



## LAND DEVELOPMENT CODE

### Chapter 2 Zoning Regulations

#### 2.10.00 GENERAL COMMERCIAL (C-3)

**2.10.01 Purpose:** The purpose of the General Commercial (C-3) District is to provide areas for intensive commercial uses involving conducting business, professional, service, or government which generally do not involve the manufacture of new products from raw materials.

**2.10.02 Intent:** The General Commercial (C-3) District is intended to implement and put into regulatory effect the "Commercial" and other Future Land Use Map categories that allow commercial uses.

**2.10.03 Location/Designation Criteria:** A C-3 district may be located either within or outside the urban development area boundary. General Commercial districts may be located only within "[Commercial](#)", "[Mixed Use](#)", and "[Agriculture](#)" Future Land Use Map categories, and then only when the specific conditions and requirements applicable to the category involved are met.

**2.10.04 Permitted Uses:** The following uses are permitted as of right in C-3 districts. All other uses are permitted by special exception or prohibited.

1. All [C-1](#) and [C-2](#) permitted uses.
2. Specific permitted uses are listed in the [North American Industry Classification System](#), U.S. Census Bureau, 2012 under the following codes.
  - a. [Code 23](#): Construction.
  - b. [Code 42](#): Wholesale trade.
  - c. [Code 44](#) – [45](#): Retail trade.
  - d. [Code 48](#) – [49](#): Transportation and Warehousing, except, [481](#) Air transportation; [4831](#) Deep Sea, Coastal, and Great Lakes Water Transportation; [4881](#) Support Activities for Air Transportation; [4882](#) Support Activities for Rail Transportation; [4883](#) Support Activities for Water Transportation; and [487990](#) Scenic and Sightseeing, Other
  - e. [Code 51](#): Information.
  - f. [Code 53](#): Real estate, rental and leasing, except [532411](#) Commercial air, rail, and water transportation equipment rental and leasing.
  - g. [Code 54](#): Professional, scientific, and technical services.
  - h. [Code 55](#): Management of companies and enterprises.
  - i. [Code 56](#): Administrative and support and Waste Management and Remediation Services except [5622](#) Waste Treatment and Disposal.
  - j. [Code 61](#): Educational services.
  - k. [Code 62](#): Health and social assistance.



## LAND DEVELOPMENT CODE

### Chapter 2 Zoning Regulations

- i. [Code 71](#): Arts, entertainment, and recreation, except 7132 Gambling Industries (any gaming and gambling prohibited by law), and; 713990 (Nudist Camps and outdoor shooting activities involving firearms such as firing ranges, trap shoot, skeet shoot only).
  - m. [Code 72](#): Accommodation and food services.
  - n. [Code 81](#): Other services.
  - o. [Code 92](#): Public administration, except 922140 Correctional institutions (state or federal prison).
  - p. [Code 22](#): Utilities.
  - q. Off-site signs (billboards).
  - r. Medical marijuana dispensaries subject to the provisions of section 2.20.10.
3. Residential uses with a residential density of 10 dwelling units per acre or less, provided that any adjacent commercial uses shall not be required to install any compatibility buffers or mitigation against the residential use.
4. Lounges, businesses or establishments, and further any business that, principally, is engaged in the dispensing of alcoholic beverages by the drink for consumption on the premises as specified in [Section 2.21.01](#) of this Code.
5. Automobile, boat, or vehicle repair garage, mechanical and body, which shall not store or otherwise maintain any parts or waste material outside of such buildings.
6. Building and lumber supply establishments provided the entire storage area is enclosed within a fence at least six (6) feet in height.
7. Junk yards shall be located on parcels with a minimum of five (5) acres and shall have an eight (8) foot high chain link fence enclosing the areas within which junk is to be kept. There shall be a minimum twenty (20) foot green belt around the borders of the property which, except for ingress and egress points and their associated visibility triangles, shall be planted with evergreen trees and shrubbery sufficient to provide a visual screening of 100% opacity from the ground level to a height of eight (8) feet at the time of planting. A privacy fence or wall with a height of eight (8) feet may be used as an alternative to vegetation to achieve the required opacity provided however, that the installation of such a wall or fence shall not exempt junkyards from perimeter buffer or landscaping requirements required elsewhere in this code. Under no circumstances shall a chain link fence into which slats have been woven or any sort of screening attached be considered an opaque privacy fence or wall for purposes of this section. There shall be a minimum thirty (30) foot setback from all property lines which shall remain clear of all structures and storage of any junk or storage of materials of any kind.
8. Trade shops including sheet metal, upholstery, electrical, plumbing, venetian blind. Cabinet making, carpentry and sign painting, provided that all operations are conducted entirely within a building.
9. Solid waste transfer stations and recycling facilities.



