



IVIE RISK SOLUTIONS

— INSURANCE INSPECTIONS —

RISK CONTROL ASSESSMENT

Prepared by:
Ivie Risk Solutions

Prepared for:
Client's Name

Property Address:
Full Property Address

Date of Assessment:
MM/DD/YYYY





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EXECUTIVE SUMMARY

General Information

Person Interviewed:

Contact's name

Position and/ or Title:

Property Owner

Address:

Your address

Date of Survey:

1/1/2026

Number of Years in Business:

46+ years

Number of Years at the Location:

46 years

Insured's Interest:

Building Owner

Business Entity:

Trust

Business Type

Apartment

How is property managed:

Professionally managed

Name of property management company:

Name of property management company

Narrative

This is a 4-unit apartment building located in (city), California. Constructed in 1980, the property has remained under the same ownership since original construction and demonstrates long-term stewardship through ongoing maintenance and capital improvements.

Amenities include a washer and dryer located within one garage. There is no common-area laundry facility, swimming pool, fitness center, or leasing office on the premises. Dogs are not permitted, except for approved service or support animals.

The property is professionally managed by (name of property management company) and is maintained through routine landscaping, common-area cleaning, monthly pest control service, and ongoing repairs. At the time of inspection, the property was observed to be in good overall condition with no significant deferred maintenance concerns.

Ownership has demonstrated a proactive approach to property preservation and risk management through driveway repairs, recent roof maintenance, installation of a new central water heater in 2026, and the addition of protective railing covers to enhance safety.

Overall, the property presents a favorable risk profile. No major fire or liability concerns were identified; however, several minor corrective actions and safety recommendations were noted. No losses were reported within the past five years.

OVERALL RISK ASSESSMENT

Overall Risk Level	Low
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Number of Recommendations	5
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PROPERTY

Building Information

Year Built:

1980

Number of Stories:	2
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Number of buildings:	1
List of Occupants: Residential apartment tenants; no commercial occupancies observed.	
Number of units:	4
Number of vacant units:	0
Square Feet:	3443
Basement:	No
Parking Type:	Built in garages
Foundation Type:	Slab
Construction Type:	Frame (ISO 1)
Roof	
Age of roof: Roof age unknown. Based on visual observations, the composition shingle roof appears to be in good condition and is estimated to be approximately 10–20 years old.	
Roof updates: Minor roof repairs, including patching, were completed within the past year.	

Roof covering:	Asphalt Composition Shingles
Roof Deck:	Wood Joists
Roof Type:	Gable
Condition of roof:	Good
Any roof hazards or deficiencies observed: No hazards or deficiencies were observed to the roof structure.	
Overall Building Condition:	Good
Comments: None.	
Building Systems	
Electrical	
Age of electrical: 46	
Electrical updates: No panel upgrades were done. GFCI outlets were installed in the kitchens and bathrooms of units. An electrical inspection was conducted in 2026 to evaluate the condition of the electrical system and determine whether aluminum branch wiring was present. No aluminum branch wiring was identified.	
Type of electrical:	Circuit breaker

Electrical Panel Manufacturer:

Westinghouse, Challenger, and Square D.

Electrical panels and equipment in good condition:	Yes
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Clearance maintained around electrical:	Yes
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Any electrical hazards or deficiencies observed:

None.

Comments:

An electrical inspection was conducted in 2026 by a licensed electrician to evaluate the condition of the electrical system and determine whether aluminum branch wiring was present within the property. The electrical distribution panel appeared to be an older Westinghouse load center. Multiple breaker manufacturers were observed within the panel, including Westinghouse, Challenger, and Square D. No evidence of overheating, arcing, damaged breakers, or other adverse conditions was observed at the time of inspection. According to management, the licensed electrician did not identify aluminum branch wiring and no deficiencies requiring corrective action were reported.

Heaters**Age of heater:**

46

Heater updates:

None

Type of heater:	Wall heater
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Any heater hazards or deficiencies observed:

None.

