



IVIE RISK SOLUTIONS

INSURANCE INSPECTIONS

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2026 RISK CONTROL ASSESSMENT

Prepared by:
Ivie Risk Solutions

Prepared for:
Insurance company

Property Address:
Full Property Address

Date of Assessment:
MM/DD/YYYY



[Name of property]

PROPERTY OVERVIEW



Front overview



Rear overview



PROPERTY & INSPECTIONS DETAILS

Insured: [Name of insured]

Address: [Property address]

Policy Number: 1-BOP-1-20000

Survey number: 10033

Date: 00/00/2026

Inspector: Edward Ivie

EXECUTIVE SUMMARY	
Property Type	Apartment Complex
<p>[Property name] Apartment Community is an 11-building complex comprising 63 residential units, primarily consisting of two-story structures with integrated garages. Amenities include two onsite laundry rooms and a swimming pool.</p> <p>The property operates with an on-site leasing office and active management presence. It is professionally managed by [Property management name], who has overseen operations for over 30 years, consistent with current ownership, indicating long-term operational stability.</p> <p>At the time of inspection, 2 units were vacant. The property permits dogs with no breed or size restrictions, which may contribute to increased liability exposure.</p>	

Losses	
Known losses (in last 5 years)	None
Loss type (if applicable)	NA

OVERALL RISK SNAPSHOT	
Overall Risk Level	High
<p>This overall risk level reflects the property's current risk profile based on visible conditions observed at the time of assessment.</p>	

RECOMMENDATIONS	
Recommendations #	17

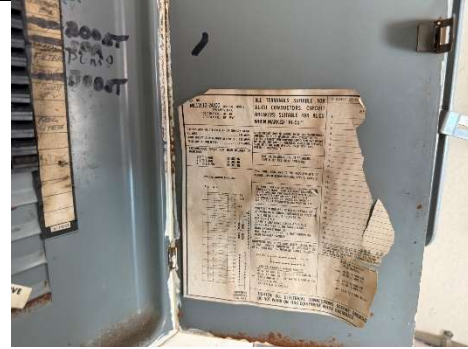
HIGH PRIORITY RECOMMENDATIONS

Hazardous electric breakers

Recommendation: Sylvania / Sylvania-GTE subpanels, potentially re-branded Zinsco-type panels (circa 1973–1981), were observed in units and common areas. These panels are widely recognized to have a history of failure under overcurrent conditions, including breakers failing to trip, which increases the risk of overheating and fire. Have a licensed electrician evaluate the panels and replace any confirmed Zinsco-type equipment with approved, modern electrical panels to ensure compliance with current safety standards (e.g., NFPA 70).



Circuit breaker panel



Sylvania manufacturer Label

Balcony guardrail height

Recommendation: The balcony guardrail near Unit 21 is below the minimum required height, creating a fall hazard. Guardrails at elevated walking surfaces should be a minimum of 42 inches in height for multi-family and common areas. Have a qualified contractor modify or raise the guardrail to meet applicable code requirements and improve occupant safety.



Balcony railing height 34" tall



Balcony railing height 34" tall

Housekeeping and attractive nuisance



Recommendation: Debris and construction materials were observed improperly stored on the south side of the building beneath the common area balcony of Unit 27. This condition creates an attractive nuisance, presents a housekeeping concern, and increases the risk of injury. Remove all debris immediately and maintain the area in a clean and orderly condition in accordance with applicable property maintenance standards (e.g., ICC/IPMC) to reduce liability exposure.



Stored debris near unit 27



Stored debris near unit 27

Exposed crawl space

Recommendation: An exposed crawl space opening was observed near Units 20–21 on the south side of the building. This condition creates an attractive nuisance, allows unauthorized access, and increases the risk of moisture intrusion and pest infestation, which may contribute to structural deterioration. Secure and properly enclose the crawl space with approved barriers and provide appropriate ventilation or moisture control. Work should be completed by a qualified contractor in accordance with applicable property maintenance standards (e.g., ICC/IPMC and IRC).



Exposed crawl space



Exposed crawl space

MEDIUM PRIORITY RECOMMENDATIONS



Deferred maintenance

Recommendation: Deferred maintenance was observed, including deteriorated deck rails, worn walking surfaces, cracked steps, and exterior surface deterioration. These conditions increase the risk of slips, trips, falls, and potential structural failure. Have a qualified contractor evaluate and repair or replace damaged components as needed. Implement a routine maintenance program to preserve building integrity and maintain safe conditions in accordance with applicable property maintenance standards (e.g., ICC/IPMC).



