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**Okaloosa Co**

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**In the County of Okaloosa**

**In the State of Flo i**

**/17/2018 Evalua ' .**

 **ISO Building Code Effectiveness Grading Schedule (BCEGS®)**

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t o E x t m m y

Not all communities have rigorous building codes, nor do all communities enforce their codes with equal commitment. Yet the effectiveness of local building codes can have a profound effect on how the structures in your community will fare in a hurricane, earthquake, or other natural disaster.

Studies conducted following recent natural disasters concluded that total losses might have been as much as 50% less if all structures in the area had met current building codes. Building-code enforcement can have a major influence on the economic well-being of a municipality and the safety of its citizens. Insurance Services Office (ISO) helps distinguish amongst communities with effective building-code adoption and enforcement through comprehensive program called the Building Code Effectiveness Grading Schedule (BCEGS®).

ISO is an independent statistical, rating, and advisory organization that serves the property/casualty insurance industry. ISO collects information on a community's building-code adoption and enforcement services, analyzes the data, and then assigns a Building Code Effectiveness Classification from 1 to 10. Class 1 represents exemplary commitment to building-code enforcement. The concept behind BCEGS is simple. Municipalities with well-enforced, up-to-date codes demonstrate better loss experience, and their citizens' insurance rates can reflect that. The prospect of minimizing catastrophe-related damage and ultimately lowering insurance costs gives communities an incentive to enforce their building codes rigorously.

The following management report was created specifically for Okaloosa Co based on a BCEGS survey conducted on 1/17/2018. This report can help you evaluate your community's building-code enforcement services utilizing benchmarking data collected throughout the country. The report is designed to give your management team an expanded prospective for dealing with the important issues surrounding effective building code enforcement. This is accomplished through comparisons of your code enforcement to that of others in your area and state. The analysis goes further to allow you to compare your jurisdiction to others across the country with similar permit, plan review and inspection activity. ISO thanks you for your participation and we encourage you to take advantage of the information contained in this report to assist in making decisions regarding the level of code enforcement best suited for Okaloosa Co.

The survey conducted has resulted in BCEGS class of 4 for 1 and 2 family dwellings and a class 3 for all other construction. More information regarding how this recent survey compares to previous surveys is provided below.

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Section 105 - Adopted Codes	8.00	7.60	8.00	8.00	7.60	0.00	0.00		
Section 108 - Additional Code Adoptions	3.35	3.35	4.00	3.35	3.35	0.00	0.00		
Section 110 - Modification to Adopted Codes	4.00	3.80	4.00	4.00	3.80	0.00	0.00		
Section 112 Method of Adoption	0.00	0.00	1.00	0.00	0.00	0.00	0.00		
Section 115 - Training	5.38	5.38	13.00	4.81	4.81	0.57	0.57		
Section 120 - Certification	10.37	10.37	12.00	10.79	10.79	-0.42	-0.42		
Section 125 - Building Official's Qualification / Exp/ Education	2.50	2.50	4.00	2.50	2.50	0.00	0.00		
Section 130 - Selection Procedure for Building Official	0.25	0.25	0.50	0.25	0.25	0.00	0.00		
Section 135 - Design Professionals	0.00	0.00	2.00	0.00	0.00	0.00	0.00		
Section 140 - Zoning Provisions	0.00	0.00	1.00	0.00	0.00	0.00	0.00		
Section 145 - Contractor / Builder Licensing & Bonding	0.90	0.90	1.00	0.90	0.90	0.00	0.00		
Section 155 - Public Awareness Programs	2.05	2.05	2.50	2.19	2.19	-0.14	-0.14		
Section 160 - Participation in Code Development Activities	0.50	0.50	0.50	0.50	0.50	0.00	0.00		
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Recognizing that building codes are continually being reviewed and updated to reflect emerging technology and best practices, the BCEGS program encourages communities to make every effort to adopt the latest edition of one of the building codes without amendments. The program is sensitive to the reality that building code adoption is not always a local issue, nor do the wheels of progress turn rapidly all the time. To receive maximum BCEGS credit for this very important section a community must adopt and implement the revised code within two years of the publication of the building code.

As detailed in Figure 3-1 below, eight points are the maximum available for the adoption of a building code. The final calculation to determine a jurisdiction's BCEGS classification employs the ratio of the points possible and the points earned in the building code adoption section as a factor for all other points earned in the system. Therefore, a jurisdiction enforcing the latest building code will have a ratio of 1 and no adjustment will be made to the points earned. A jurisdiction enforcing a building code that was published six years prior to the survey date would have a ratio of 6.88/8 or .86 so the jurisdiction would receive credit for 86% of the points earned through the evaluation process.

