

WINDSTORM RISK CONTROL TIPS

Windstorm and hurricane losses account for an inordinate share of homeowners losses every year. In particular, people on the southeastern and central eastern seaboard and the Gulf Coast face substantial loss exposures to hurricanes and tropical storms. There are, however, steps you can take concerning your home that can reduce your exposure to these losses. These include risk control measures to four critical parts of your home susceptible to high wind damage -- the roof, windows, entry doors, and garage doors.

* **Roof** -- The installation and design of a roof is a critical factor concerning protection from high winds and hurricanes. For example, the roof sheathing (the boards or plywood nailed to the roof rafters or trusses) can fail during a hurricane if not properly installed. If many of the nails have missed the rafters, additional nailing is necessary. The sheathing on your roof should comply with the current building codes. In wind-prone areas, many building codes require six nails per shingle rather than four. Adding screws between the nails can also provide reinforcement. In addition, gables need to be tightly attached and reinforced to the frame walls.

Lastly, hurricane clips should be considered in hurricane-prone areas. These clips help prevent mammoth winds from ripping the roof off a house. The clips are made of galvanized steel and are used to connect the rafters to the roof at the top of the house and the bottom part of the house to a plate that is bolted to the slab. Properly installed hurricane clips enable your roof to withstand winds of up to 100 mph.

* **Windows** -- One way to protect your windows is to install impact-resistant shutters over all large windows and glass doors. Not only do they protect your doors and windows from wind-borne objects, but they can also reduce damage caused by sudden pressure changes when a window or door is broken. An alternative is the installation of impact-resistant windows and patio doors.

* **Entry doors** -- Solid wood or hollow metal doors are more effective in resisting high winds. They should have at least three hinges and a dead bolt security lock.

* **Garage doors** -- Because of their width, doublewide garage doors are more susceptible to high winds than singlewide doors. Retrofit kits are available for doublewide garage doors. These can reinforce your garage door by installing horizontal and/or vertical bracing onto each panel. Heavier hinges can also strengthen your home.