Deck rails



Cracks in steps

Uplifted walkways and decks

Recommendation: Uplifted and weathered deck and walkway surfaces were observed throughout the property, creating trip hazards. Uneven and deteriorated walking surfaces increase the risk of slips, trips, and falls. Repair or replace affected areas to restore a smooth and stable walking surface, and apply protective coatings to preserve integrity and extend service life. Work should be completed in accordance with applicable property maintenance standards (e.g., ICC/IPMC).



Uplifted section of wood deck



Uplifted section of concrete walkway

Swimming pool depth markers

Recommendation: Exterior pool depth markers were not observed. The absence of clearly visible depth indicators increases the risk of diving-related injuries and reduces user awareness of water depth. Install permanent, clearly visible depth markers at the pool deck and perimeter in accordance with



applicable standards (e.g., ICC/ISPSC). Markings should identify minimum and maximum depths and be maintained for continued visibility.



Missing depth markers



Missing depth markers

Water supply lines

Recommendation: Rubber washing machine supply lines were observed. These types of hoses are more susceptible to deterioration and sudden failure, which can result in significant water damage. As a best practice, consider replacing with braided metal supply lines to improve durability and reduce the risk of leaks.



Rubber supply line



Rubber supply line

Fire extinguisher coverage

Recommendation: Insufficient fire extinguisher coverage was observed, including limited units and no extinguishers on second floors. Install additional fire extinguishers of appropriate type and rating (minimum 2A:10B:C typical for this occupancy) to ensure maximum travel distance does not exceed 75 feet. Units should be properly mounted, readily accessible, and inspected and maintained in accordance with NFPA 10.



Missing fire extinguishers on 2nd floor

GFCI Protection

Recommendation: GFCI protection was not observed for receptacles in the laundry room. The presence of water and moisture increases the risk of electrical shock. Install GFCI protection for all applicable receptacles in the laundry area in accordance with NFPA 70.



No GFCI installed near washing machine



No GFCI Installed near washing machine

Exposed junction box

Recommendation: An open junction box housing electrical wiring was observed near Unit #25 (far left side of the premises) adjacent to a pole in the common area walkway. Exposed wiring increases the risk of electrical shock, arcing, and fire, and is not in compliance with NFPA 70. Ensure the junction box is properly covered and secured, and have a qualified electrician inspect the installation to confirm all wiring is enclosed and protected.



Exposed junction box



AC Units without bracing

Recommendation: Window and wall-mounted air conditioning units were observed throughout the property, with some units appearing inadequately secured. Unsecured units may detach and fall, creating a risk of injury to occupants and pedestrians. As a best practice, ensure all units are properly supported and secured in accordance with manufacturer installation guidelines. Install brackets or additional support where needed to reduce the risk of displacement.



No bracing for window AC unit



No bracing for window AC unit

Tree branch clearance

Recommendation: Tree branches were observed contacting or overhanging the rooflines near Units 53–63 and 36–43. Vegetation in contact with structures can damage roofing materials, facilitate pest intrusion, and contribute to fire spread. Trim all branches to maintain adequate clearance from the building (typically a minimum of 18 inches) and implement routine vegetation maintenance to reduce risk and preserve building integrity.



Tree touching building



Tree overhanging building

Plant pots or other objects on edge of balcony

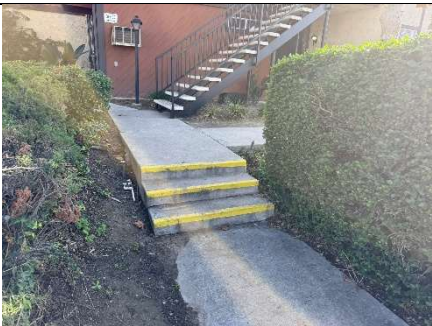
Recommendation: Plant pots, buckets, and other items were observed placed on balcony railings and surfaces. These items can fall from elevated areas, posing a serious risk of injury to pedestrians below and potential property damage. To reduce liability and improve tenant safety, all items should be 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

Missing handrails on steps

Recommendation: Stairways throughout the property were observed to lack handrails, including stairways with multiple risers, creating a fall hazard for residents and visitors. The absence of handrails reduces stability when ascending or descending stairs, increasing the risk of slips, trips, and falls. Install properly secured, graspable handrails at stairways where required by applicable codes (typically four or more risers) and where otherwise needed to enhance safety. Some insurance carriers may require handrails at stairways with three or more risers, or fewer depending on risk tolerance; therefore, installation on additional stairways should be considered to reduce liability exposure and align with underwriting expectations.