Table 3-1 Criteria for Building Code Adoption Points

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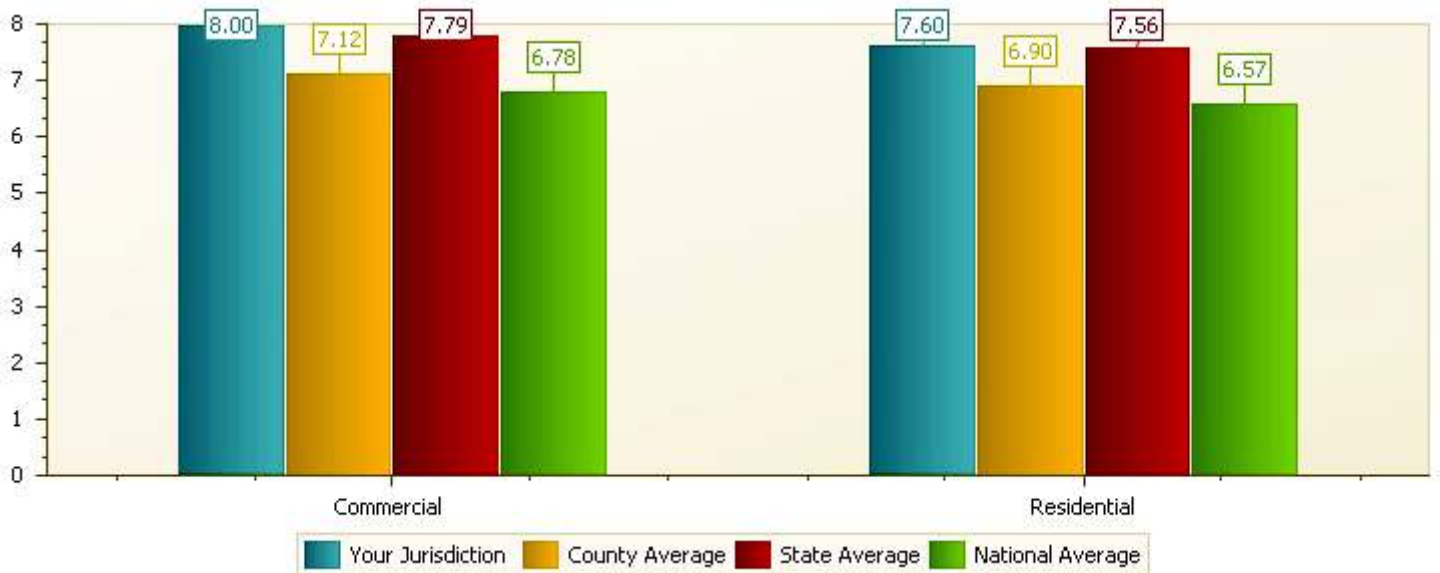
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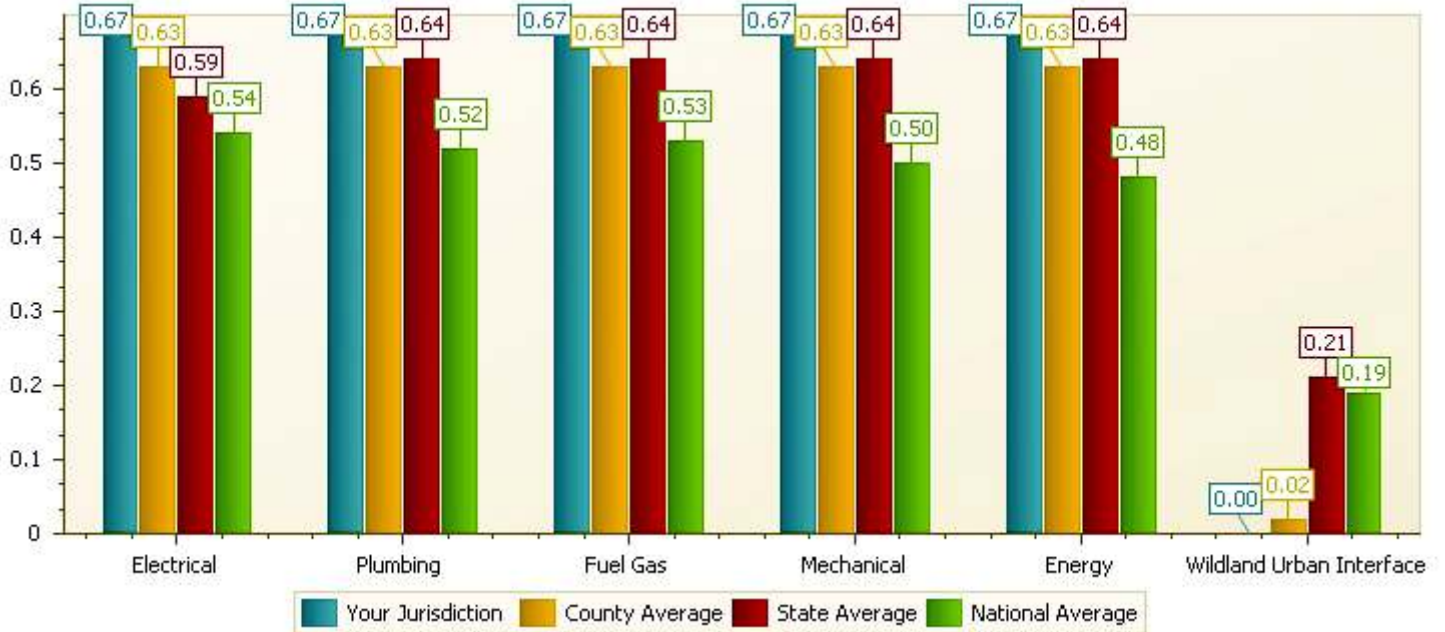
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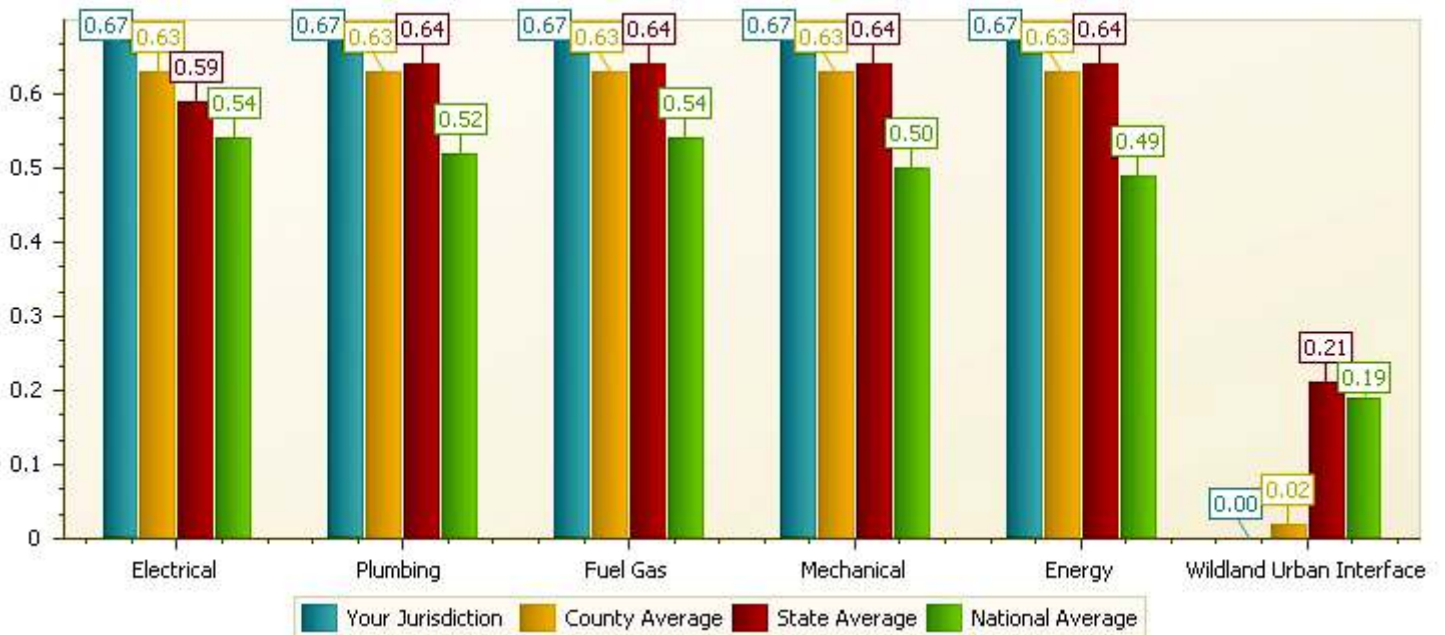
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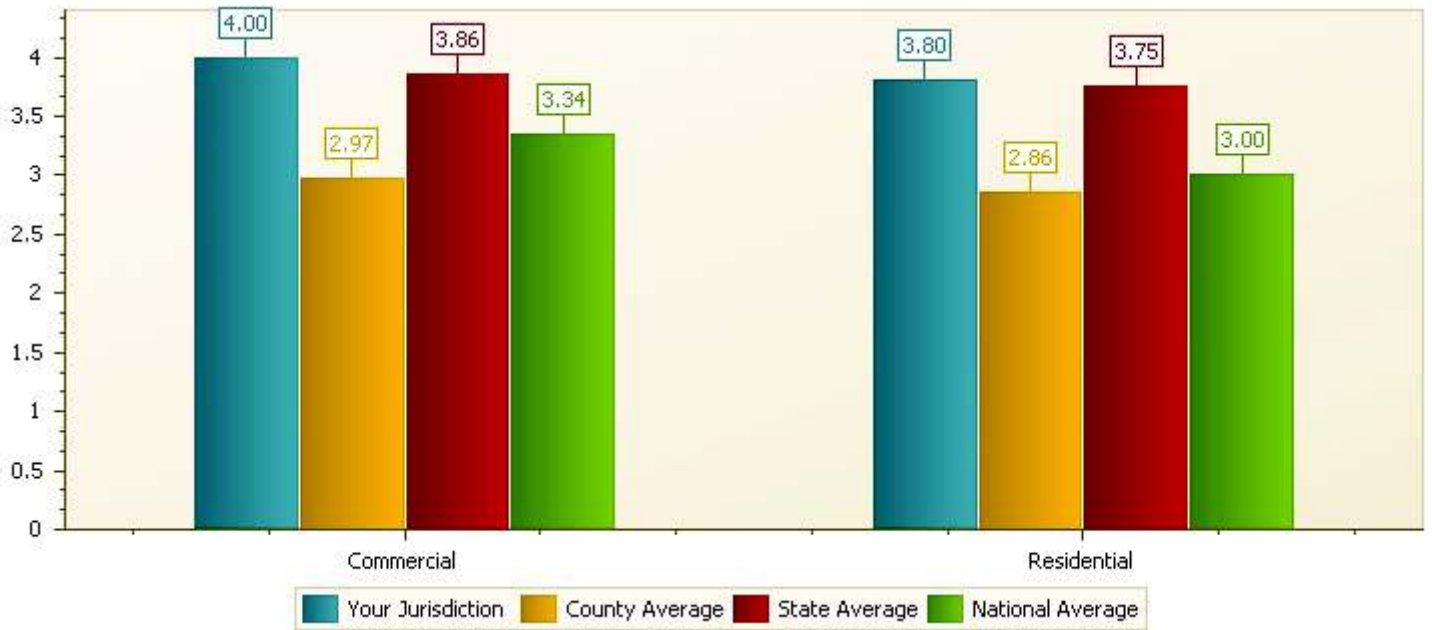
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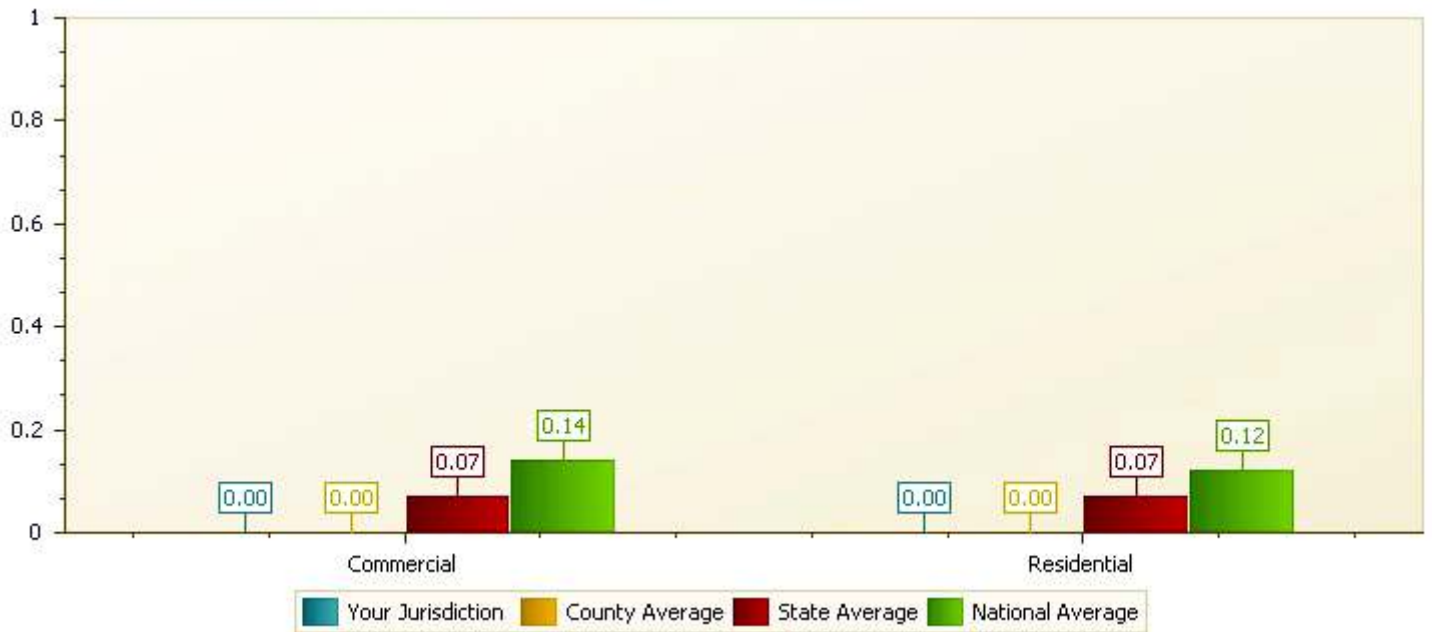
