MYTHS AND FACTS ABOUT HURRICANE-PROOFING YOUR HOME

**MYTH:** Homes built in Florida before 1992 were built to withstand a Category 3 hurricane.

**FACT:** Hurricane Andrew in 1992 highlighted the vulnerability of Florida’s building standards. The Florida Building Code Commission was established in the late 1990s in response to the devastation caused by Hurricane Andrew. This mandated a single, statewide building code that featured tougher standards to ensure that structures would withstand major hurricane-level winds. Miami-Dade County building codes adopted as a result are the toughest in the state, and among the toughest in the nation.

**MYTH:** Taping windows with masking tape is an effective way to prevent shattered glass and damage to a home during a hurricane.

**FACT:** Impact-resistant glass and shutters are specifically designed to meet a combination of impact and continuous pressure from the wind. Windows are a critical barrier to protect your home from wind, wind-borne debris and water. If your windows are breached, this can exert pressure on your roof and walls, causing the collapse of the home. Much of the damage that occurred from Hurricane Andrew resulted from failure of windows and doors. These failures frequently lead to interior wall failure and sometimes roof failures. (NOAA)

**FACT:** The openings (doors and windows) are your home’s primary defense against a storm. A garage door is the most frequent source of damage due to collapse or failure from storm surge or wind. A reinforced garage door will prevent the largest opening in the house from being compromised during a storm. If the garage door gives in, the home is defenseless against the wind and rain of the storm.

**MYTH:** Residents who stay in their homes and hold the doors closed against the wind have swifter hurricane recoveries.

**FACT:** Injuries from hurricanes often occur when people use their own bodies to defend their homes against wind and wind-borne debris. A category 3 hurricane will bring winds traveling 111-130 mph. The greatest threat from a hurricane's winds is the debris, a deadly barrage of flying missiles such as lawn furniture, signs, roofing, and metal siding.

**MYTH:** The cost of hurricane-proofing a home is not worth the money.

**FACT:** The four hurricanes of the 2004 season resulted in 1.66 million insurance claims totaling more than $20 billion in insured losses, for an average claim of $20,000. In Florida, one in every five homes was damaged. Storm after storm revealed that homes built in compliance with the Florida Building Code fared much better than those that did not. Homes that were “hardened” with hurricane-strengthening features sustained less damage than those that had not been retrofitted with these features.

**FACT:** Investing in hurricane-resistant measures increases a home’s value. Residents who invest in
hurricane-resistant doors and windows experience less damage, file fewer and lower insurance claims and are open for business or back in their homes sooner than those that do not.