N. Ft. Harrison Ave.  
Clearwater, FL 33755**



**FRONT ELEVATION**

**WINDSTORM MITIGATION FEATURES**

<b>TERRAIN</b> C	<b>YOC</b> 2005	<b>ROOF COVER</b> REINFORCED CONCRETE	<b>ROOF DECK</b> REINFORCED CONCRETE	<b>ROOF-WALL CONNECTION</b> STRUCTURAL	<b>SWR</b> N/A
<b>BUILDING TYPE</b> TYPE II	<b>ROOF SHAPE</b> FLAT	<b>OPENING PROTECTION</b> N/A	<b>FBC WIND SPEED</b> ≥120	<b>FBC WIND DESIGN</b> N/A	



## **Villa Del Mar of Clearwater**

1860 N. Ft. Harrison Ave.  
Clearwater, FL 33755

# **Terrain Exposure Category**

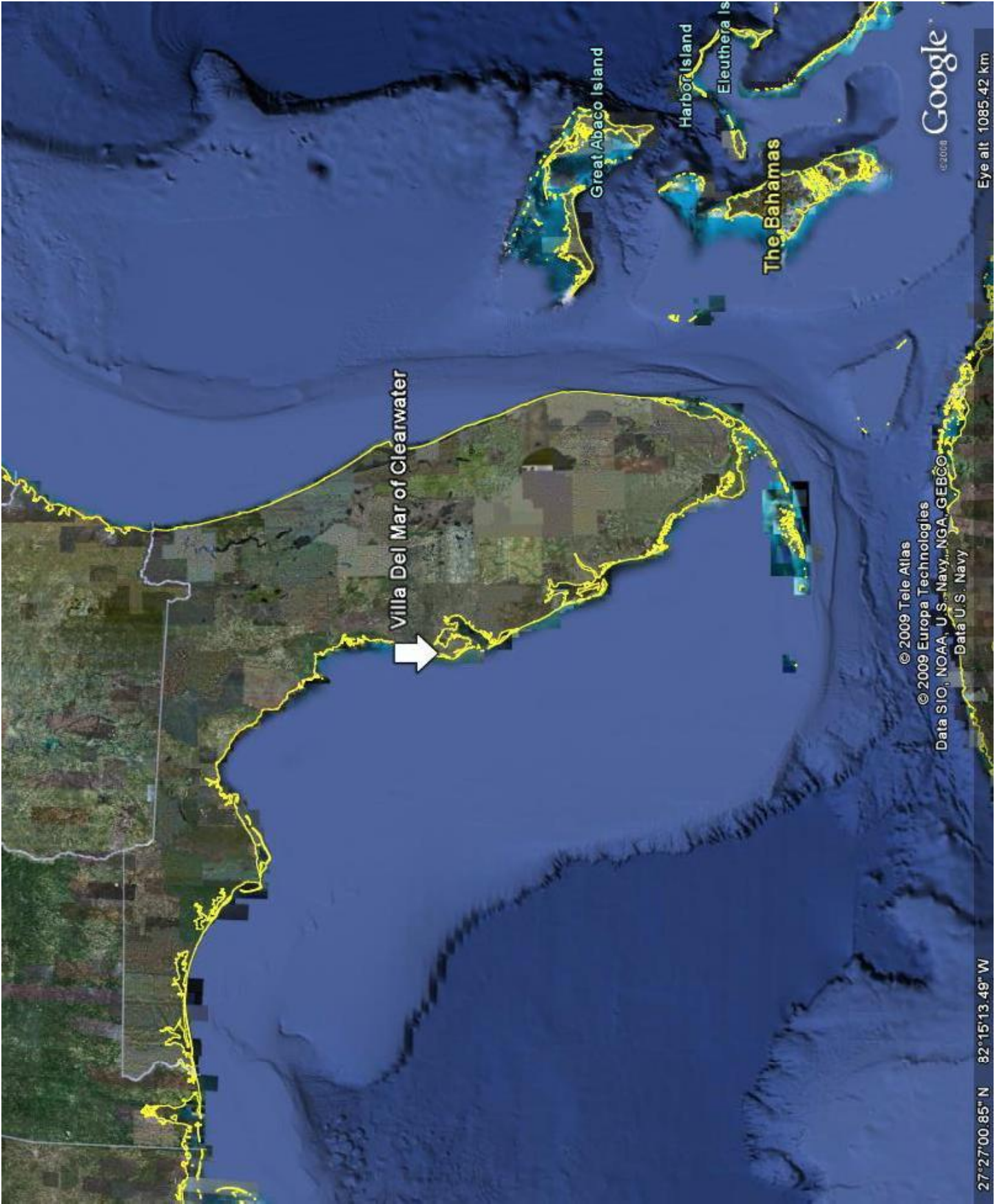
## **Exposure C**

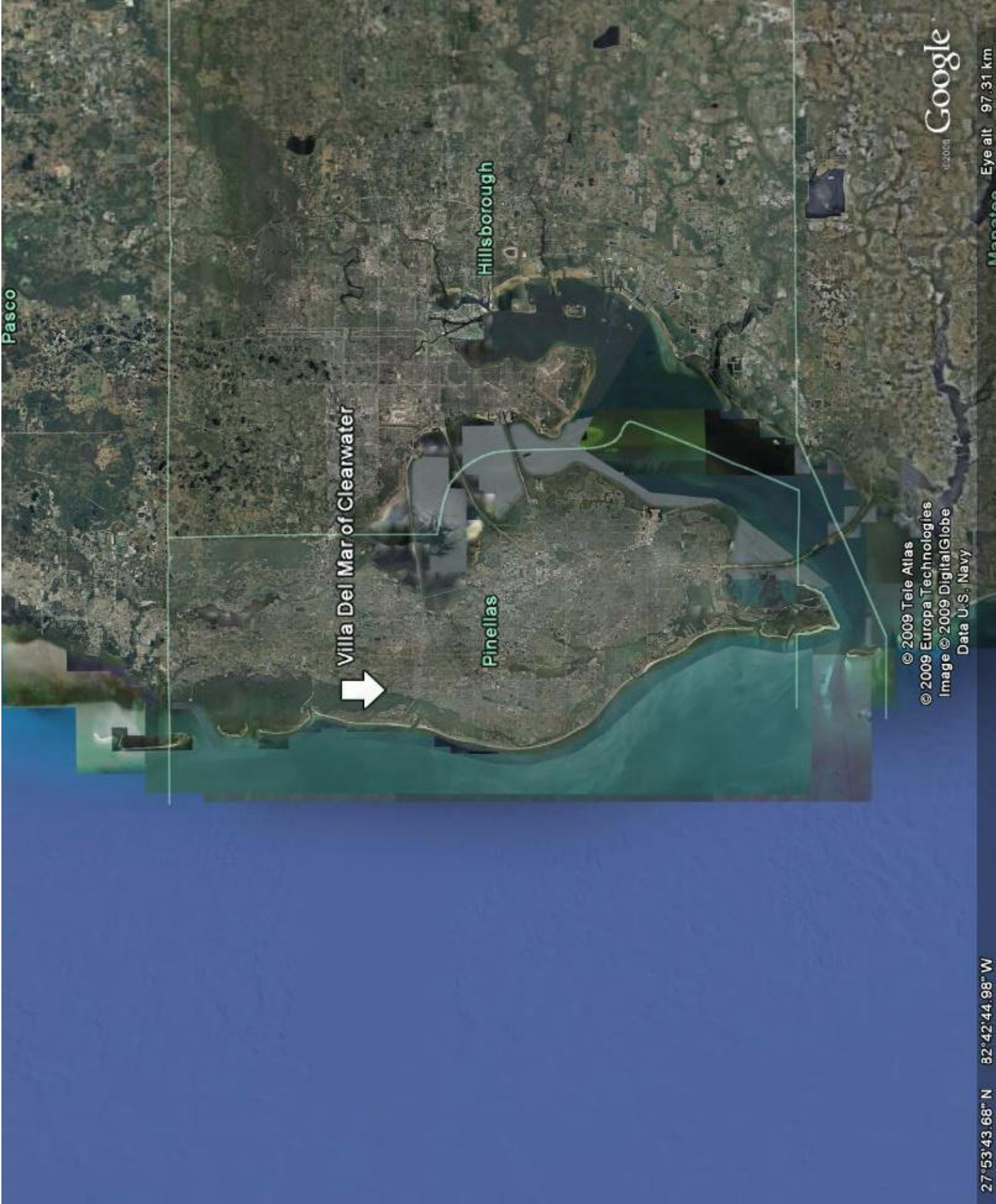
### **Terrain Exposure Category Definitions:**