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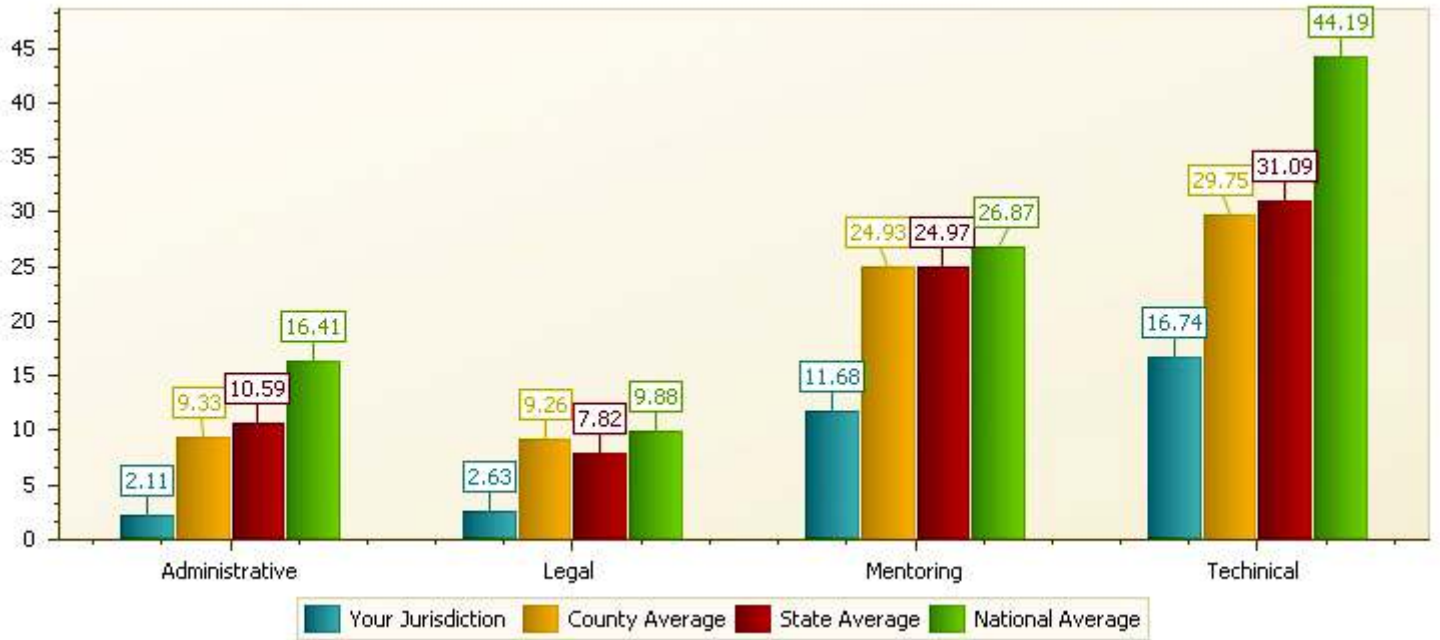
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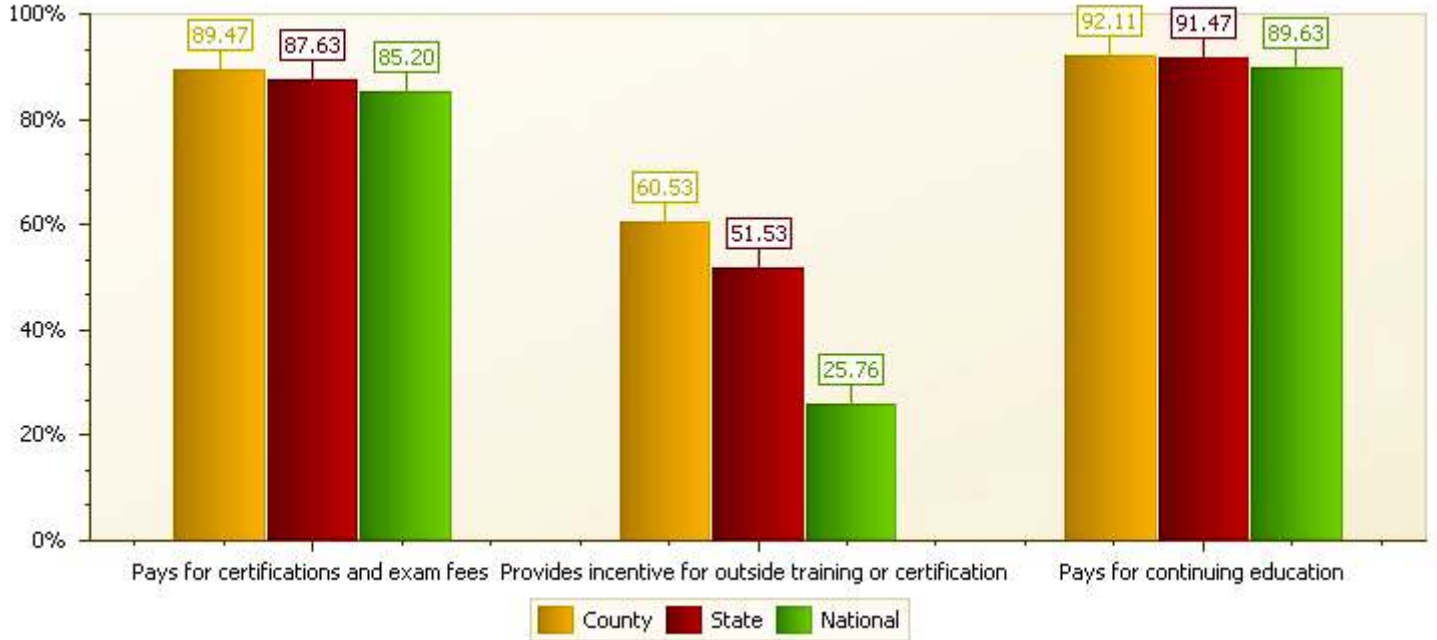
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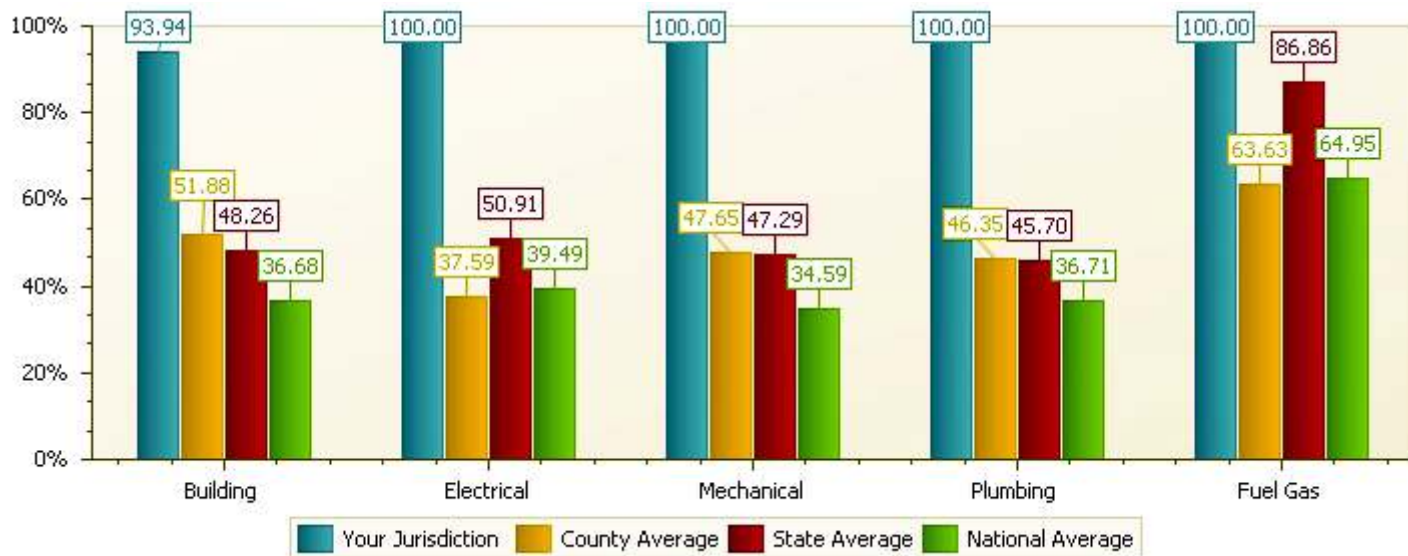
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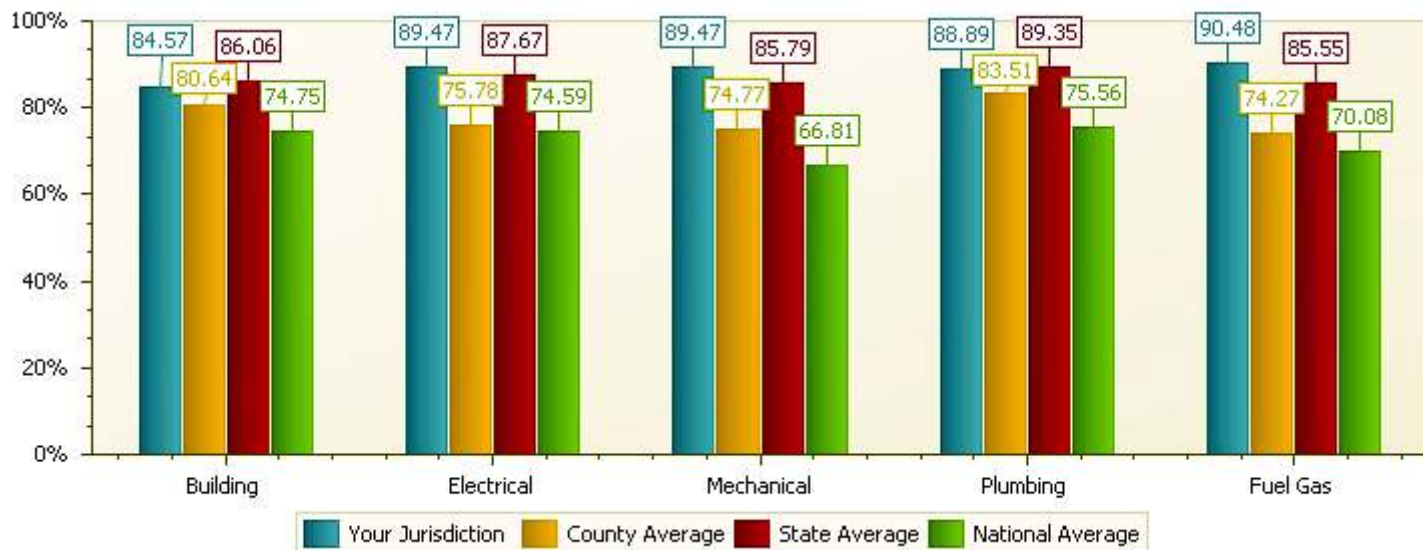
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Chart illustrating the distribution of the number of years of experience required for the position of **IPe i**