Missing rails on steps



Missing rails on steps

Charcoal BBQs on balconies

Recommendation: Charcoal grills were observed on decks and balconies. The use of charcoal grills in these locations presents a significant fire hazard, as sparks and hot coals can ignite nearby combustible materials. The use of charcoal grills on balconies, decks, or within close proximity to structures is often restricted by fire codes (e.g., NFPA 1). Discontinue use of charcoal grills in these areas and require that grilling activities be conducted in designated open areas at a safe distance from structures (typically at least 10 feet). Management should establish and communicate a written policy to tenants to reduce fire risk and liability exposure.



Charcoal barbecue grills on balcony



Charcoal barbecue grills on balcony

Pet rules

Recommendation: While local ordinances generally require dogs to be restrained in public areas, the property currently has no written leash requirement for dogs in common areas. This may increase liability exposure and limit enforceability of safe behavior. Property management should establish, communicate, and enforce a clear leash policy requiring all dogs to be on a leash or otherwise properly controlled in common areas to improve safety and reduce risk.

RISK ASSESSMENT QUESTIONNAIRE

Operations

Person/ Title interviewed:	[Name of person/ title]
Number of buildings:	11
Number of units:	63
Number of vacant units:	2
Type of parking:	Tuck under
Years at location:	30
Name of professional management company:	[Name of property management]
Property self-managed:	No

Vendor & Risk Transfer Controls

Landscaping or gardening service used?	Yes
How often is landscaping or gardening done:	Weekly
Pest control company under contract?	Yes



How often does pest control service the property?	Monthly
Who performs tree trimming:	Sanchez Tree Trimming Inc
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

PROPERTY

Construction	
Construction Type:	Frame
Foundation Type:	Crawl space
Number of stories:	2
Roof Construction (Structural):	Wood

BUILDING SYSTEMS

Roof, HVAC & Mechanical System	
Type of roof:	Asphalt Shingle & Built-up
Roof Style:	Flat & Pitch portions
Roof Condition:	Good
Evidence of roof leaks:	No
Roof age:	5
Roof updates:	None

Heating System	
Type of heating system:	Wall heaters
Last service date:	January 2026
Heating updates:	No

Air conditioning	
Type of AC System:	Window AC
AC units properly secured and braced:	No
AC updates:	No



Electrical System	
Type of electrical:	Circuit breaker
Missing breakers observed:	No
All electrical panels have proper cover plates:	Yes
Exposed wiring observed:	No
All junction boxes properly enclosed:	No
Evidence of arcing observed:	No
GFCI protection present in units:	Yes
Aluminum wiring:	No
Manufacturer of subpanels and main panels:	Sylvania
Hazardous breakers present (Federal Pacific / Stab-Lok/ Zinsco / Sylvania/ Challenger/ Bulldog Pushmatic):	Yes
Electric fuses:	No
Excessive use of extension cords:	No
Electrical system updates:	No

Plumbing & Water Damage Controls	
Type of plumbing pipes:	Copper
Boiler or water heater:	Water heater
Boiler maintenance needed:	No
Water heater strapped:	Yes
Water heater maintenance needed:	No
Plumbing updates:	No

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:	Rubber
Supply line inspected annually:	Yes
GFCI on outlet near washer:	No

Fireplaces:	
Fireplace inspected every 3 years:	N/A

Property Condition & Maintenance	
Evidence of water damage:	No
Evidence of building collapse or structural fatigue:	No
Evidence of other structural problems:	No



Interior housekeeping adequate:	Yes
Exterior housekeeping adequate:	No
Deferred maintenance:	Yes
Trash removal adequate:	Yes

Exterior Grounds & Landscaping	
Trees touching or overhanging roof:	Yes
Tree limbs properly trimmed away from structure:	No

Protection Systems	
Fire extinguishers present:	Yes
Fire extinguishers serviced annually:	Yes
Fire extinguishers properly mounted:	No
Fire extinguisher travel distance within 75 feet:	No
Fire extinguishers on each floor:	No
Distance to fire hydrant:	10 ft
Distance to fire department:	1 mile
Name of fire station:	Anaheim fire station