## LAND DEVELOPMENT CODE

### Chapter 2 Zoning Regulations

10. Utilities such as power lines and electric power substations, water mains, sewer mains, lift stations, water supply wells, and other similar facilities for the collection, transmission or distribution of utility service.
11. Communications towers.
12. Animal hospitals, veterinary clinics, commercial kennels, and animal boarding provided that no outside cages or runs shall be located closer than 100 feet from any residence or residential zoning district.

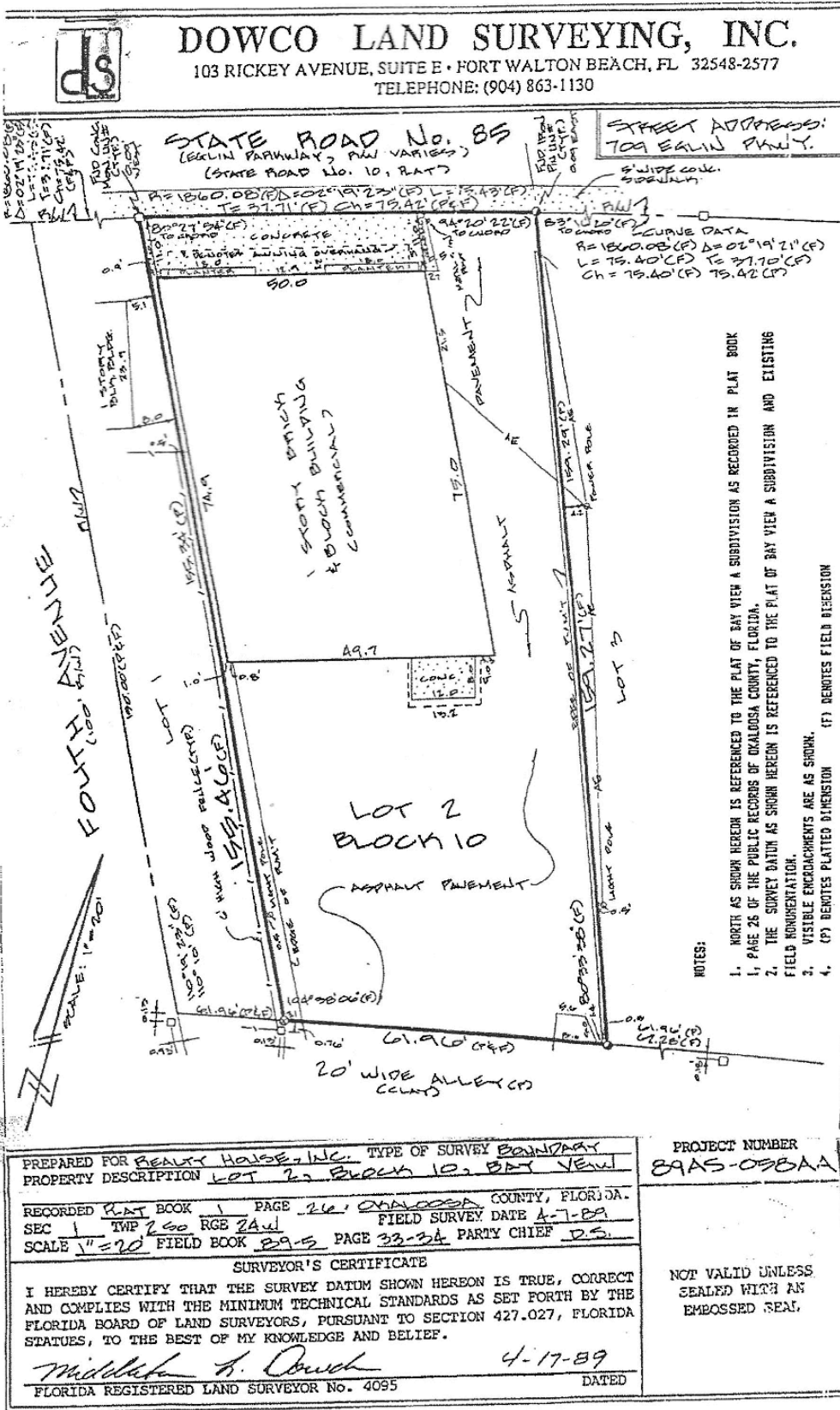
**2.10.05 Special Exceptions:** The following uses may be allowed by the granting of a special exception by the Board of Adjustment.