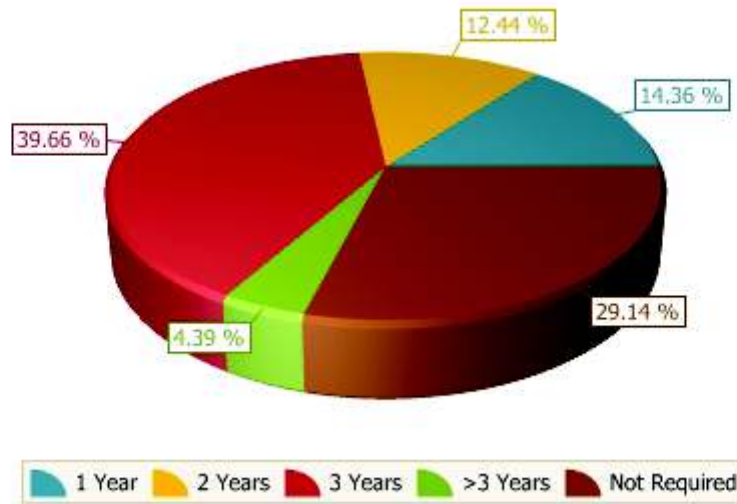


Chart illustrating the distribution of the number of years of experience required for the position of **IPe i**



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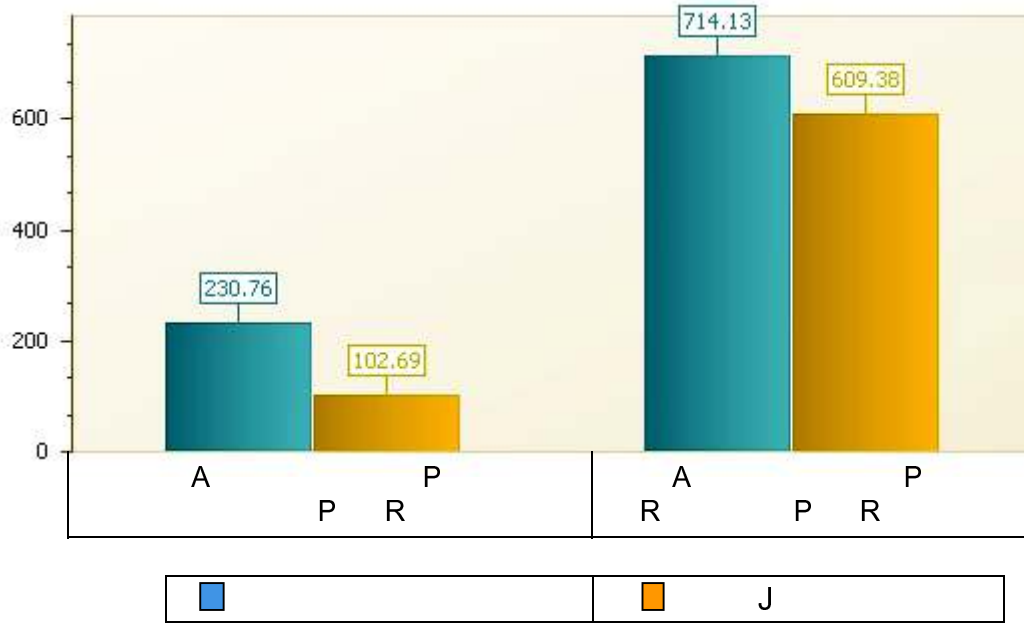




