

Email only to steve.fredrickson@fldfs.com
Comments – September 20, 2011 9:30AM hearing

Alec F. Redfearn
605 Poinsetta Drive
Satellite Beach, FL 32937
(321) 779-0508
September 16, 2011

Mr. Steve C. Fredrickson ESQ.
State of Florida - Department of Financial Services
200 East Gaines Street
Tallahassee, FL 32399-0300

Re: Hearing September 20, 2011 – Public Hearing -Comments
Form OIR-B1-1802 (Rev 09/11)
Uniform Mitigation Verification Inspection Form

Dear Mr. Frederickson:

Thank you for the update information for OIR-B1-1802 (Rev 09/11) and submitted for the Sept. 20, 2011 9:30AM hearing -- revised Form OIR-B1-1802 (Rev 09/11) Uniform Mitigation Verification Inspection Form.

I have reviewed the DRAFT form OIR-B1-1802 and believe that additional specifications should be added proving benefits to homeowners that comply with the 2007 State of Florida building code. The Mitigation Inspection form does not reflect the requirements placed on any new roof for **attachment of plywood decking**.

COMMENTS - SUGGESTED REVISIONS TO OIR-B1-1802

1. 2007 Florida Building Code R507.2.2 requires that the roof deck, on all new re-roofing installations, be renailed using 8d ring shank galvanized nails either 4" O.C. or 6" O.C. – re-nailing the plywood deck to the roof truss. The building inspector is required to inspect nailing using galvanized 8d ring shank nails.¹ **3.C Roof Deck Attachment** -- ... by 8d **common** nails – **Change to 8d galvanized ring shank nails** and building code in Satellite Beach requires 4" O.C. along the edge and 4'-0" top & bottom plywood.
2. Roll roofing, in seacoast area, requires 90# asphalt roll roofing be nailed to the plywood deck using galvanized ring shank roofing nails complying with 2006 International Residential Code Sections R325.1 which includes use in seaward areas.
3. Concrete/Clay tile roofs have been tested to exceed 125 MPH, and required tiles to be attached by Poly-Foam or stainless steel screws. I used both attachment methods for my new concrete tile roof which exceeds the 2007 Florida building code. (*This is included as 2.2 Concrete/Clay Tile Roof Covering*)
4. 7'-0" concrete fence wall provides addition wind mitigation protection. (Other – wind mitigation?)

Concrete tile roofs provide much greater wind mitigation protection (5/8" plywood underlayment is required and higher strength roof truss due to the extra weight of the tile roofing) cost over \$25,000+ over a shingle roof. Yet, homeowners with tile roofs do not gain any benefits from the insurance companies for additional wind mitigation protection. **Comment number 1 is the main deficiency in the revised form.**

Please submit my comments in the September 20, 2011 9:30AM hearing.

Respectfully yours.

Alec Redfearn

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(Fascimile signature)

Alec F. Redfearn
605 Poinsetta Drive

¹ FBC 106.1.1.2 - Roof Assembly
R507.2.2 Deck nailing

Renailing of all roofs required that do not meet R507.2.2
8d round head **ring shank** galvanized roofing nails 6" O.C.
Upgrade of original 1980 nailing pattern required – 6" O.C.

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September 16, 2011

Frontline Homeowners Insurance
P.O. Box 958405
7131 Business Park Lane, Suite 300
Lake Mary, FL 32795

Subject: Frontline Inspection letter dated September 6, 2011
First Protective Policy FPH3-000020715
OIR-B1-1802 Uniform Mitigation Report dated March 25, 2011
Satellite Beach Building Permit 11-00032 – Replacement Hanson Concrete Tile Roof

Dear Mr. _____ - Frontline Inspector:

Frontline Homeowners Insurance advised on September 6th, 2011 that a company representative will be conducting an external inspection of 605 Poinsetta Drive within the next 30-60 days. I am providing, for your representative, proof of installation of a new Hanson concrete tile roof that was completed (final inspection & wind mitigation report) on March 14, 2011. Thank you for performing this inspection.