1. Uses which, in the opinion of the Planning Official, are similar in nature to other uses allowed as permitted uses.

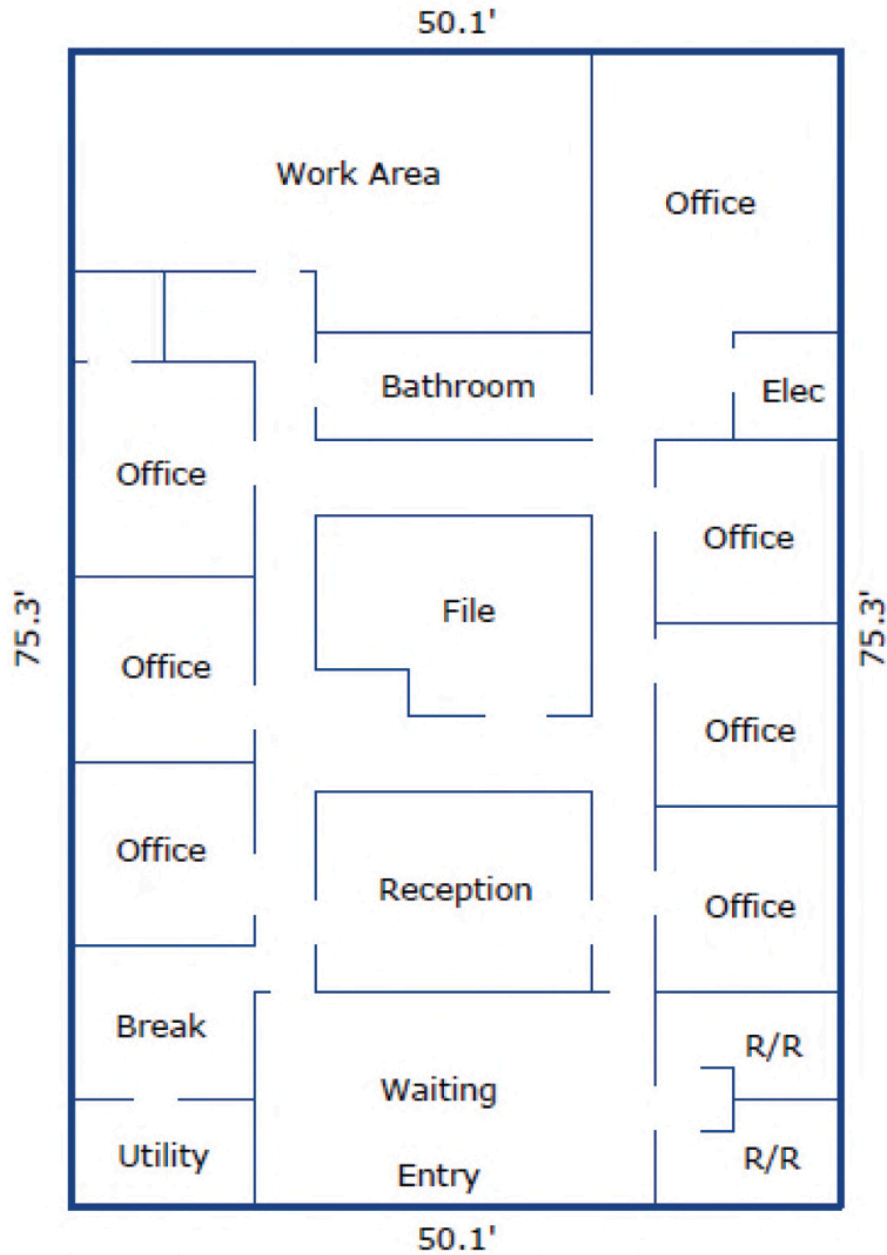
**2.10.06 Bulk Regulations:** Maximum impervious surface coverage shall be no greater than 85% and maximum floor area ratio shall be no greater than 0.75. Maximum building height shall be 75 feet and may be higher subject to compatibility analysis or approved as part of a master plan. The minimum front setback shall be ten (10) feet. Residential building setbacks shall be applied based on the type of building, i.e. single-family: [R-1](#); duplex: [R-2](#), etc. See Section [2.19.00](#) for possible additional requirements.