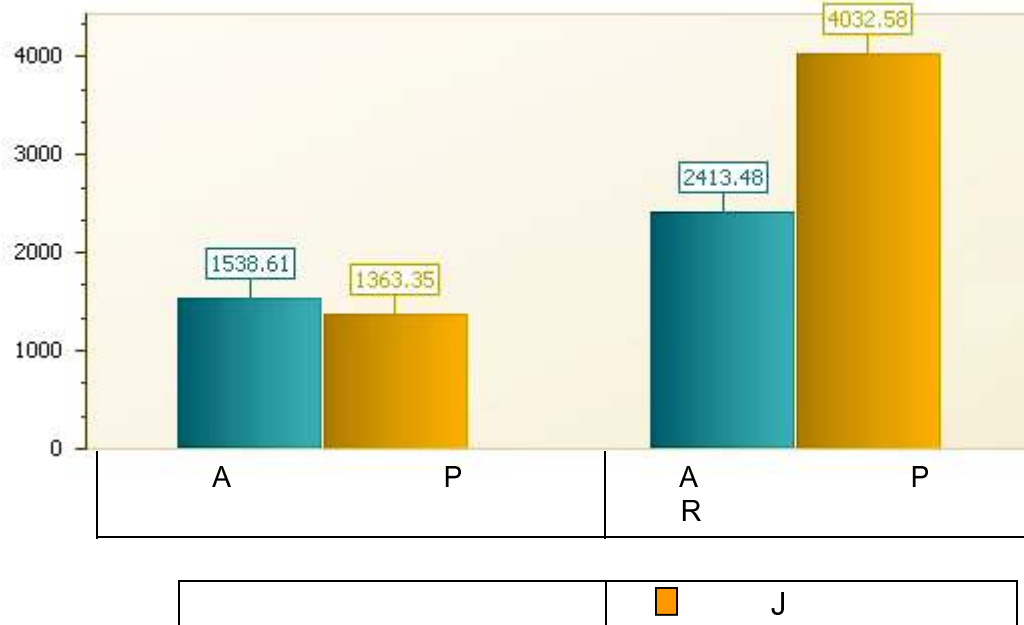
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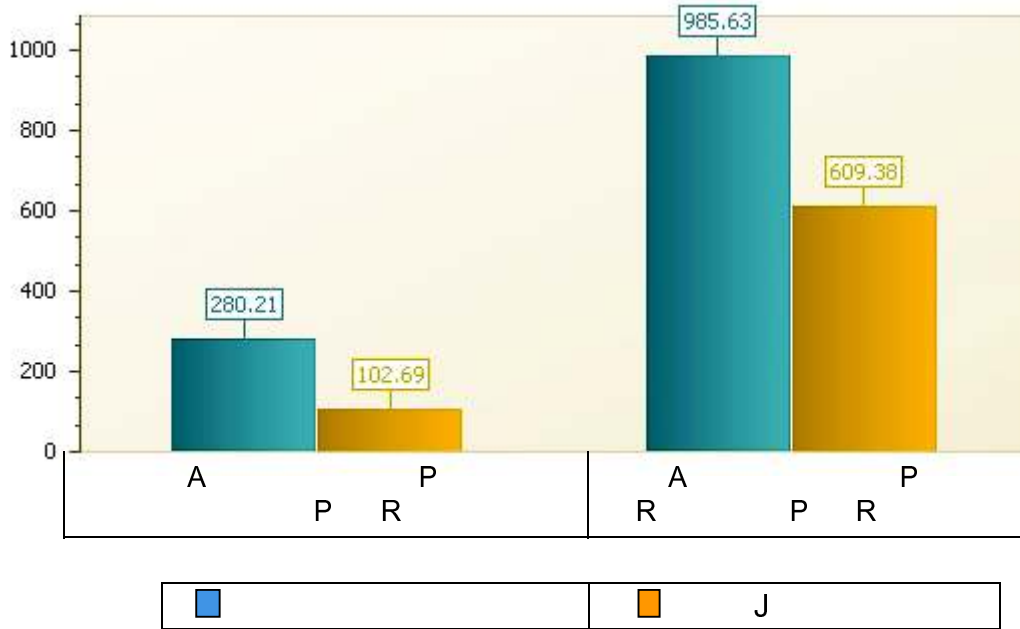
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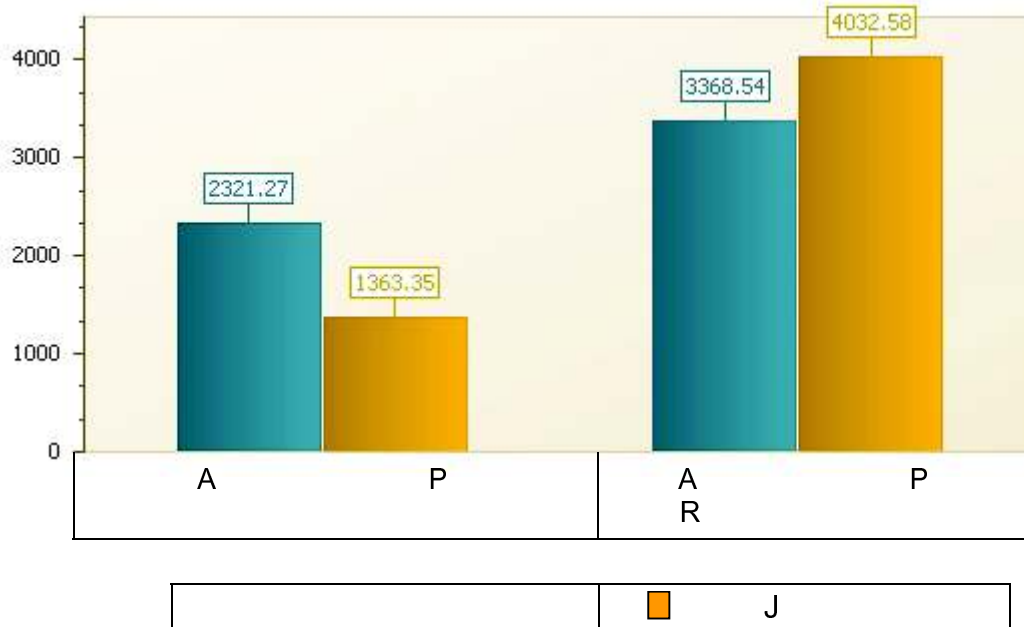
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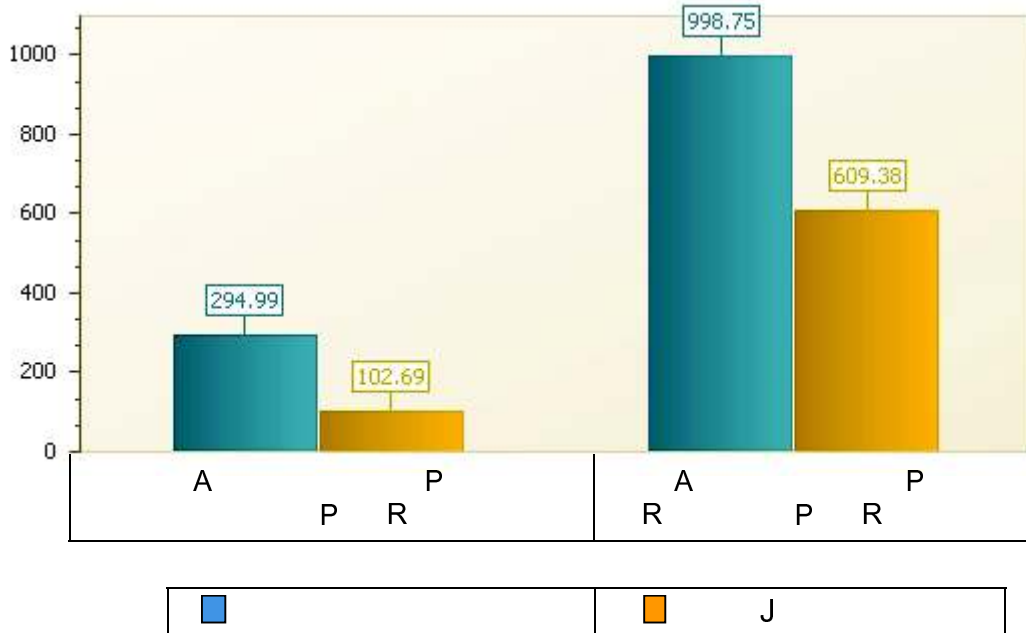
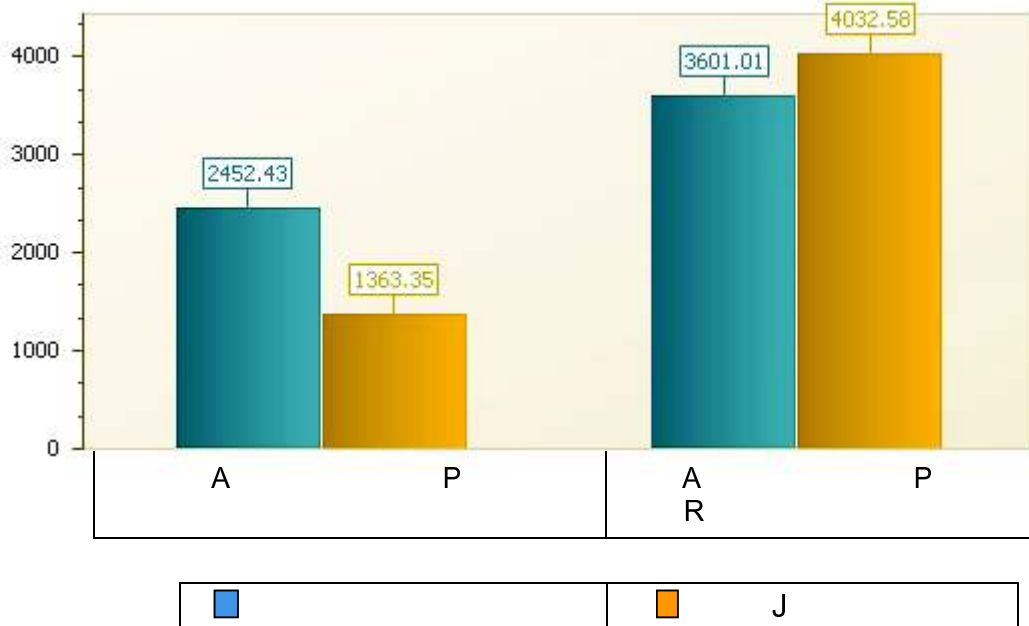


