



**IVIE RISK SOLUTIONS**  
INSURANCE INSPECTIONS

# 2026 RISK CONTROL ASSESSMENT

Prepared for :  
**Ivie Risk Solutions**

Prepared for :  
**Property Owner &  
Management  
Company**

Property Address:  
**Full Property  
Address**

Date of Assessment:  
**MM/DD/YYYY**





**IVIE RISK SOLUTIONS**  
INSURANCE INSPECTIONS

## SITE ORIENTATION – PHOTO SNAPSHOT

The following image provides visual orientation of the site and representative conditions observed during the assessment.



## Purpose of This Assessment

This Risk Control Assessment provides a practical, consultant-style review of visible conditions that may impact safety, loss potential, and insurance readiness. The focus is on prioritization and improvement not code compliance or fault-finding. The goal is to help ownership, management, and insurance partners clearly understand what matters most, why it matters, and what actions will have the greatest impact.

## Property Context (Brief Narrative)

The property is a multi-family asset with generally stable operating conditions. Observed strengths include maintained common areas, functional fire protection features, adequate exterior lighting, and an active management presence.

Several improvement opportunities were identified that are common for properties of this type and age. When addressed proactively, these items can help reduce claim frequency, improve tenant safety, and support smoother insurance renewals.

## OVERALL RISK SNAPSHOT

Overall Risk Level

High

**What This Means:** This overall risk level reflects the property's current risk profile based on visible conditions observed at the time of assessment. It is not a pass/fail score, but a planning tool intended to support informed decision-making and prioritization.

## HIGH PRIORITY RECOMMENDATIONS

**Hazardous electric breakers**

Sylvania and Sylvania-GTE electrical subpanels, some of which may be re-branded Zinsco-style panels manufactured between 1973–1981, were observed in residential units, the laundry room, and exterior electrical areas. These panels are known to have defective designs that may not safely interrupt over-current conditions, increasing the risk of overheating, arcing, and electrical fire. It is recommended that a licensed electrician evaluate all affected panels and replace any confirmed Zinsco-style subpanels with modern, approved electrical panels to reduce life safety and fire exposure. Failure to address this exposure may lead to coverage restrictions, increased premiums, corrective action timelines, or non-renewal.



Zinsco breakers

**Excessive use of extension cords**

Electrical connectors and extension cords are being used near the washing machines in the laundry room, creating a significant fire hazard because these temporary connections are not designed for continuous use. Prolonged use can lead to overheating, damage, and loose connections, increasing the risk of electrical fire in a high-load, high-moisture area. It is recommended that a licensed electrician install additional permanent outlets to provide dedicated power sources and eliminate reliance on temporary connectors.



Electric Connectors in laundry room

---

### Balcony guardrail height

The balcony guardrail near Unit 21 is below the current minimum height requirement, which increases the risk of falls and serious injury to occupants. To improve safety and reduce liability exposure, a qualified contractor should raise or modify the guardrail to meet the current standard of at least 42 inches in height, in accordance with applicable local building codes and standards.



Balcony rails height is below 42"

## MEDIUM PRIORITY RECOMMENDATIONS

### Deferred maintenance

Deferred maintenance issues observed throughout the property include deteriorated deck rails, uplifted or weathered decks and walkways, cracked stairways, weathered expansion joints, and cracks in exterior walls. Housekeeping deficiencies include missing signage, stored debris, cluttered balconies, and improper storage near Unit 27. Additional concerns include excessive water in trenches and a hole in the wall exposing wiring near the electrical subpanel. These conditions increase the risk of slips, trips, structural failure, property damage, and liability. A qualified contractor should inspect and repair or replace damaged structural components and surfaces, apply protective coatings or sealants where appropriate, correct storage and drainage issues, properly enclose electrical components, and implement a regular maintenance schedule to prevent further deterioration and support safety and insurance standards.



Stored debris



Cluttered balconies



Deteriorated deck rails



Cracked stairways



Weathered expansion joints in common area walkway

## Walkways and decks

Some decks and walkways were observed to be uplifted or weathered, creating uneven surfaces that increase the risk of slips, trips, and falls. A qualified contractor should inspect all affected areas and repair or replace damaged sections as needed, and apply protective coatings or sealants to maintain structural integrity and extend service life.



Uplifted section of concrete walkway right side of premises towards the rear



Uplifted section of wood deck in center of premise



Uplifted section of common area walkway

---

### Swimming pool depth markers

Water depth markers were observed on the interior pool surface, but none were displayed on the exterior pool deck. Exterior depth markers provide clear visibility for swimmers, guests, and emergency personnel, which helps prevent accidents and improves overall safety. Best practice is to install water depth markers on the exterior pool deck or perimeter in addition to the interior markings.



