

Risk Factors Outside Your House

If you don't already know your flood and surge risk, you should look into this.

- The elevation of my house is _____ feet (check house survey map)
- The base flood elevation at my house location is _____ feet (check with your local building department or local flood plane manager's office)
- My home is in a surge/evacuation zone for a Category ____ Hurricane (check map in front of the telephone directory)

It also helps to know the design wind speed at the location of your home. You can estimate it using the map in the section of this guide on Understanding the Risks or you can contact your local building department.

- My design wind speed is _____ mph

SURROUNDINGS:

Condition - your exposure to the full force of the wind:

- Yes No There is a large field (wind has a straight shot at your house) that is 600 feet or more long on any side of house
- Yes No My house is on the edge of a golf course
- Yes No My house is within 1500 feet of a lake or body of water that is about 1000 feet or more wide
- Yes No My house is at the end of a street over 600 feet long
- Yes No The roof of my house sticks up above my neighbors by at least one floor and above the tops of trees in the area

Risk Assessment: If you checked any of the above items, your house is more vulnerable than most to direct wind loading and the potential for roof damage including loss of roof cover and roof sheathing, damage to porches and overhangs, the risk of double entry doors getting blown in, and wind driven rain around windows and doors.

What to do: You can't do much about the neighborhood except act in a precautionary way to reduce the vulnerability of your home by strengthening or protecting the things that are at risk. Start by looking at guidance for strengthening your roof sheathing connection, protecting openings and gable end bracing. Also evaluate your roof cover on a regular basis and be aware that forces on attached structures and architectural features such as porches will be higher. See the sections on roof related retrofits, opening protection and structural retrofits.

Condition - your exposure to windborne debris:

- Yes No The design wind speed at my house is 120 mph or greater or 110 mph or greater and I live in a suburban neighborhood with very few trees
- Yes No There are flat roofs with gravel the size of the end of your little finger or larger on neighboring buildings and houses (up to about two houses away or 400 feet whichever is less).
- Yes No One of my neighbors within about 400 feet has a tile roof.
- Yes No My neighbors have shingle roofs that are 10 years old or older. I can see some curling and bowing of the shingles.
- Yes No There are mobile homes, outbuildings, carports or canopies in my immediate neighborhood (within about 3 houses in any direction or about 600 feet)
- Yes No There are gazebos, picnic tables, or other yard things in your yard or nearby yards.
- Yes No There are trees that if they pivoted from the ground could hit my house. Be sure to not to discount old trees such as oak that have seemingly been there forever. These trees do fall or branches break off.
- Yes No There are fences with loose boards within about 100 feet of my house that could hit my house.

Risk Assessment: You have a significant risk of having windows broken by windborne debris if a hurricane strikes.

What to do: If you don't already have it, you should put opening protection near the top of your hurricane preparation to-do list. See the section on opening protection.

Condition – your exposure to water intrusion

- Yes No There is ponding of water near the outside walls of my house when we get a hard rain
- Yes No The ground does not slope away from my foundations or the dirt in plant beds next to my house is above the top of the foundations

Risk Assessment: You have a greater risk than most of having water leaking into your house at floor level.

What to do: You should take action to direct water away from your house and drain any areas where ponding occurs right next to your house. See the section on leaks.