HURRICANES

HURRICANES CAN CAUSE DAMAGE TO HOMES, PROPERTY, DESTROY FURNITURE AND KEEPSAKES. IT CAN ALSO DISRUPT YOUR LIFE.

In this guide, the Institute for Business & Home Safety (IBHS) outlines Five Spots where some work can make a big difference in how well your home survives a hurricane.

SHUTTERS, SOFFITS, SHINGLES, SEALS AND SURROUNDINGS

By paying attention to these Five Spots, you reduce the chance wind and water will damage your home.

Regardless of the age of your home, most homes were not built using hurricane resistant materials. The IBHS outlines some areas to update your home that may prevent damages during a hurricane.

Most of these updates can be accomplished in a day. And by doing them now, you will be prepared if a hurricane strikes.

SHUTTERS

Protection of openings is probably the most important thing you can do to improve the chance your home will survive a hurricane.

Openings include all windows, entry doors, sliding glass doors, garage doors and gable end vents.

What could potentially threaten your home from the force of hurricane winds? Wind pressures are one factor; but also look at the types of roof covering on nearby houses and buildings; because older tile and shingle roofs often shed debris in high wind.

Unanchored sheds, carports and screen enclosures frequently fail in these conditions and become airborne, as do trees, shrubs and yard objects.

When replacing existing windows and doors, or building a new home, consider installing impact resistant products. They provide full-time protection and will not require any work just before a storm.

WINDOWS

Protect windows before a hurricane strikes. When wind speeds climb above hurricane force, impact resistant panels will provide protection from flying debris that can break window panes and can also reduce water intrusion. If you intend to use plywood, prepare and label the panels ahead of time, and install permanent stainless steel anchors around the windows.

ENTRY DOORS

Entry doors can be forced open by window pressure or the impact of flying debris. All doors should have at least three hinges and a security lock with a dead bolt at least 1" long, and the door framing should be securely anchored to the wall structure. Some doors indicate that they are rated for wind pressure and flying debris. Doors installed in wood frames rarely provide the recommended protection from windborne debris or wind pressure. Wooden doors, with raised panels, are particularly vulnerable to splitting apart when they are hit by debris.

You can shutter doors with a code approved pressure and impact rated shutter system, but you must keep at least one door operable from inside the living space.

This can be done by using an accordion shutter system that can be operated from inside or outside the house.

Also, consider replacing at least one door with one that is code approved for wind pressures and debris impact appropriate for your area.

Double entry or "French doors" have been susceptible to failure from wind pressure and should have the highest priority for strengthening or shuttering. If you have glass panels in the doors or wood doors with raised panels, your least expensive option will be to shutter the door. If they are solid doors, at a minimum, you should improve the anchorage of the fixed door by adding heavy duty barrel bolt anchors at the top and bottom with barrels that extend into the header and floor.

PATIO DOORS

Newer sliding glass doors use tempered glass which is significantly stronger than regular window glass. If it is tempered glass, the label is etched in one of the corners.

Shuttering the doors, as stated above, is one of the most effective ways to protect them.

GARAGE DOORS

Garage doors are susceptible to wind damage, including buckling, twisting off the tracks and impact from debris due to their size.

Garage doors can be protected with a shutter or screen product that is rated for both wind pressure and debris impact. A vertical bracing system can also protect against wind pressure loading. These should be professional installed. If not done correctly, it can create dangerous situations. Bracing systems will not improve the resistance of the door to penetration from windborne debris.

Another option for protection is to replace the door and its tracks with a door that is code approved for both wind pressure and impact protection.

SOFFITS

Keeping soffits in place can also help keep water out of your home. Improperly installed aluminum and vinyl soffits are often blown off homes during a hurricane. Make sure soffits, which cover the underside of the roof overhang, have been installed according to the manufacturer's directions with proper backing and with enough fasteners. Vinyl and aluminum soffits may be installed in tracks that are poorly connected to the supports; if they move or deform easily when you push up, they probably are not well-attached. If the overhang is more than 18-inches deep, install sharp stainless steel screws every 12 inches into wood supports. If there are no wood supports, install screws and apply polyurethane sealant to connect soffits.

GABLE END VENTS

Water entering your attic space can damage the insulation and can lead to collapsed ceilings. Water can get in where roof covering is lost, through gable vents and soffits. Gable vents can be sealed with sheets of plywood or polycarbonate as if they were windows.

Even though gable end vents may have louvers designed to keep water out, they are not designed to keep out water driven by hurricane force winds.

SHINGLES

Make sure that shingles are well fastened and do not extend beyond the roof edges. Shingles can be easily checked by gently trying to lift the lower edge. If it comes up without much effort, then you need to secure it. To secure, use roofing cement for a caulk gun and place three 1" diameter dabs under each shingle tab near the edges and the middle. This is extremely important!

SEALS

In addition to water entering through soffits and gable end vents, it can invade homes when it is being blown horizontally.

Look for holes where wires, cables and pipes enter and exit the house. In addition to openings for cable TV and telephone lines, seal all the way around electrical boxes and circuit breaker panels. Pipe penetrations include Air Conditioner (AC) refrigerant lines and water pipes. Also, seal cracks around wall outlets, dryer vents, bathroom and kitchen vents and electrical devices such as wall lights. Water damage can lead to mold.

SURROUNDINGS

Limiting possible sources of windborne debris, before a hurricane will help prevent damage to your home. Move anything outside that can become flying debris into a safe enclosed area. Keep trees and shrubbery trimmed.

Replace gravel/rock landscaping materials with shredded bark. In a strong hurricane, gravel has been found in mail boxes and has shredded vinyl siding.

Review your Homeowners Insurance Policy with your Insurance Agent to make sure you have sufficient coverage to rebuild your home if you sustain hurricane damage.

Visit the Insurance Information Institute at www.iii.org for more information about insurance coverage.

WHEN A HURRICANE THREATENS

1. **Fill your bathtub with water that can be used for flushing toilets or washing;**
2. **Follow weather and news reports to heed evacuation orders especially if located in a surge or flood prone area;**
3. **Stay in a sheltered area and keep away from doors and windows, even if they are shuttered.**