



Home

Roofs

Openings

Features & Equip.

Leaks

Structural

Survey & Decisions

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Home Survey and Decisions

Surrounding Environment:

If your house is at the edge of a large open field or the edge of a golf course or within 1500 feet of open water, you are more exposed to the full force of the wind and more susceptible to damage caused by wind forces acting directly on your home. Similarly, if your house sticks up above the trees and is taller than most of the structures near you, your house will typically be more susceptible to damage caused by wind forces acting directly on your home. However, your vulnerability to damage can also be increased by your neighbor's homes and particularly



Your neighborhood and surroundings affect your vulnerability to hurricane damage

(click image for larger version)

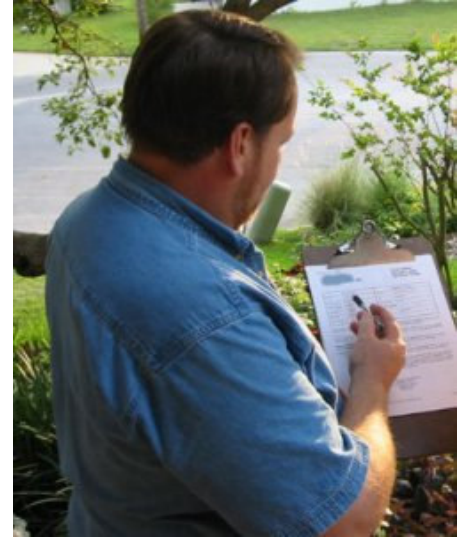
by the type of roofs on buildings near your home. Neighboring buildings with flat roofs that have stones or gravel on them are a major source of windborne debris when the wind speeds climb beyond hurricane force and the stones or gravel can easily break unprotected windows. If your neighborhood has tile roofs, you will also be at greater risk of damage from windborne debris if wind gusts get up around 120 mph or higher. Also remember that mobile homes, outbuildings, barns, fences, screen enclosures, carports, storage sheds and their contents, awnings and canopies can fail and produce wind-borne debris that can break windows and sometimes tear openings into your house; letting in damaging rain and wind. In addition, objects such as garbage cans, bicycles, lawn furniture, and tree limbs start to be blown around as wind speeds climb towards hurricane force. If the wind speeds climb towards category 3 or higher, landscaping pebbles and small rocks on the ground can become wind-borne, damaging roofs, walls and windows. By properly protecting and maintaining your home and by controlling loose objects, you can minimize potential damage to your neighbors' and your property.

A checklist is provided to help you identify and list the types of risks that come from the particular location of your home. Click on [Risk Factors Outside Your Home](#) to view a checklist for surveying your particular

location.

Home Inspection:

A series of checklists have been prepared to help you identify features of your home that have frequently been associated with damage and losses in past hurricanes. Some of the features are less likely to be major issues for homes conscientiously built and inspected under the high-wind provisions of a modern building code such as the 2003 or later editions of the International Building Code (IBC) or International Residential Code (IRC) or the 2001 or later editions of the Florida Building Code (FBC). The assessment suggestions contained in this web site and the checklists are intended to help you determine whether the particular issue exists and whether it likely to be very important for your particular situation. If, at the end of



Take a look at your house and surroundings and note the risk factors

(click image for larger version)

that self assessment, you are uncertain whether your house needs certain changes, or have any questions about your ability to inspect your house, call a qualified professional architect, engineer, or building contractor. Your local building department can also be a valuable resource in helping you to understand what current building codes would require and what was likely to have been done when your home was built.

The home inspection and associated checklists include items that will require both an external and internal survey of your home. In some cases the checklists ask for detailed observations, and in some cases measurements, that can be accomplished if you or someone you know is able to climb a ladder and perform some simple checks and measurements. The only special equipment required for the most in-depth inspections outlined in this website is a stud finder with a built in deep penetrating metal detector that costs from about \$80 and up. The initial visual inspection of the outside of your house can be done by walking around the house and taking note of certain features. You probably can also get an initial impression about the condition of your roof. However, if you are able to climb a ladder or have someone else who can safely climb a ladder, there are some additional specific things that you can do such as gently lifting up on shingles or tiles on the flat part of the roof and on the ridges to check their condition and how well they are anchored. The interior inspection will involve climbing into the attic to look for a number of specific items that are spelled out in the checklist.

A complete listing of the checklists contained in this retrofit guide can be accessed by clicking on [Checklists](#).

Understanding Risks, Costs, and Benefits

Wind can knock out or burst open windows and doors, rip off roof sheathing (decking) and destroy gable end walls. Over-hanging eaves and gable end rakes, extended awnings, open porches, and other features that tend to trap air beneath them are particularly susceptible to being damaged or torn off the building during a hurricane. Wind-borne debris from neighboring buildings, including shingles and tiles, can break windows and damage roof coverings and walls. With or without the help of wind-blown objects, the wind can push in a garage door, window, or door on the windward side of the house and move inside, increasing uplift forces on the roof (in some cases doubling them). In fact, these powerful forces can literally lift the roof right off of the house. When wind forces break open part of your home, wind and water enter your home and damage to the interior escalates dramatically. Because older less wind-resistant homes tended to break open regularly in high winds, a lot of the focus over the past couple of decades has been on strengthening the structure and load-resisting connections in homes. However, water intrusion is beginning to be recognized as an equally important threat to your ability to quickly bounce back to a normal life after a storm. Unfortunately, there are lots of places where water can enter your home and damage the interior as well as your belongings.

Making decisions about what to do and what order to do them in (setting priorities) can be a daunting task. While observations and suggestions are woven throughout the text and examples in this guide, a lot of the suggestions for setting priorities and some ideas about incentives have been collected together and are presented in three sections. Click on [Understanding the Risks](#) to get an overview of both the risks and what types of retrofits typically make sense. Click on [Incentives](#) to get an overview of the kinds of incentives that are available that may shape your decisions or change the relationship between costs and benefits. Click on [Cost Effective Retrofits](#) for a discussion of what types of retrofits typically have a positive benefit-cost ratio purely in the context of dollars and cents.

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Division of Emergency Management
Bureau of Recovery and Mitigation
2555 Shumard Oak Boulevard
Tallahassee, Florida 32399-2100
Voice: (850) 413-9816

[Questions](#)