**Exposure C** (open terrain with scattered obstructions) applies to: All locations in HVHZ (Miami-Dade and Broward Counties).

- Barrier Islands as defined per s. 161.55(5), Florida Statutes, as the land area from the seasonal high water line to a line 5,000 feet landward from the Coastal Construction Control line.
- All other areas within 1,500 feet of the Coastal Construction Control line, or within 1,500 feet of the mean high tide line, whichever is less.

**Exposure B** (urban, suburban, and wooded areas) practically applies to all other location in Florida by virtue of the exposure definitions for other exposures.





Pasco

Villa Del Mar of Clearwater

Pinellas

Hillsborough

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Image © 2009 DigitalGlobe  
Data U.S. Navy

Google

27°53'43.68" N 82°42'44.98" W

Eye alt 97.31 km

Map data



Villa Del Mar of Clearwater



© 2009 Tele Atlas

Google

27°59'19.93" N 82°47'46.18"W

Nov 30, 2007

Eye alt 561 m



**Villa Del Mar of Clearwater**

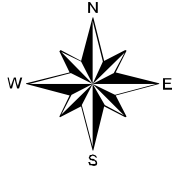
1860 N. Ft. Harrison Ave.  
Clearwater, FL 33755

**Certification of Wind Speed**

$\geq 120$



# Pinellas County Wind Speed Line

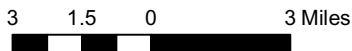


**130 MPH**

**123 MPH**

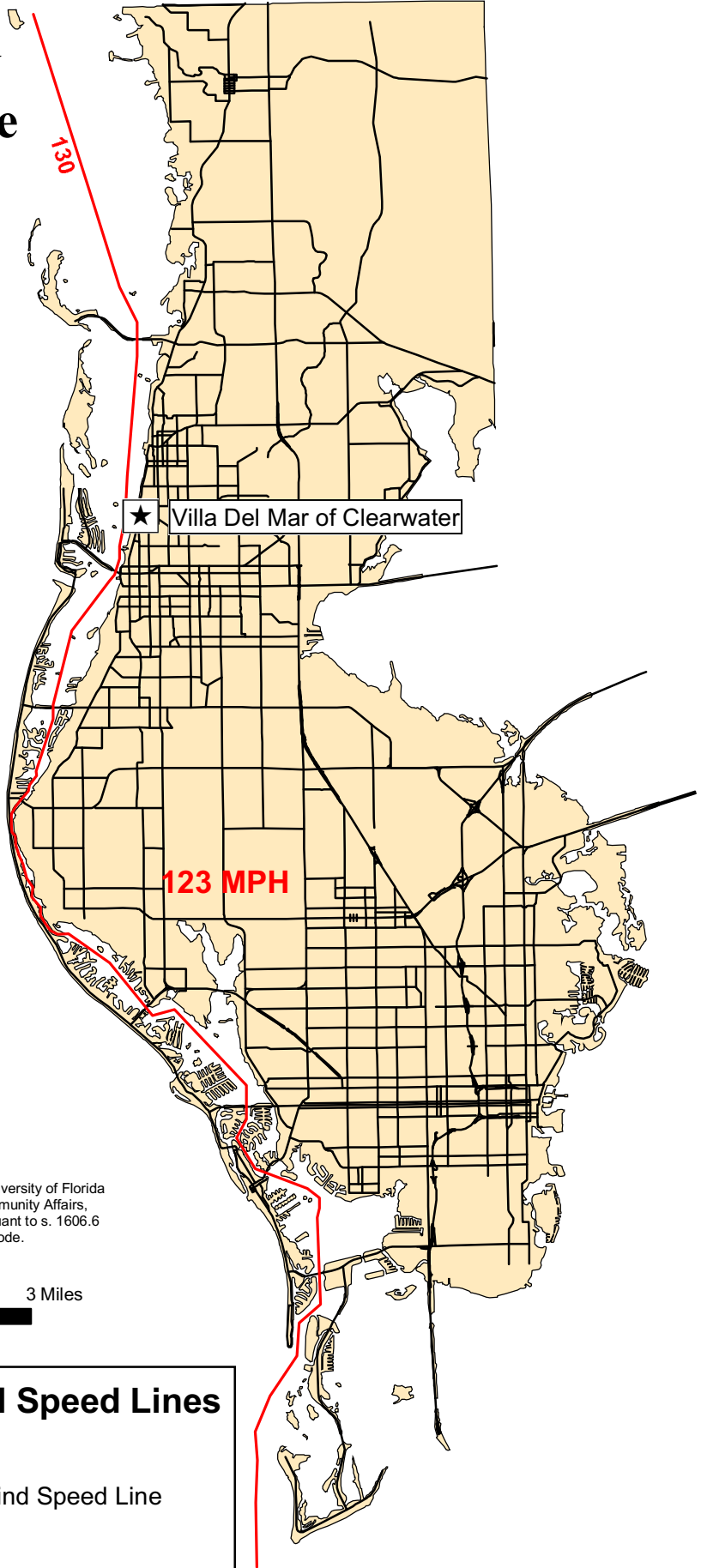
★ Villa Del Mar of Clearwater

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.