**2.10.07 Performance Criteria:** In addition to the permitted uses specified in Section [2.10.04](#), the following performance criteria may be assigned to any [C-3](#) zoning district, including any rezoning of property to [C-3](#). Once assigned, these criteria shall attach and have the effect of a new [C-3](#) zoning district.

1. Criteria A – Low Impact Commercial: The following criteria shall attach to the [C-3](#) zoning district for this criteria.
  - a. Hours of operation: 7:00 AM to 7:00 PM.
  - b. Noise: Noise levels shall be as specified in Sections [9.01.00](#) and [9.02.00](#).
  - c. Storage: There shall be no outside storage of any supplies or materials.
  - d. Odors, fumes: There shall be no detectable noxious odors or fumes that extend onto any adjacent or nearby property.
  - e. Light, glare: No continuous light or glare shall extend onto any adjacent or nearby property.
  - f. Dust, dirt: The permitted use shall not reasonably be expected to produce dust or dirt which extends onto any adjacent or nearby property on a regular basis.
  - g. Alcoholic beverages: There shall be no establishments allowed which serve alcoholic beverages consumption on premises whether with food consumption or not.
2. Criteria B – Medium Impact Commercial: The following criteria shall attach to the [C-3](#) zoning district for this criteria.



# GROSS BUILDING AREA = +/- 3,773 SF





### Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 6/2/2023	
<b>Owner Information</b>	
Owner Name: J & S FAMILY TRUST	Contact Person:
Address: 709 EGLIN PKWY	Home Phone:
City: FT WALTON BCH      Zip: 32547	Work Phone:
County: OKALOOSA	Cell Phone:
Insurance Company:	Policy #:
Year of Home: 1964      # of Stories: 1	Email:

**NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

- Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
  - A. Built in compliance with the FBC: Year Built \_\_\_\_\_. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY) \_\_\_/\_\_\_/\_\_\_\_\_
  - B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built \_\_\_\_\_. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) \_\_\_/\_\_\_/\_\_\_\_\_
  - C. Unknown or does not meet the requirements of Answer "A" or "B"
- Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

**PERMIT #525355-GBP-2023**

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input checked="" type="checkbox"/> 1. Asphalt/Fiberglass Shingle	2/3/2023	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 2. Concrete/Clay Tile	___/___/___	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	___/___/___	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	___/___/___	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 5. Membrane	2/3/2023	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other _____	___/___/___	_____	_____	<input type="checkbox"/>

- A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- D. No roof coverings meet the requirements of Answer "A" or "B".

