



Windstorm Mitigation Affidavit Report

Form MIT-BT II & III (6/1/18)

650 Island Way Condominium
650 Island Way, Units 101-708, 801-804
Clearwater, FL 33767



Prepared Exclusively for 650 Island Way Condominium Association, Inc.
As of 07-17-2026 | FPAT File# MUD2624362

Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES

For 650 Island Way, Units 101-708, 801-804

- | | |
|---------------------------------|---|
| 1. Roof Covering: | Level B (FBC Equivalent) |
| Comments: | The roof covering was replaced in 2025. The roof permit was confirmed and the permit number is BCP2025-070698. This roof was verified as meeting the building code requirements outlined on the mitigation affidavit. |
| 2. Roof Deck Attachment: | Unknown or Undetermined |
| Comments: | We were unable to determine the roof deck attachment at the time of inspection. |
| 3. SWR: | None |
| Comments: | No SWR verified. |
| 4. Opening Protection: | None or Some |
| Comments: | Inspection verified some opening protection. Not all glazed openings were protected with impact resistant coverings. |



Exterior Elevation



Exterior Elevation



Supporting documentation for: 650 Island Way, Units 101-708, 801-804



Exterior Elevation

Record BCP2025-070698:
Building - Construction Permit
Record Status: Completed

Record Info ▾ Payments ▾

To schedule/view inspections:
1. Select Record Info tab above
2. Select Inspections

Comments will NOT be available until all plans examiners have completed their reviews.

Address Info:

650 ISLAND WAY
CLEARWATER FL 33767 *

Record Details

To print a summary of this page click "REPORTS" in the top right hand corner of the page. Then click "CASE SUMMARY"

Applicant Info: Bill Libbarte 3479 Technology Dr North Venice, FL 34275 United States Phone 1-941-480-9700 bill@stonebrookexterior.com	Licensed Professional Info: STEVEN THOMAS KUNKEL MASTERCRAFT ROOFING 3479 TECHNOLOGY DR NORTH VENICE, FL 34275 Phone 1-941-480-9700 Contractor CCC1334134
Project Name 650 Island Way Online Permit - Metal Reroof	Property Owner Info: 650 ISLAND WAY CONDO ASSN INC * 251 WINDWARD PSG STE F CLEARWATER FL 33767-2260

More Details

Roof Permit Information



Roof Construction

Roof Construction



Roof Construction



Roof Construction





Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction



Roof Construction

Supporting documentation for: 650 Island Way, Units 101-708, 801-804



Roof Construction



Roof Construction

**CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

**FPAT File #
MUD2624362**

This Mitigation Inspection Form 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 Inspection Form 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: 650 Island Way Condominium	POLICY #:
BUILDING #:	1	STREET ADDRESS: 650 Island Way, Units 101-708, 801-804, Clearwater, FL 33767	
# STORIES:	8	BLDG DESCRIPTION: 8-Story Residential Condominium Building	
BUILDING TYPE: ☐ II (4 to 6 stories) ☒ 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): ☐ **≥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**

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:

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photo documenting the existence of each visible and accessible construction or mitigation attribute marked in Sections 1 through 4 must accompany this form.

1. Roof Coverings

Roof Covering Material: Metal

Date of Installation: 2025

☐ **Level A (Non FBC Equivalent) – Type II or III**

One or more roof coverings that do not meet the FBC Equivalent definition below.

☒ **Level B (FBC Equivalent) – Type II or III**

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

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 asphalt roof coverings on flat roofs must be 10 years old or less.

***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.**

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2. Roof Deck Attachment ☒ **Unknown or Undetermined**

☐ **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 fastened to open-web steel bar joists and integrally attached to the wall.

☐ **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.

3. Secondary Water Resistance ☒ **None**

☐ **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.

4. 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 Code 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.

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CERTIFICATION

I certify that I hold an active license as a: **(CHECK ONE OF THE FOLLOWING)**

- ☒ **General or building contractor licensed under Section 489.111, Florida Statutes.**
- ☐ **Building code inspector certified under Section 468.607, Florida Statutes.**
- ☐ **Professional architect licensed under Section 481.213, Florida Statutes.**
- ☐ **Professional engineer licensed under Section 471.015, Florida Statutes.**

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

This Mitigation Inspection Form 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 Form 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 Property Assessment Team</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>07-17-2026</u>		
Signature:		Date:	<u>07-17-2026</u>
Applicant/Insured's Signature*:	_____	Date:	_____

***Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.**

"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."

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