**Pinellas County Wind Speed Lines**

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





## **Villa Del Mar of Clearwater**

1860 N. Ft. Harrison Ave.  
Clearwater, FL 33755

# **Roof Covering & Roof Shape**

The condominium building at Villa Del Mar of Clearwater utilizes a flat, reinforced concrete roof shape covered with asphalt rolled roofing and clay roofing tiles.



**ROOF COVERING & SHAPE OVERVIEW**





## **Villa Del Mar of Clearwater**

1860 N. Ft. Harrison Ave.  
Clearwater, FL 33755

# **Roof Deck Attachment**

The condominium building at Villa Del Mar of Clearwater utilizes a roof structure composed of cast-in-place or pre-cast structural concrete designed to be self supporting and integrally attached to the wall/support system.

## Roof Deck Attachment Photo



**NOTE: PHOTO SHOWING REINFORCED CONCRETE  
ROOF-DECK ATTACHMENT**

**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.

<b>WIND LOSS MITIGATION INFORMATION</b>			
PREMISES #:	1	SUBJECT OF INSURANCE: Villa Del Mar of Clearwater Condominium Assn, Inc.	POLICY #:
BUILDING #:	1	STREET ADDRESS: 1860 N. Ft. Harrison Ave. Clearwater, FL 33755	
# STORIES:	5	BLDG DESCRIPTION: Residential Condominium Building	
<b>BUILDING TYPE:</b> <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 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):   $\geq 100$  or   $\geq 110$  or   $\geq 120$