- Roof Deck Attachment:** What is the weakest form of roof deck attachment?
  - A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
  - B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
  - C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

Inspectors Initials RP Property Address 709 EGLIN PKWY FT WALTON BCH 32547

\*This verification form is valid for up to five (5) years provided no material changes have been made to the structure.  
 OIR-B1-1802 (Rev. 01/12) Adopted by Rule 690-170.0155 Page 1 of 4

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

- D. Reinforced Concrete Roof Deck.
- E. Other: \_\_\_\_\_
- F. Unknown or unidentified.
- G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- A. Toe Nails
- Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
- Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

**Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:**

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a 1/2" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.
- B. Clips
- Metal connectors that do not wrap over the top of the truss/rafter, **or**
- Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
- C. Single Wraps  
Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- D. Double Wraps
- Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
- Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- F. Other: \_\_\_\_\_
- G. Unknown or unidentified
- H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.  
Total length of non-hip features: \_\_\_\_\_ feet; Total roof system perimeter: \_\_\_\_\_ feet
- B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 \_\_\_\_\_ sq ft; Total roof area \_\_\_\_\_ sq ft
- C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot-mopped felts do not qualify as an SWR)

- A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials RP Property Address 709 EGLIN PKWY FT WALTON BCH 32547

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 690-170.0155

Page 2 of 4

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	X		X
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection	X				X	

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
- Miami-Dade County PA 201, 202, **and** 203
  - Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
  - American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
  - Southern Standards Technical Document (SSTD) 12
  - For Skylights Only: ASTM E 1886 **and** ASTM E 1996
  - For Garage Doors Only: ANSI/DASMA 115
- A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
- A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
- A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
- ASTM E 1886 **and** ASTM E 1996 (Large Missile – 4.5 lb.)
  - SSTD 12 (Large Missile – 4 lb. to 8 lb.)
  - For Skylights Only: ASTM E 1886 **and** ASTM E 1996 (Large Missile - 2 to 4.5 lb.)
- B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
- B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
- B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
- C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
- C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials RP Property Address 709 EGLIN PKWY FT WALTON BCH 32547

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 690-170.0155



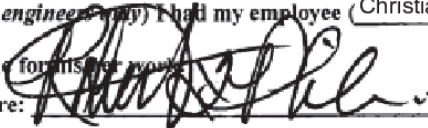
- N. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to meet Answer "A" or "B" with no documentation of compliance (Level N in the table above).
  - N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist
  - N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
  - N.3 One or More Non-Glazed openings is classified as Level X in the table above
- X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.

<b>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</b> <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i>		
Qualified Inspector Name: <b>Robert F. Phillips</b>	License Type: <b>Building Contractor</b>	License or Certificate #: <b>RB0067047</b>
Inspection Company: <b>Empire Inspection Services, Inc</b>	Phone: <b>850-259-5431</b>	

**Qualified Inspector – I hold an active license as a: (check one)**

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

**Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.**

**I, Robert F. Phillips am a qualified inspector and I personally performed the inspection or (licensed (print name) contractors and professional engineers only) I had my employee (Christian Oja) perform the inspection (print name of inspector) and I agree to be responsible for this inspection.**  
**Qualified Inspector Signature:  Date: 6/2/2023**

**An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.**

**Homeowner to complete:** I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

**Signature: \_\_\_\_\_ Date: \_\_\_\_\_**

**An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)**

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials RP Property Address 709 EGLIN PKWY FT WALTON BCH 32547

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 OIR-B1-1802 (Rev. 01/12) Adopted by Rule 690-170.0155 Page 4 of 4



During a Wind Mitigation Inspection, there is NO physical inspection of the roof covering material(s) (ie: shingles, metal panels, etc). The year, or exact date, listed on page 1 (section 2), of the report, is derived from one of the following sources:

1. Permit information obtained from the county, municipality, or owner's paperwork
2. Owner's paperwork from roofing contractor (Proposal, invoice, etc) or receipt for materials
3. Owner's disclosure, without paperwork or other verification of date installed
4. Inspector's best estimation, based on observation from ground

The purpose of the 'Roof Covering' section of the Wind Mitigation is simply to determine the installation date of the roof, and to determine if the roof meets the installation criteria of the 2001 Florida Building Code (taking effect March 1, 2002). A Wind Mitigation Inspection should not be used to determine the condition or the remaining life of the roof covering material(s). If this information is needed, a separate inspection should be completed for that purpose, and a Roof Certification obtained to verify age and remaining life & condition.

Sincerely,

A handwritten signature in black ink that reads 'Robbie Phillips'. The signature is written in a cursive style with a large, stylized 'R' and 'P'.

Robbie Phillips