My new concrete tile roof **exceeds** all provisions of the 2007 Florida Building Code, including new wind requirements --- exceeding 110 MPH. City of Satellite Beach Building Permit 11-00032 was issued on January 19, 2011 and the replacement Hanson Concrete tile roof was installed by Blue Falcon Certified Roof Contracting, Inc. – the homeowner completed the old roof tear-off & disposal, plywood deck re-nailing meeting 2007 Florida building code with 2.5” 8d galvanized ring shank nails, Grace Ice and Water Shield SBS self adhering modified bitumen roofing underlayment applied directly to plywood deck, plus 90# granite asphalt roll roofing (2nd membrane overlap sealed with asphalt roofing cement and attached to plywood deck with galvanized ring shank nails – 4” & 6” spacing as required by code) - this exceeds 2007 Florida building code. The new Hanson concrete roof tiles attachment included **both** Dow TileBond (**PolyFoam**) adhesive/sealant plus 2.5” **8d stainless steel screws** --- concrete tile (either screws or foam) attachment method meets 2007 Florida Building Code. Hanson advertises that their concrete tile roofs have **exceeded 125 MPH** winds without damage i.e. (exceeds 110 MPH Wind Requirement). I welcome an inspection by your Frontline Representative.

The new concrete tile Spanish “S” roof was installed and completed by Blue Falcon Certified Roof Contracting, Inc. of Rockledge on March 24, 2011, and passed the City of Satellite Beach final inspection.

Please note that the concrete fence wall around the back yard was installed in 1986. In 2007 the backyard fence wall height was increased from 6’-0” to 7’-0” (permit 07-01348) ----- the **top 16”** of this wall is concrete lintel blocks with steel rebar and poured concrete. Note: ½” & 5/8” plywood used to cover the windows and doors during hurricane conditions is available for your inspection -- (indoor storage in attached 3rd garage).

Respectfully your,

Alec Redfearn

Attachment: 03/25/2011 photographs of 605 Poinsetta Drive – Final inspection 03/25/2011 (passed)
March 25, 2011 letter to Hennessey Insurance Services
OIR-B1-1802 Uniform Mitigation Verification Inspection Form ²
605 Poinsetta Drive City of Satellite Beach Building Permit 11-00032 – Final Inspection
605 Poinsetta Drive – Permit 11-00032 Statement of Work
Brevard County Notice of Commencement dated January 19, 2011
Satellite Beach permit 07-01348 – increase height of existing wall to 7’-0”

cc Hennessey Insurance Services LLC, Ms. Tiffany Jackson

² Florida OIR-B1-1802 (rev. 02/2010) Uniform Mitigation Verification Inspection Form – may have been revised in 2011?
A new 2011 wind mitigation report will be filed when it is released for use by Florida Insurance companies.

Alec Redfearn, 605 Poinsetta Drive, Satellite Beach, FL 32937

Frontline Homeowners Insurance Policy FPH3-000020715

City of Satellite Beach Building Permit 11-000032 – New Concrete Tile Roof Completed 03/25/2011 -- PASSED



City of Satellite Beach New Roof Final Inspection -- March 25, 2011—PASSED

Renailed + Grace Ice and Water Shield (1) plus 90# Asphalt Granite Roll Roofing Underlayment (2) + Dow TILEBOND (PolyFoam Adhesive/Sealant) plus 2.5" Stainless Steel Screws Attachment of Tiles



Alec Redfearn, 605 Poinsetta Drive, Satellite Beach, FL 32937

Frontline Homeowners Insurance Policy FPH3-000020715

City of Satellite Beach Building Permit 11-000032 – New Concrete Tile Roof Completed 03/25/2011 -- PASSED



7'-0" Concrete Steel Reinforced Fence Wall – Surrounding 605 Poinsetta Drive Back Yard