Comments:

No updates or replacements have been made to the wall heaters. However, the heating system undergoes regular maintenance and was reported to be in good working condition at the time of inspection.

Plumbing**Age of plumbing:**

46

Plumbing updates:

None.

Type of plumbing:

Plumbing material could not be confirmed during the inspection.

Any plumbing hazards or deficiencies observed:

None.

Comments:

The type of plumbing piping could not be confirmed during the inspection. The building was constructed in 1980, and according to the property representative, no major plumbing updates or piping replacements have been completed since original construction. No active leaks or significant plumbing deficiencies were observed at the time of inspection.

Water heater/ Boiler**Water heater or boiler present:**

Water heater

Age of boiler:

NA

Age of water heater:

2 weeks old (2026)

Boiler updates:

NA

Water heater updates:

One central water heater was replaced in 2026.

Any water heater or boiler hazards or deficiencies observed:

None.

Clearance maintained around water heater or boiler:

Yes

Comments:

None.

Air conditioning unit

Type of AC System:

Wall

Wall or window AC units with bracing underneath:

Yes

Laundry Exposure

Common area laundry room present:

No

In-unit washer/dryer present:

No

Washer/dryer located in garage or utility area:

Yes

Dryer vent properly maintained:

Unknown

Any leakage or lint accumulation observed:	No
Smoking Controls	
Smoking Allowed in the Building:	No
Smoking permitted within units:	No
Smoking restricted in common areas:	Yes
Cigarette butt disposal provided and adequate:	No
BBQ & Open Flame Controls	
BBQs or open flame devices observed within unsafe distance of combustible construction:	Yes
Flammables Liquids	
Any flammables liquids observed	No
Property Hazards & Housekeeping	
Dumpsters away from building with lids closed:	Yes
Trees touching building:	No
Exterior areas maintained free of combustible debris accumulation:	Yes
Evidence of active water intrusion or leakage observed:	No
Deferred maintenance concerns:	No

Overall housekeeping quality:	Good
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Comments:

None.

PROTECTION

Fire extinguishers

ABC fire extinguishers present:	Yes
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Extinguishers mounted and accessible:	Yes
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Are extinguishers within 75ft of each other and on every floor?	Yes
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Extinguisher inspection tag current (within 12 months):	Yes
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Fire sprinkler system

Fire sprinkler system present:	No
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Fire sprinkler system serviced annually:	N/A
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Fire alarm system

Fire alarm present:	No
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Fire alarm serviced annually:	N/A
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Fire Pump

Fire pump present:	No
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Fire pump serviced annually:	N/A
Fire Department Connection (FDC)	
Fire department connection (FDC) present:	No
Fire department connection free from obstruction:	N/A
Fire Hose	
Fire hose present:	No
Fire hose inspected every 3 years:	N/A
Fire station	
Distance from fire station: 0.6 miles	
Name of fire station: Los Angeles County Fire Dept. Station 23 (1-562-867-2112)	
Paid or volunteer:	Paid
Fire hydrant	
Distance from fire hydrant: 67ft away	
Burglar alarm system	
Name of monitor company: NA	
LIABILITY	
Parking & Exterior areas	

Parking areas and driveways paved and in good condition:	Yes
Broken or deteriorating wheel stoppers or speed bumps:	No
Adequate exterior lighting provided:	Yes
Exterior areas, walkways, and parking areas maintained free of trip hazards and excessive debris:	Yes
Excessive oil or grease buildup present:	No
Non-operational vehicles stored on site:	No
Alleyway	
Alleyway in good condition:	N/A
Paved and Smooth alleyway:	N/A
Decks	
Decks in good condition:	N/A
Stairs, Railings, and Balconies	
Stairways in good Condition:	Yes
Stairways free from obstruction:	Yes
Balconies/Landing in good condition:	Yes
Railing height (42" Minimum):	Yes