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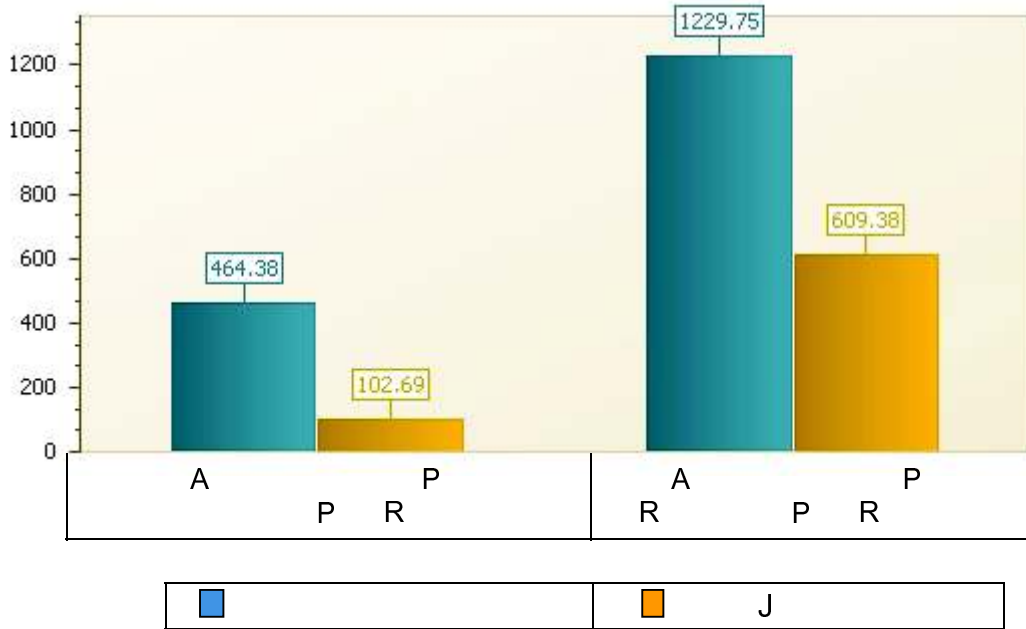
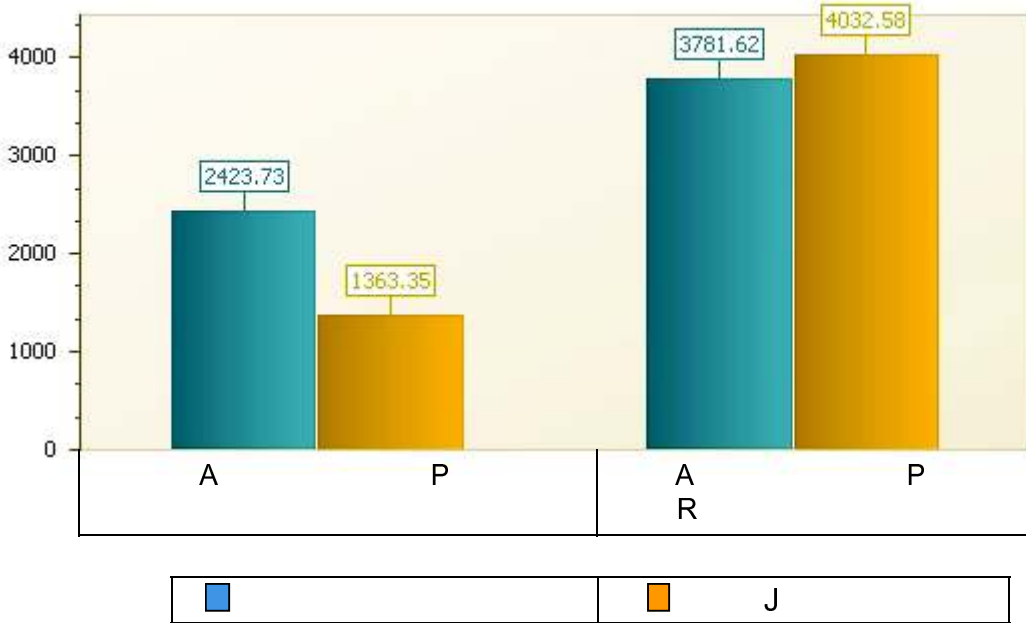


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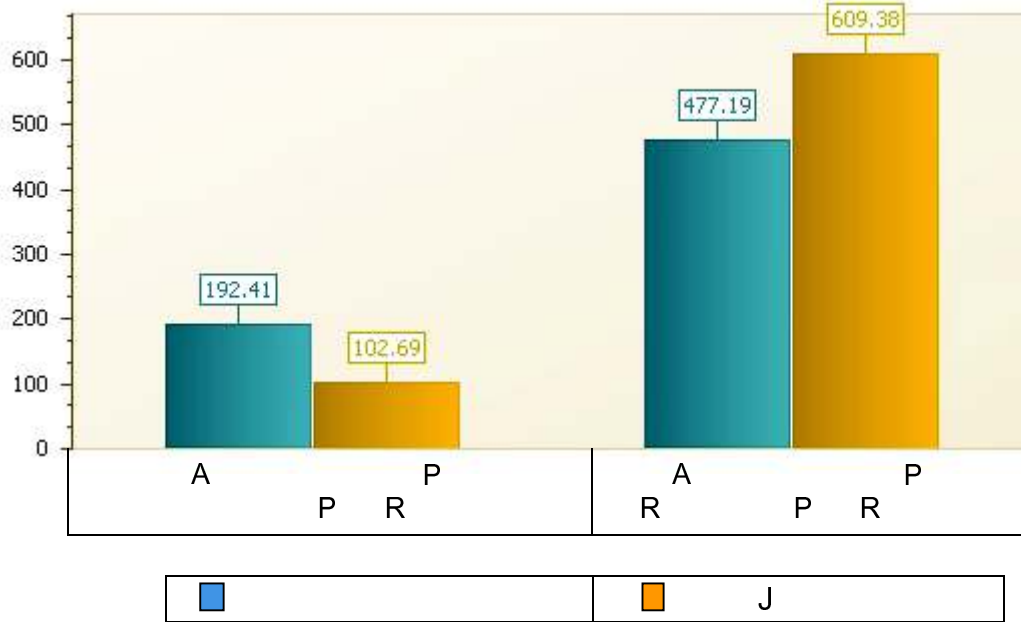
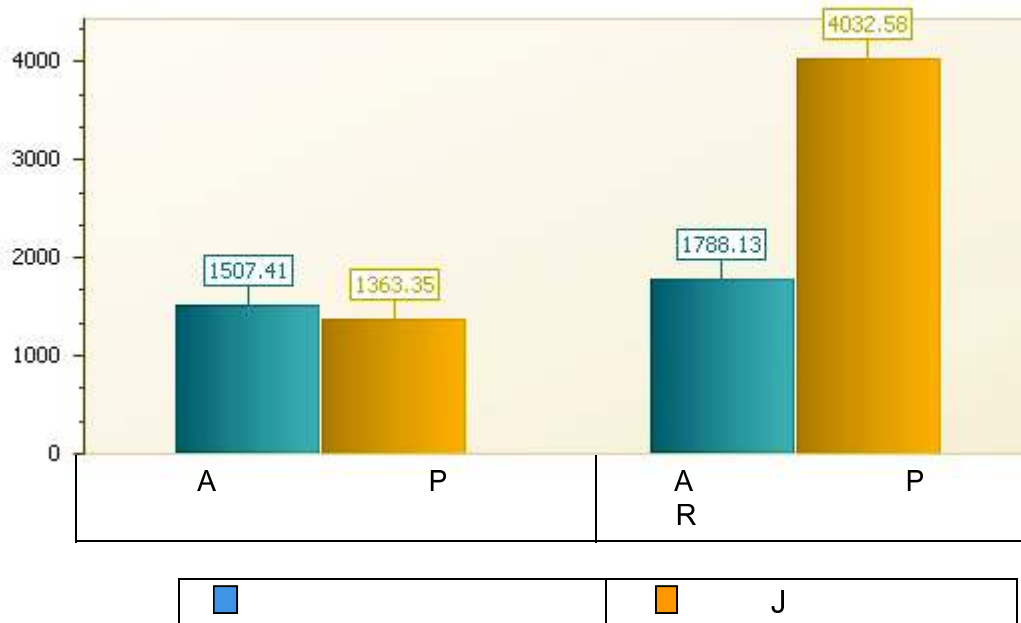


