

WIND MITIGATION REPORT
OF
TWENTY-ONE RIVERSIDE DRIVE CONDOMINIUM ASSOCIATION, INC.



LOCATED AT

21 RIVERSIDE DR.
COCOA FL 32922

FOR

TWENTY-ONE RIVERSIDE DRIVE CONDOMINIUM ASSOCIATION, INC.
21 RIVERSIDE DR.
COCOA FL 32922

AS OF

11/20/2025

BY

INSPECTION FIRM OF FLORIDA, LLC
1393 HAILEY ST
WEST MELBOURNE, FL 32904
(321)212-8957
(775)261-1747
mweekly@insfirmfla.com

CITIZENS PROPERTY INSURANCE CORPORATION

BUILDING TYPE II AND III MITIGATION INSPECTION FORM

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 #:		SUBJECT OF INSURANCE: TWENTY-ONE RIVERSIDE DRIVE CONDO	POLICY #:
BUILDING #:		STREET ADDRESS: 21 RIVERSIDE DR COCOA, FL 32922	
# STORIES:	10	BLDG DESCRIPTION: TWENTY-ONE RIVERSIDE DRIVE CONDOMINIUM ASSOCIATION, INC.	
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: 45 mil FiberTite roof BC24-000219 Date of Installation: 07/10/2024
☐ Level A (Non FBC Equivalent) – Type II or III One or more roof coverings that do not meet the FBC Equivalent definition requirements 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

☐ **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

- ☒ **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

****BUBBLE GLASS DOES NOT MEET IMPACT RATING. ****

- ☐ **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>INSPECTION FIRM OF FLORIDA, LLC.</u>	Phone:	<u>321-212-8957</u>
Name of Inspector	<u>ROBERT CROWE</u>	License Type	<u>CGC</u>
		License #	<u>1525976</u>
Inspection Date:	<u>11/20/2025</u>		
Signature:	<u>Robert Crowe</u>	Date:	<u>11/20/2025</u>
Applicant /Insured's Signature *:	<u></u>	Date:	<u></u>

***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."

***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.**

Commercial Building Permit
**CITY OF COCOA BUILDING DIVISION
BUILDING PERMIT & RECEIPT**

65 STONE STREET
COCOA, FL 32922
(321) 433 - 8501

Permit Number: BC24-000219
Permit Subtype: ReRoof
Date Issued: 07/10/2024
Date Expire: 01/10/2025
Parcel #: 245814
Site Address: 21 Riverside (Common Area)
 DR Common Area (HOA)
Subdivision Name:
Property Use:
Property Zoning:
Property Use:
Application Valuation: \$0.00

Property Owner: 21 Riverside Drive - HOA - Assoc. (Common Area)

Contractor: Thomas Camp

Mailing Address: 1980 N Atlantic Avenue
Cocoa Beach, FL 32931

Mailing Address: 1801 N Wickham Road Suite 3

Phone Number:

Phone Number: (321) 259-2246

Description of Work: tear off existing flat roof, install vapor barrier, tapered insulation, and a 45 mil FiberTite roof

Fee Summary	FEE ITEMS	Amount
	Convenience Fee	\$2.99
	Convenience Fee	\$35.41
	Application Fee (\$25.00)	\$25.00
	Non-Residential Fee (\$100, plus \$6.00/\$1,000)	\$1300.00
	Code FBC 1% - Florida Building Commission Surcharge	\$13.00
	Code BCAIF 1.5% - Florida Building Code Administrators and Inspectors Fund Surcharge	\$19.52
	Total	\$1395.92

Contractor/Agent/Owner

Building Division Official

Per Florida Statute 553.79 (12)

“NOTICE: In addition to the requirements of this permit, there may be additional restrictions applicable to this property that may be found in the public records of this county, and there may be additional permits required from other governmental entities such as water management districts, state agencies, or federal agencies.”