Fire Sprinkler System	
Fire sprinkler system serviced annually (Basic Inspections And Tests):	N/A
Fire sprinkler system serviced every 5 years (More In-depth Inspections And Tests):	N/A
Fire sprinkler spares present:	N/A
Blocked or obstructed sprinklers:	N/A
Sprinkler system valves properly maintained in open position:	N/A

Fire Alarm System	
Fire alarm panel annually serviced:	N/A

Standpipe	
Standpipe inspected annually:	N/A
Standpipe inspected every five years (Hydrostatic Testing):	N/A

Fire Pump	
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Fire pump inspected annually:	N/A
Fire Pump inspected Every Five Years (Hydrostatic Testing):	N/A

Fire Department Connection (FDC)	
Fire department connection free from obstruction:	N/A

Fire Hydrant:	
Private fire hydrant serviced:	No

Fire Hose	
Fire hose inspected every 3 years:	N/A

LIABILITY / PREMISES & LIFE SAFETY

Walkways	
Walkways in good condition:	No
Walkways free of leaves, moss, and slip hazards:	Yes
Obstructing trees or shrubs in walk paths:	No
Gutters diverting water away:	Yes
Paved and smooth sidewalk:	Yes

Parking Areas	
Parking lot and driveways in good condition:	Yes
Paved and smooth driveways:	Yes
Broken wheel stoppers or speed bumps:	N/A
Excessive clutter in parking areas:	No
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:	No
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Stairs, Railings, and Balconies	
Stairways in good Condition:	No
Stairways free from obstruction:	Yes
Balconies/Landing in good condition:	Yes
Railing height (42" Minimum):	No
Railing openings (4" or less than"):	Yes
Railings climbable:	No
All required handrails present and properly installed:	No

Pool & Recreational Areas	
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
Pool decking slip-resistant and in safe condition:	Yes
Water depth markers on exterior & interior surface:	No

LIFE SAFETY SYSTEMS & EGRESS

Emergency Systems	
Exit signs illuminated (if needed):	No
Emergency lighting installed:	No
Generator or backup battery for emergency lighting:	Backup Battery

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

Means of 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

SECURITY & OPERATIONAL CONTROLS

Lighting	
Adequate exterior lighting:	Yes

Fencing	
Fences in good condition:	Yes

Security	
Burglar alarm present:	N/A

Pet Policies	
Pets allowed (Excluding Support/Emotional Support Animals)	Yes
Size restrictions for dogs:	No
Leash required in common areas:	Yes
Aggressive dog breeds allowed:	Yes

BBQ & Open Flame Controls	
BBQs observed on balconies / within unsafe distance	Yes

Smoking Controls	
Smoking restricted in common areas:	Yes
Smoking permitted within units:	No
Cigarette butt disposal provided and adequate:	No

Flammables or Combustible Liquids	
Any flammables or combustible liquids observed	No

External Exposures	
Type of Neighborhood:	Residential
Neighborhood Trend:	Stable
Transient exposure:	Yes
Amount of Crime, Vandalism, etc.	No visible signs of elevated crime or vandalism were observed at the time of inspection; overall conditions appear consistent with a low property crime area.
Police Patrol:	Occasionally
Brush or wild grass	None

Surrounding Exposures Within <100'	
North	72ft, FS, Medical office, 1 FL
South	7ft, FS, Apartment, 2 FL
East	NA
West	17ft, FS, Garage, 1 FL

Additional Photos	
Vacant unit – Living room	



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Vacant unit- Kitchen



Vacant unit - Bathroom



Smoke detector





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Stairway



Handrail guard openings 3 ½' wide



Current fire extinguisher





Swimming pool



Pool fence



Pool rules



Laundry room





Aerial View





DISCLAIMER

This Risk Control Assessment is based solely on visual observations at the time of inspection and does not constitute a code compliance inspection, engineering evaluation, or guarantee of loss prevention. Site conditions may change, and responsibility for implementing any recommendations rests with property ownership and management. Ivie Risk Solutions provides risk insights and recommendations to help improve property conditions; however, we do not guarantee insurance coverage, approval, or renewal. All insurance decisions are made solely by the carrier and may be influenced by factors beyond our control. No express or implied warranties are provided regarding the outcome of any insurance or risk-related decision.