



COMPARING YOUR OPTIONS

HURRICANE PROTECTION FOR YOUR HOME



HOW WIND CAN AFFECT YOUR HOME

You know that hurricane winds can cause tremendous property loss, but what you may not know is that a large amount of damage is actually caused by wind-borne debris (such as tree limbs, street signs, roof tiles, etc.) and not the wind itself. Debris penetrates windows and doors, allowing wind to enter a home. This creates significantly more pressure inside the house than the structure is designed to withstand which often results in lifting the roof or pushing out the walls. Even if the roof and walls remain intact, the rain and water damage from a broken window can destroy the interior and leave a home uninhabitable.





PROTECTING YOUR PROPERTY, PROTECTING YOURSELF.

In recent years, the Florida Building Code has strengthened its requirements for hurricane protection on homes as a proactive way to reduce the damage caused to residents by hurricanes. Coastal areas have building codes requiring wind-borne debris protection in hurricane-prone areas. While builders and architects should be aware of the code requirements, you must protect yourself by ensuring the products you plan to use meet code requirements. Ask to see the products' certification documents for windows, doors, and shutters and verify acceptance with your local building department. Plywood shutters have specific requirements, so be sure to check the regulations in your area for further details.

The following chart may help you evaluate the products available for wind-borne debris protection. These products may also qualify you for homeowners insurance discounts. Ask your insurance agent for details. It should be noted that window film and masking tape do not meet building code requirements for wind-borne debris protection. Also, many deed-restricted communities regulate when and for how long shutters may remain installed.

COMPARING HURRICANE PROTECTION OPTIONS FOR YOUR HOME

Keeping wind and water out is critical to your home's survival. Hurricane protection should be a planned element of any vulnerable home. Plywood should be a last-minute alternative, and if used, must be properly fastened. It should be noted that plywood is more expensive over time because it does not qualify for insurance discounts and must be replaced periodically. When choosing a product, you should ask yourself the following:

- Am I a year-round resident?
- Am I capable of installing shutters alone? If not, you may want to consider installing permanent protection, such as impact-resistant windows and doors.
- What are my physical limitations? Can I handle screens or lightweight corrugated plastic but not aluminum or other shutters?
- Will I be comfortable with the look of permanent products, such as roll-down or accordion-style shutters? These often have visible storage "boxes" on a home's exterior when not in use.

PRODUCT	EASE OF USE	STORAGE	EFFECT ON APPEARANCE OF HOME
CGI, PGT, and WinDoor Impact-Resistant Windows and Doors	No effort required by homeowner.	No storage required.	No negative effect on appearance of home.
Electric Roll-Down Shutters	Requires homeowner to be present. No labor required to roll down, minimal time. Motors susceptible to operational problems in coastal areas. Manual override needed if power is out.	No storage required.	Shutter housings and tracks detract from appearance of home.
Manual Roll-Down Shutters	Requires homeowner to be present. Minimal labor and time required to roll down.	No storage required.	Shutter housings and tracks detract from appearance of home.
Accordion Shutters	Requires a moderate amount of labor and time to fold out.	No storage required.	Shutter housings and tracks detract from appearance of home.
Panel Shutters	Requires significant labor and time to install and remove. Additional cost for installation and removal if needed.	Storage required.	Panel tracks detract from appearance of home.
Plywood Panels	Requires significant labor and time to install and remove. Additional cost for installation and removal if needed.	Significant storage required.	Anchoring system detracts from appearance of home.
Fabric Storm Panels	Requires homeowner to be present. Minimal labor and time required to hang up.	Required storage space.	Flat clean look from appearance of home.

* The ability to exit from protected openings.

EGRESS*	SECURITY	UV PROTECTION	NOISE REDUCTION
Full egress.	24/7 protection from intruders.	24/7 protection from up to 99% of harmful rays.	24/7 reduction of outside noise.
No egress when shutters are down.	Protects from intruders only when shutters are down.	Only when shutters are down.	Only when shutters are down.
No egress when shutters are down.	Protects from intruders only when shutters are down.	Only when shutters are down.	Only when shutters are down.
No egress when shutters are folded out.	Not designed for security.	Only when shutters are folded out.	Only when shutters are folded out.
No egress when shutters are installed.	Not designed for security.	Only when shutters are installed.	Only when shutters are installed.
No egress when installed.	Not designed for security.	Only when installed.	Only when installed.
No egress when installed.	Not designed for security.	Only when panels are installed.	No noise reduction.



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