07/10/2024

Commercial Building Permit

Permit Number: BC24-000219

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BUILDING PERMIT & RECEIPT
65 STONE STREET
COCOA, FL 32922
(321) 433 - 8501

Description of Work: tear off existing flat roof, install vapor barrier, tapered insulation, and a 45 mil FiberTite roof

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	Code FBC 1% - Florida Building Commission Surcharge	\$13.00
	Code BCAIF 1.5% - Florida Building Code Administrators and Inspectors Fund Surcharge	\$19.52
	Total	\$1395.92
	Amount Paid:	\$1,395.92
	Balance Due:	\$0.00

Receipt



CITY OF COCOA BUILDING DIVISION
BUILDING PERMIT & RECEIPT
65 STONE STREET
COCOA, FL 32922
(321) 433 - 8501

Commercial Building Permit

Permit Number: BC24-000219

Date Issued: 07/10/2024

Date Expire: 01/10/2025

Parcel #: 245814

Site Address: 21 Riverside (Common Area) DR
Common Area (HOA)

Permit Type: Commercial Building Permit

Property Owner: 21 Riverside Drive - HOA - Assoc. (Common Area)

Permit Subtype: ReRoof

Mailing Address: 1980 N Atlantic Avenue
Cocoa Beach, FL 32931

Valuation: \$0.00

Phone Number:

Sq Ft:

Description of Work: tear off existing flat roof, install vapor barrier, tapered insulation, and a 45 mil FiberTite roof

Fee Summary	FEE ITEMS	Amount
	Convenience Fee	\$2.99
	Convenience Fee	\$35.41
	Application Fee (\$25.00)	\$25.00
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	Total	\$1395.92



The Inspection Firm Of Florida, LLC

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TDI:1457531

The Inspection Firm of Florida, LLC uses various sources to accumulate data on construction material and labor prices in order to arrive at its opinion of cost. The information obtained from these sources is considered to be correct and reasonable, but is not guaranteed. No liability is assumed as a result of inaccuracies or errors in such information or estimates, although reasonable efforts have been made to confirm them.

Unless noted, each component cost is based on replacing that component as a complete unit at one time.

While all cost data is believed to be accurate and reliable to within reasonable limits, other factors such as inflation, availability of materials and qualified personnel and/or acts of nature as well as catastrophic conditions, could significantly affect current prices.

No consideration has been given to labor bonuses; material premiums; additional costs to conform property replaced to building codes, ordinances or other legal restrictions; or the cost of demolition in connection with replacement or the removal of destroyed property. No value of land has been included.

We have no present or contemplated future interest in the property that is the subject of this report and that we have no personal interest or bias with respect to the subject matter of this report or the parties involved.

We certify that neither the employment to prepare this report, nor the compensation, is contingent upon the estimates of value contained herein.

In the event that complete construction plans/blueprints were not available for use in the completion of this report, assumptions were made regarding unseen construction components, based on our experience with properties similar to the subject. The same applies if access was not provided. In the event that these assumptions are in error, we reserve the right to modify this appraisal, including value conclusions.

Information, estimates, and opinions furnished and contained in this report were obtained from sources considered reliable and are believed to be true and correct. However, for accuracy of such items furnished or limitations due to access, we can assume no responsibility.

Our assessment of the useful and remaining lives and/or physical condition of the assets described within has been based upon visual inspection. No testing has been performed. No warranty is made and no liability is assumed for the soundness of the structure or its components.

The report data derived and expressed within is not applicable to any other property regardless of similarity.

The authors of this report shall not be required to give testimony or appear in court or at any administrative proceeding relating to this report, unless this report is, by agreement, made in anticipation of litigation.



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The liability of The Inspection Firm of Florida, LLC, the author(s) of this report, and any other employees of The Inspection Firm of Florida, LLC is limited in total to the fee collected for preparation of this report.

According to the best of our knowledge and belief, the statements of fact contained in this report which are used as the basis of the analysis, opinions and conclusions stated herein, are true and correct.

Acceptance of, and/or use of, this report constitutes acceptance of the above conditions. Receipt of this report means that our final payment is now past due.



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- 1 6-SUBJECT PROPERTY
Date Taken: 11/18/2025
Taken By: MICHAEL WEEKLY





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2 4-FRONT ELEVATION

Date Taken: 11/18/2025

Taken By: MICHAEL WEEKLY





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- 3 1-RIGHT ELEVATION
Date Taken: 11/18/2025
Taken By: MICHAEL WEEKLY





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- 4 2-REAR ELEVATION
Date Taken: 11/18/2025
Taken By: MICHAEL WEEKLY





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- 5 3-LEFT ELEVATION
Date Taken: 11/18/2025
Taken By: MICHAEL WEEKLY





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- 6 5-TILE MANSARD
Date Taken: 11/18/2025
Taken By: MICHAEL WEEKLY





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- 7 7-ROOF OVERVIEW
Date Taken: 11/18/2025
Taken By: MICHAEL WEEKLY





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8 8-ROOF COVER

Date Taken: 11/18/2025

Taken By: MICHAEL WEEKLY