Missing depth markers on exterior of pool surface

### Water supply lines

The washing machine in the laundry room is connected with rubber water supply lines, which are more prone to deterioration and rupture over time. This increases the risk of sudden hose failure and significant water damage to the building. Best practice is to replace rubber supply lines with braided metal water supply lines to improve durability and reduce the likelihood of leaks or ruptures.



Rubber water hose of washing machine

---

### Fire extinguisher coverage

Each building was observed to have only one to two fire extinguishers, with no extinguishers present on the second floors and the distance between some extinguishers exceeding 75 feet. This reduces the ability to quickly access fire suppression equipment during an emergency, increasing the risk of fire spread and potential property damage or injury. Additional fire extinguishers should be installed in each building, particularly on the second floors, to ensure coverage within 75 feet of all areas. Extinguishers should be clearly visible, easily accessible, properly mounted, and regularly inspected and maintained to ensure readiness.



Missing fire extinguisher on 1<sup>st</sup> and 2<sup>nd</sup> floor

---

### GFCI protection

GFCI protection was not observed on outlets near the washers in the laundry room. Without GFCI protection, there is an increased risk of electrical shock due to the presence of water and moisture in the laundry area. To reduce this risk and enhance safety, install GFCI-protected outlets for all receptacles near washers and sinks in the laundry room.



No GFCI installed near washing machine in laundry room

---

### Exposed junction box

An open junction box housing electrical cables was observed near Unit #25 (far left side of premises) next to the pole in the common area walkway. Open junction boxes expose wiring to physical damage and environmental elements, increasing the risk of electrical shock, arcing, and fire. Ensure the junction box is properly closed and secured at all times, and have a qualified electrician inspect the area to confirm all electrical connections are safely enclosed and protected.



Exposed junction box

### AC Units without bracing

Window and wall-mounted air conditioning units were observed throughout the property, and some window units were not properly secured, creating a risk of falling if the window is opened. Unsecured units can detach and fall, posing a serious risk of injury to occupants and pedestrians, and increasing liability exposure. To reduce this risk, all window units should be securely fastened using sturdy brackets beneath the unit, and wall-mounted units especially on upper floors should be properly braced or anchored per manufacturer instructions and applicable building codes.



No bracing for window AC unit

---

### Tree branch clearance

Tree branches near units 53–63 and 36–43 were observed touching or overhanging the building rooflines. This increases the risk of property damage, fire spread, and pest intrusion, as branches can scrape roofing materials, provide a path for fire, and allow animals to access the structure. To reduce these risks, all tree branches should be trimmed to maintain at least 18 inches of clearance from the roofline, and regular inspections should be conducted to ensure ongoing compliance and safety.



Tree overhanging the building and touching roof

---

### **Plant pots or other objects on edges of balcony**

Plant pots, buckets, and other items were observed placed on balcony railings and surfaces. These items can fall from elevated areas, posing a serious risk of injury to pedestrians below and potential property damage. To reduce liability and improve tenant safety, all items should be removed from upper-floor balcony railings and stored safely on the balcony floor or inside the units, keeping railings clear at all times



Plant pots on edge of balcony

---

### **Pet rules**

The property currently has no written leash requirement for dogs in common areas, which may increase liability exposure and reduce the ability to enforce safe behavior. Without a formal policy, incidents such as dog bites or aggressive behavior are more difficult to prevent and manage, potentially leading to injury and legal claims. Property management should establish, communicate, and enforce a clear leash policy requiring all dogs to be on a leash or otherwise properly confined in common areas to improve safety and reduce risk.

---

### **Stairways condition**

Worn stair treads were observed on stairways, creating slippery and uneven walking surfaces that increase the risk of slips, trips, and falls. To reduce injury risk and improve tenant safety, worn steps should be repaired or replaced as needed, and non-slip protection (such as anti-slip tape, treads, or coatings) should be installed on all exposed steps. Regular inspections should also be conducted to ensure stairway surfaces remain safe for tenants and visitors.



Worn exterior steps

---

### Handrail on steps

Steps with more than two risers were observed to lack handrails throughout all buildings, creating a potential fall hazard for residents and visitors. Without handrails, occupants have reduced support when ascending or descending stairs, increasing the risk of slips, trips, and falls, which can lead to injury and liability claims. Properly secured handrails should be installed on both sides of all steps with more than two risers to enhance safety and reduce liability exposure. Insurance carrier requirements may vary, but many carriers view missing handrails as a significant risk and may require correction as a condition of coverage.



Missing rails of common area steps

### **Exposed crawl space**

The crawl space at the property was observed to be exposed, which may allow moisture intrusion, pest entry, and potential structural deterioration over time. This can lead to water damage, mold growth, Pest infestations, and compromised structural integrity, increasing liability and repair costs. To reduce these risks, the crawl space should be properly enclosed or repaired by a qualified contractor, including installing a barrier or access cover, ensuring proper ventilation, and addressing any water or structural concerns in accordance with applicable building codes.