Railing openings (4" or less than"):	Yes
Railings climbable:	No
All required handrails present and properly installed:	Yes
Detectors	
Smoke detector present:	Yes
Carbon monoxide detector present:	Yes
Smoke/CO detectors tested or inspected:	Annually
Inoperable detectors:	No
Emergency Systems	
Exit signs illuminated (if needed):	N/A
Emergency lighting installed (if needed):	N/A
Generator or backup battery for emergency lighting:	NA
Exit Hardware & Accessibility	
Panic hardware on doors:	N/A
Security bars with release device:	N/A
Panic bars installed on all roof access doors:	N/A

Egress	
Fire escape inspected annually:	N/A
Fire escape load tested every 5 years:	N/A
Fire doors present and unobstructed:	N/A
Evacuation signs posted:	N/A
Swimming Pool & Hot Tub	
Swimming pool present:	No
Jacuzzi Present:	No
Anti-Entrapment drain covers installed:	N/A
Required signage posted (No Diving, Emergency Numbers, No Lifeguard):	N/A
Pool fencing height adequate:	N/A
Pool fencing condition adequate:	N/A
Fence openings meet code (In Between Rails):	N/A
Self-locking / Self-latching Gates:	N/A
Gates open outwards:	N/A
Direct doors opening to pool area:	N/A

Diving boards/Slides present:	N/A
Life-saving equipment present:	N/A
Exiting ladders / Stairs provided:	N/A
Pool decking slip-resistant and in safe condition:	N/A
Water depth markers on exterior & interior surface:	N/A
Fitness Center	
Fitness center present:	No
Rules present in fitness center:	N/A
Liability waiver signed at leasing:	N/A
Playground	
Playground present:	No
Pet Policies	
Pets allowed (Excluding Support/Emotional Support Animals)	No
Size restrictions for dogs:	N/A
Leash required in common areas:	N/A
Restricted dog breeds allowed:	N/A

Pest control

Name of pest control company:

Golden One Pest Control

Frequency of pest control inspections/service

Monthly

Water leakage

Evidence of current water leakage:

No

Additional Hazards

Comments:

The exterior stairway has guardrails with wire mesh covering the openings.

EXPOSURES

Surroundings exposures

Distance of Front Exposure:

240 ft away

Construction of Front Exposure:

Joisted Masonry (ISO 2)

Front Exposure Usage:

Commercial

Distance of Rear Exposure:

27 ft away

Construction of Rear Exposure:

Frame (ISO 1)

Rear Exposure Usage:

Residential

Distance of Left Exposure:

38 ft away

Construction of Left Exposure:

Frame (ISO 1)

Left Exposure Usage:

Residential

Distance of Right Exposure:

5ft away

Construction of Right Exposure:

Frame (ISO 1)

Right Exposure Usage:

Residential

External exposures

Type of neighborhood:

Residential

Neighborhood trend:

Stable

Transient exposure:

No

Graffiti/Vandalism:

No

Police Patrol

Occasionally

Brush or wild grass nearby:

None.

PAST LOSSES

Past Losses Within the Last 5 Years:

No

Type of losses:

NA

Corrective measures:

NA

RECOMMENDATIONS**MODERATE RECOMMENDATIONS****Grills**

A charcoal grill was observed adjacent to the building. Open-flame grills present a fire hazard when used or stored near structures and combustible materials. Property management should prohibit the use and storage of charcoal, propane, and other open-flame grills within 10 feet of buildings and combustible materials, in accordance with applicable fire safety guidelines. These restrictions should be communicated to tenants in writing and enforced by management. Electric grills may be permitted where allowed by local regulations.

ADVISORY RECOMMENDATIONS**Extension cord**

An extension cord was observed supplying power to the washing machine. Extension cords are not intended for permanent appliance use and may increase the potential for electrical failure. Direct connection to a properly rated receptacle is recommended.

Earthquake shut off valves on gas meters

It is recommended that earthquake shut-off valves be installed on the gas meters to automatically stop gas flow during seismic activity, reducing the risk of fire or explosion.