**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):   $\geq 100$  or   $\geq 110$  or   $\geq 120$

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:**

<input checked="" type="checkbox"/>	<p><b>Roof Coverings</b></p> <p><input checked="" type="checkbox"/> <b>Reinforced Concrete Roof – Type II or III</b> 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.</p> <p><input type="checkbox"/> <b>Level A (Non FBC Equivalent) – Type II or III</b> All roof cover types and configurations that do not meet Level B below.</p> <p><input type="checkbox"/> <b>Level B (FBC Equivalent) – Type II or III</b> Roof coverings that satisfy all of the following conditions and are one of the following types:</p> <ol style="list-style-type: none"> <li>1. Built-Up</li> <li>2. Modified Bitumen</li> <li>3. Sprayed Polyurethane foam</li> <li>4. Liquid membrane applied over concrete</li> <li>5. Asphalt roll roofing</li> <li>6. Wood shakes in good condition, attached with at least two mechanical fasteners</li> <li>7. Ballasted roof designed to meet the design wind speed requirements</li> <li>8. Asphalt roof coverings installed in accordance ASTM D 3161 (modified for 110 mph) or Miami Dade County PA 107-95.</li> </ol> <p>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.</p>
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**CITIZENS PROPERTY INSURANCE CORPORATION  
BUILDING TYPE II AND III MITIGATION VERIFICATION AFFIDAVIT**

<input checked="" type="checkbox"/>	<p><b>Roof Deck Attachment</b></p> <p><input type="checkbox"/> <b>Level A – Wood or Other Deck Type II only</b> Roof deck composed of sheets of structural panels (plywood or OSB). <i>Or</i> Architectural (non-structural) metal panels that require a solid decking to support weight and loads. <i>Or</i> Other roof decks that do not meet Levels B or C below.</p> <p><input type="checkbox"/> <b>Level B – Metal Deck Type II or III</b> Metal roof deck made of structural panels that span from joist to joist.</p> <p><input checked="" type="checkbox"/> <b>Level C – Reinforced Concrete Roof Deck Type, II or III</b> 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.</p>
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<input type="checkbox"/>	<p><b>Secondary Water Resistance</b></p> <p><input type="checkbox"/> <b>Underlayment</b> 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.</p> <p><input type="checkbox"/> <b>Foamed Adhesive</b> A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.</p>
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<input type="checkbox"/>	<p><b>Opening Protection</b></p> <p><input type="checkbox"/> <b>Class A (Hurricane Impact)</b> – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 60 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of:  <input type="checkbox"/> SSTD12; <input type="checkbox"/> ASTM E 1886 and ASTM E 1996 (Missile Level C – 9 lb);  <input type="checkbox"/> Miami-Dade PA 201, 202, and 203; or <input type="checkbox"/> Florida Building Code TAS 201, 202 and 203.  All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. All glazed openings less than 30 feet above grade shall meet the Large Missile Test of the respective standard.</p> <p><input type="checkbox"/> <b>Class B (Basic Impact)</b> – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of:  <input type="checkbox"/> ASTM E 1886 and ASTM E 1996 (Missile Level B – 4.5 lb)  All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. All glazed openings less than 30 feet above grade shall meet the Large Missile Test of the respective standard.</p>
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**CITIZENS PROPERTY INSURANCE CORPORATION**  
**BUILDING TYPE II AND III MITIGATION VERIFICATION AFFIDAVIT**

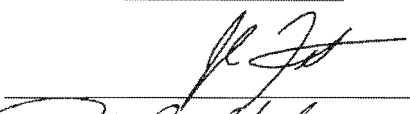
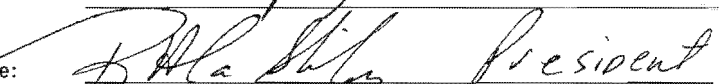
**CERTIFICATION**

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 date of 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:	Felten Professional Adjustment Team, LLC	Phone:	1-866-568-7853
Name of Inspector	John Felten	License Type #	CBC
		License #	CBC1255984
Date:	3-13-09		
Signature:			
Applicant's Signature:	 President	Date:	3-13-09

"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."