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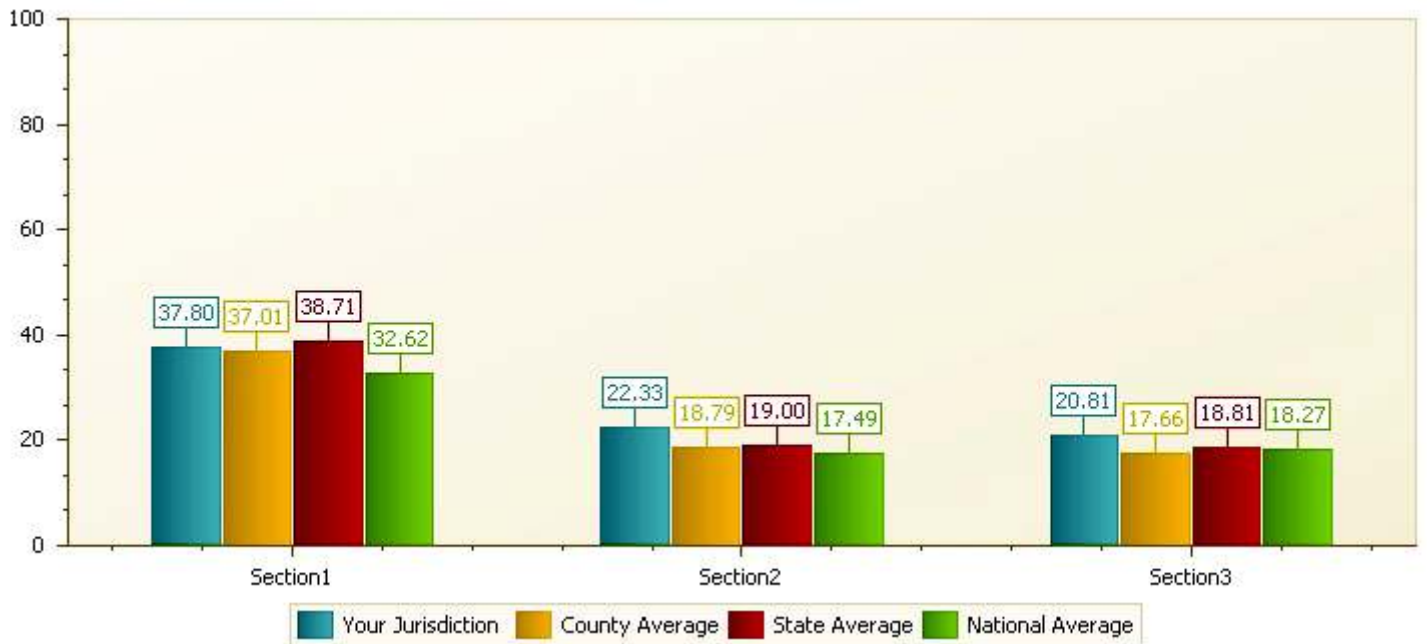
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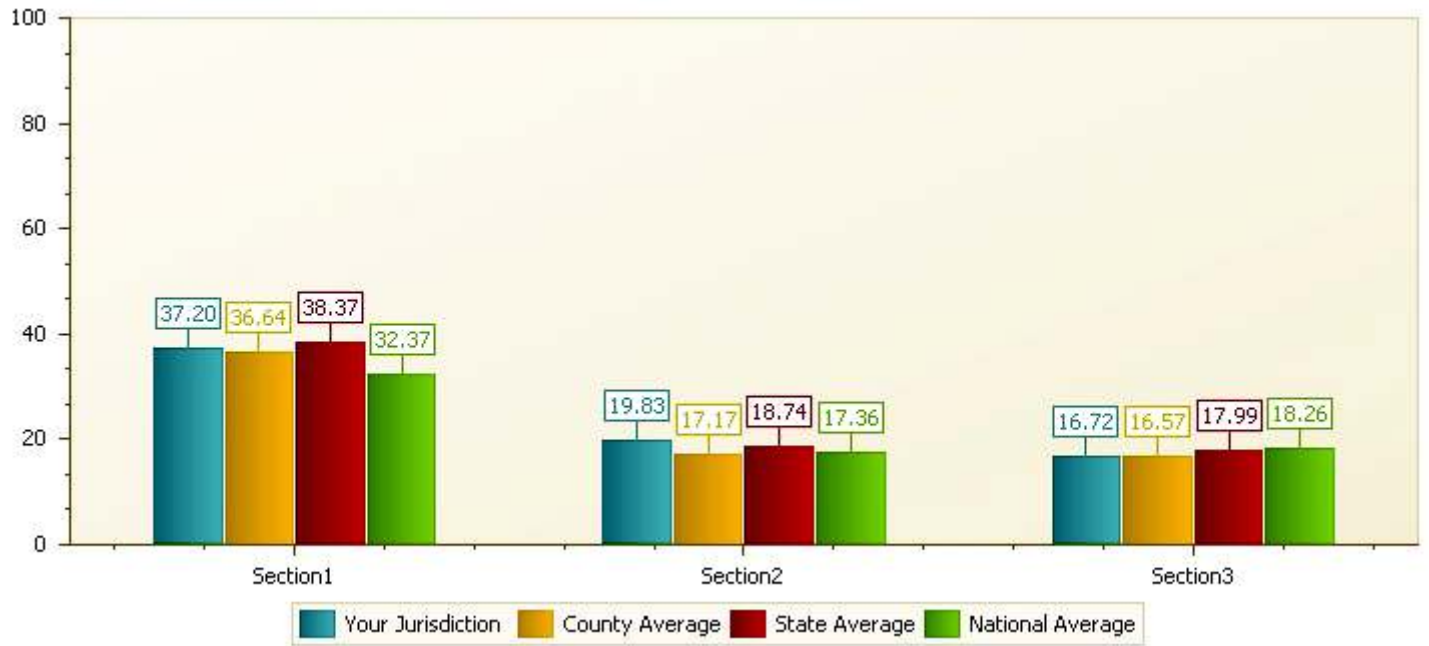
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### CATASTROPHE HAZARD REPORT VERISK - MARKETING LOCATION PASSPORT

**ORDER NAME:** Okaloosa Co, FL

**ORDER DATE:** 02/12/2018

**ORDER TIME:** 09:12:04 AM

**RESPONSE DATE:**  
02/12/2018

**RESPONSE TIME:**  
09:12:04 AM

#### Location Name

**Entered Address:** 812 EAST JAMES LEE BLVF, CRESTVIEW, FL 32539

#### Catastrophe Hazard Information

**Matched Address:** 812 E JAMES LEE BLVD , CRESTVIEW, FL 32539

**Match Type:** Parcel Level

**Latitude:** 30.763187

**Longitude:** -86.561491

Hurricane Profile

#### Risk

(Percentage Loss)



100-year loss level:



250-year loss level:



Average Annual Loss:

0.1 %

#### Relative Risk

(Percentile)



within county:



within state:



#### Hurricane Information

Storm Surge Potential:

No

Distance to effective coast:

25 - 50 miles

Distance to actual coast:

Greater than 25 miles

Coastal County:

Yes

Elevation:

200 - 250 feet above mean sea level

Terrain/ Land Use: Developed Open Space

**Florida Wind Loss Mitigation Profile**

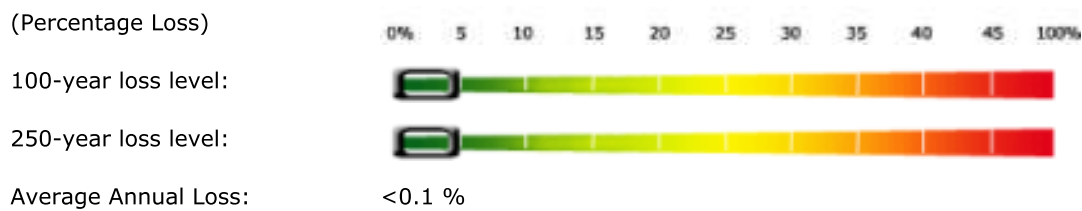
Exposure Area: Terrain B  
 High Velocity Wind Region: No  
 Windspeed Region: 110-120 mph  
 Windborne Debris Region: No