Dryer vent maintenance

To reduce the risk of fire, it is recommended that the area behind each dryer be cleaned and accumulated lint removed from each vent hose at least monthly. If a vent hose is damaged or worn, it should be replaced rather than repaired to ensure proper airflow and safety. Regular maintenance of dryer vents helps prevent fire hazards and maintains efficient operation of the appliances.

GFCI Protection

Consider upgrading the laundry area receptacle to GFCI protection to enhance electrical safety near water sources.

PHOTOS

Front



Rear



Left



Right



Smoke & Carbon Monoxide detector



Washer and dryer



Stairway



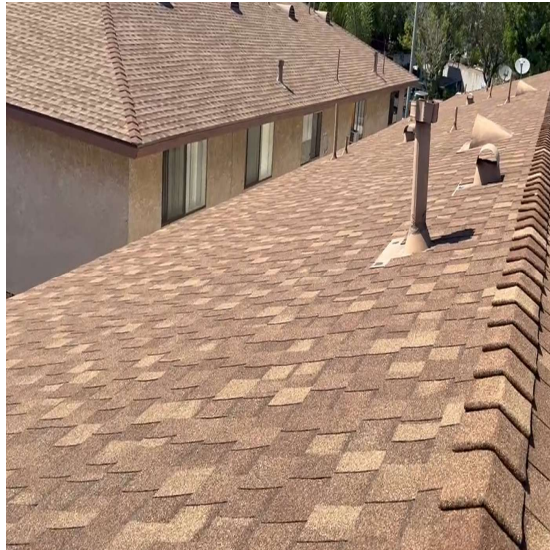
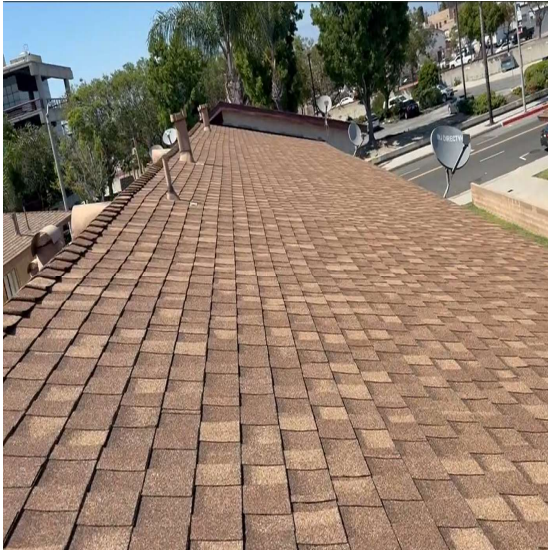
Handrails



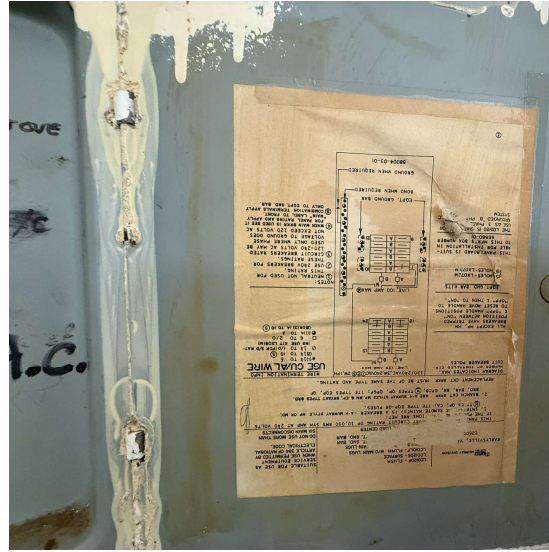
Handrail openings



Roof



Electrical



Charcoal barbecue grill (Rear of building)



Gas meter with no earthquake shut off valve



Extension cord supplying washing machine



Fire extinguisher currently serviced