Exposed crawl space

---

### **Smoking allowed in common area**

Insurance carrier requirements may vary, but many carriers expect smoking to be restricted to designated areas located at least 25 feet away from buildings and combustible materials.

---

### **Charcoal BBQs on balconies**

Charcoal grills were found on decks and balconies, which can be dangerous because sparks and hot coals can easily start a fire or cause burns when used near the building. To keep everyone safe, charcoal grills should not be used on balconies, elevated walkways, roofs, or decks. Instead, tenants should be asked to use grills only in open outdoor areas at least 10 feet away from any structure, and management should share this policy in writing so everyone knows the rules.



Charcoal barbecue grill on patio too close to building

## LOW PRIORITY RECOMMENDATIONS

### **AFCI protection**

AFCI protection was not observed in the building. AFCIs help prevent electrical fires by detecting dangerous arcing in wiring, so not having them increases the risk of an electrical fire. It's recommended to have a licensed electrician install AFCI protection in the required areas to improve safety and reduce the chance of electrical issues.

### **Possible galvanized pipes**

Galvanized plumbing may be present due to the building's age; recommend a licensed plumber inspect for corrosion and leaks

## APPENDIX – PROPERTY RISK QUESTIONNAIRE

### GENERAL PROPERTY CONDITION

Evidence of water damage: No

Evidence of building collapse or structural fatigue: No

Evidence of other structural problems: No

Interior maintenance adequate: Yes

Exterior maintenance adequate: No

Deferred maintenance: Yes

Trash removal adequate: Yes

**Why this matters:** How a property is used and maintained can significantly affect fire risk, tenant safety, and liability exposure.

### Flammables or Combustible Liquids

Any flammables or combustible liquids observed: No

### Fireplaces:

Fireplace inspected every 3 years: N/A

### BBQ & Open Flame Controls

Propane or charcoal BBQs on balconies / Elevated walkways / Roofs / Decks: Yes

Propane or charcoal BBQs within 10 feet of building Yes

### Smoking Controls

Smoking permitted in common areas	Yes
Smoking permitted within units	No
Cigarette butt disposal provided and adequate	No
FIRE SAFETY & PROTECTION FEATURES	
Fire extinguishers present:	Yes
Fire extinguishers serviced annually:	Yes
Fire extinguishers properly mounted:	Yes
Fire extinguisher travel distance exceeds 75 feet:	Yes
Fire extinguishers on each floor:	No
Smoke Detectors / Heat Detectors	
Smoke detectors inspected annually:	Yes
<b>Why this matters:</b> These features are intended to limit damage and injury if a fire occurs.	
POOLS & SPAS	
Anti-Entrapment drain covers installed:	Yes
Required signage posted (No Diving, Emergency Numbers, No Lifeguard):	Yes
Pool fencing height adequate:	Yes
Pool fencing condition adequate:	Yes
Fence openings meet code (In Between Rails) :	Yes

Self-locking / Self-latching Gates:	Yes
Gates open outwards:	Yes
Direct doors opening to pool area:	No
Diving boards/Slides present:	No
Life-saving equipment present:	Yes
Exiting ladders / Stairs provided	Yes
Smooth and Slippery pool decking:	No
Water depth markers on exterior & interior surface	No

**Why this matters:** Pools and spas are frequent sources of injury claims. This section focuses on visible safety features that help reduce risk.

#### LAUNDRY AREAS & IN-UNIT APPLIANCES

Laundry room present	Yes
Laundry room housekeeping:	Yes
Regular dryer vent cleaning:	Yes
Type of water supply line used for washer:	No
Supply line inspected annually:	Yes
GFCI on outlet near washer:	No
Washer And Dryer In Units	
Type of water supply line used for washer	Yes

Supply line inspected annually:

Yes

**Why this matters:** Laundry equipment is a known source of water damage and fire losses. These questions help identify common preventable issues.

ELECTRICAL SYSTEM – LOSS PREVENTION REVIEW

Missing breakers: No

Missing cover plates on panels: No

Exposed wiring: No

Exposed junction box: No

AFCI protection: No

GFCI protection: No

Evidence of Arcing: No

Aluminum wiring: No

Manufacturer of subpanels and main panels: Zinsco panel

Presence of hazardous breakers (Federal Pacific / Stab Loc, Zinsco / Sylvania, Challenger, bulldog pushmatic): Yes

Electric fuses: No

Excessive use of extension cords: Yes

Electrical system updates: No

**Why this matters:** Electrical issues are a leading cause of property fires. This section highlights visible conditions that may warrant attention or follow-up.