**Historical Hurricanes**

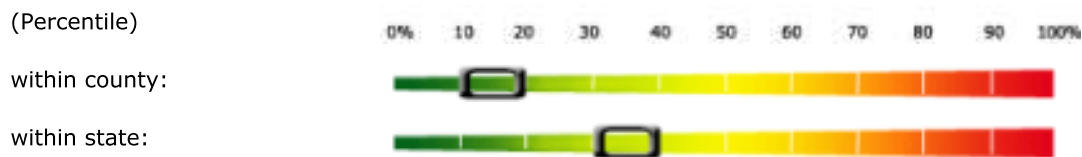
Name	Date of Landfall	Intensity at Landfall (Saffir - Simpson)	Distance of Track to Property (mi)	Intensity Closest to Property (Saffir - Simpson)
Opal	October 4, 1995	4	19	3
Dennis	July 10, 2005	3	42	3
Ivan	September 16, 2004	3	64	3
Unnamed	September 18, 1926	4	63	3
Unnamed	September 29, 1917	3	15	3

Thunderstorm Profile

**Risk**



**Relative Risk**



**Hazard Information**

Tornado: Very High/ **High**/ Moderate/ Low/ Very Low  
 Hail Storm: Very High/ High/ Moderate/ **Low**/ Very Low  
 Straight-line Wind: Very High/ **High**/ Moderate/ Low/ Very Low

**Nearest Historical Tornadoes**

Date	Distance	Intensity
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	(mi)	(Fujita Scale)
December 25, 1964	18.79	3
March 31, 1962	26.83	3
December 10, 1961	38.02	3
May 5, 1956	45.94	3
October 30, 1967	48.01	3

**Nearest Historical Hail Storms**

Date	Distance (mi)	Intensity by Average Hail Size (in)
March 29, 1972	33.91	3.0-4.0
May 8, 1985	28.21	3.0-4.0
March 26, 2005	29.31	2.0-3.0
March 26, 2005	37.40	2.0-3.0
March 26, 2005	49.58	2.0-3.0

**Nearest Historical Straight - Line Wind Storms**

Date	Distance (mi)	Intensity by Average Wind Speed (mph)
August 20, 1970	18.55	90-100
February 21, 2003	27.92	80-90
April 12, 1994	45.14	80-90
December 25, 1975	27.41	80-90
July 22, 2000	40.18	80-90

Winterstorm Profile

**Risk**

(Percentage Loss)

100-year loss level:



250-year loss level:



Average Annual Loss:

<0.1 %

**Relative Risk**

(Percentile)

within county:



within state:



**Hazard Information**

Wind Frequency: Very High/ High/ Moderate/ Low/ **Very Low**

Snow Frequency: Very High/ High/ Moderate/ Low/ **Very Low**

Earthquake Profile

**Risk**

(Percentage Loss)

100-year loss level:



250-year loss level:



Average Annual Loss: <0.1 %

**Relative Risk**

(Percentile)

within county:



within state:



**Earthquake Information**

CA DOI Zone: Not Applicable

Liquefaction Potential:

Landslide Zone:

Alquist - Priolo Fault Zone: Not Applicable

Soil Type: Soft to Firm Rock(stiff soil)

Intensity by Probability of Exceedance (PE):

Modified Mercalli Intensity:	VI	VII	VIII	IX	X	XI	XII
30 Year PE	0.99 %	0.71 %	0.39 %	0.15 %	0.03 %	0.00 %	0.00 %

Intensity by Return Period:

Return Period	100 Year	200 Year	250 Year	475 Year
Modified Mercalli Intensity:	3.0	3.0	3.0	3.0

**Fault Information**

No significant active fault has been mapped within a 200 mile radius of the address.

**Historical Earthquakes**

No significant historical earthquake has been recorded within a 200 mile radius of the address.

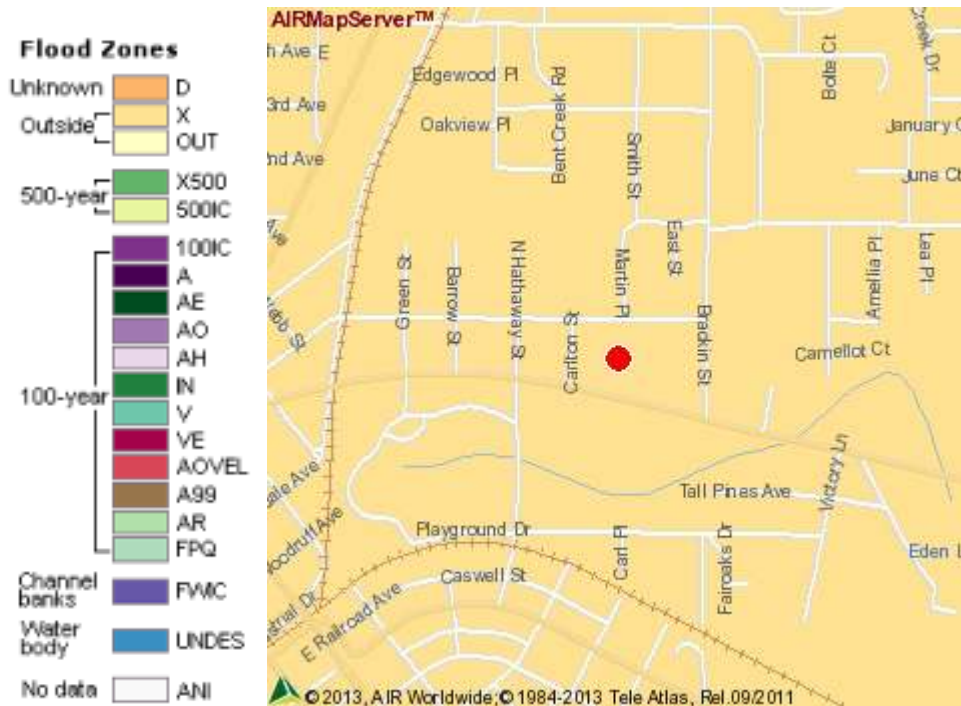
Flood Profile

**Flood Information**

Source: DFIRM  
 Flood Zone: Outside Flood Zone  
 FEMA Flood Zone: X Flood Zone  
 Elevation: 200 - 250 feet above mean sea level

Shortest Distance to:

Water Body: More than 5 miles  
 100 Year Flood Plain: 1.47 miles  
 500 Year Flood Plain: 2.55 miles



The data provided in the Flood Profile is based on Digital Q3 Flood Data compiled by FEMA. The Digital Q3 Flood Data has not been modified in any way by Verisk or AIR. Digital Q3 Flood Data is developed by FEMA by scanning existing hardcopy Flood Insurance Rate Maps (FIRM), vectorizing a thematic overlay of flood risk. More information of Digital Q3 Flood Data can be obtained from [FEMA Map Services Center](http://www.fema.gov/MapServicesCenter).

The User should note that Digital Q3 Flood Data does not replace existing hardcopy FIRM or Digital FIRM. Digital Q3 Flood Data does not provide base flood elevation information and it contains only certain features from existing hardcopy FIRM. Therefore, Digital Q3 Flood Data should be used only as a general guide to a particular location's proximity to Special Flood Hazard Areas (SFHAs).

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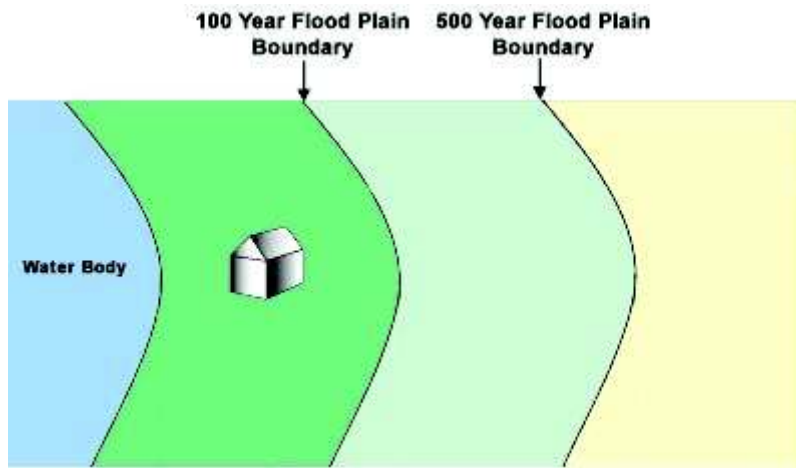
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