#### ROOF, HVAC & MECHANICAL SYSTEMS

Evidence of roof leaks: No

Roof age: 15

Roof updates: No

#### Heating System

Type of heating system: Wall heater

Last service date: Contact did not know

Heating updates: No

#### Air conditioning

Type of AC System: Wall and window

AC Units without bracing: Yes

AC updates: No

**Why this matters:** These systems affect water intrusion, habitability, and long-term property performance. Deferred issues often lead to larger claims.

#### PLUMBING & WATER DAMAGE CONTROLS

Type of plumbing pipes: Possible galvanized

Boiler or water heater: Water heater

Boiler maintenance needed: NA

Water heater strapped: Yes

Water heater maintenance needed: No

Plumbing updates: No

**Why this matters:** Water losses are one of the most frequent and costly claims. This section focuses on known risk areas that can often be corrected proactively.

#### EXTERIOR GROUNDS & LANDSCAPING

Trees touching or overhanging roof Yes

Tree limbs within 3' of building: Yes

**Why this matters:** Exterior conditions impact slip-and-fall risk, drainage, and building protection.

#### EGRESS, LIFE SAFETY & ACCESSIBILITY

Fences in good condition: Yes

Adequate exterior lighting: Yes

Plant pots or other objects on edges of balcony or elevated walkway rails: Yes

Carbon monoxide detector installed in units: Yes

**Why this matters:** Exterior conditions impact slip-and-fall risk, drainage, and building protection

#### WALKWAYS, PARKING & COMMON AREAS

##### Walkways

Walkways in good condition:

Yes

---

Leaves/moss on walkways:	Yes
--------------------------	-----

---

Obstructing trees or shrubs in path of sidewalks or walkways	Yes
--	-----

---

Gutters diverting water away:	No
-------------------------------	----

#### Decks

Decks in good condition:	No
--------------------------	----

#### Sidewalks

Paved and smooth Sidewalk:	No
----------------------------	----

#### Parking Areas

Parking lot and driveways in good condition:	Yes
--	-----

---

Paved and smooth driveways:	Yes
-----------------------------	-----

---

Broken wheel stoppers or speed bumps:	No
---------------------------------------	----

---

Excessive clutter in parking areas:	No
-------------------------------------	----

---

Oil stains present:	No
---------------------	----

---

Non working vehicles:	No
-----------------------	----

---

**Why this matters:** Trips and falls are among the most common liability claims. This section focuses on visible conditions that affect safe movement around the property

#### Stairs, Railings, and Balconies

Stairways in good Condition:	No
------------------------------	----

---

Stairways free from obstruction:	Yes
----------------------------------	-----

Balconies/Landing condition: Yes

Railings

Railing height (42" Minimum): No

Railing openings (Less than 4"): No

Railing climbable: Yes

Missing rails on steps or stairways: Yes

Balconies

Balconies in good condition: Yes

**Why this matters:** Falls from elevation and stairway incidents are high-severity exposures. These items focus on basic safety and stability.

PET POLICIES

Size restrictions for dogs: No

Leash required in common areas: No

Vicious or aggressive dog breeds: No

Pets allowed (Excluding Support/Emotional Support Animals): Yes

**Why this matters:** Pet-related incidents can lead to injury claims and coverage challenges. Clear policies help manage this exposure.

VENDOR & TENANT MANAGEMENT

Landscaping or gardening service used? Yes

How often is landscaping or gardening done: Monthly

Pest control company used? Monthly

---

Who performs tree trimming: Licensed tree trimmer

---

Are certificates of insurance (COI) obtained from all vendors and contractors: Yes

---

Are vendors named as additional insureds on the property owner's policy: Yes

---

Tenants required to carry renter's insurance: Yes

---

Reasonable accommodation letter required for service or emotional support animals: Yes

---

Tenants allowed to sublease units: No

---

**Why this matters:** How vendors and tenants are managed plays a key role in transferring risk and preventing uninsured losses.

---

## DISCLAIMER

This Risk Control Assessment is based solely on visual observations made at the time of inspection. It does not constitute a code compliance inspection, engineering evaluation, or a guarantee of future loss prevention. Site conditions may change over time. Responsibility for implementing any corrective actions rests exclusively with property ownership and management.

While Ivie Risk Solutions' services are intended to enhance property conditions and reduce potential risks, Ivie Risk Solutions does not guarantee insurance coverage, approval, or renewal. Final insurance decisions are made solely by the respective insurance provider and may be influenced by factors beyond Ivie Risk Solutions' control, including underwriting criteria, external exposures, and policy-specific requirements.

Ivie Risk Solutions is committed to equipping clients with insights, recommendations, and support to strengthen their risk profile and improve the likelihood of favorable outcomes. However, no express or implied warranties or guarantees are provided regarding the outcome of any insurance application or policy-related decision.