

This information is provided to enlighten residents on legislation effective July 1, 2008, driven by the insurance industry, relating to *single-family site-built homes* that are *located in a wind-borne debris region*. In Indian River County, the wind-borne debris region extends from 82<sup>nd</sup> Avenue eastward to the Atlantic Ocean.

The following is an **excerpt from the Florida Statutes** regarding changes as stated in the subject above:

**101 Retrofits Required.** Pursuant to Section 553.844, Florida Statutes, strengthening of existing site-built, single-family residential structures to resist hurricanes shall be provided. Site built single-family residential structures shall mean site-built single-family detached residential structures.

101.1 When a roof on an existing site-built, single-family residential structure is replaced, the following procedures shall be permitted to be performed by the roofing contractor:

- (a) Roof-decking attachment and fasteners shall be strengthened and corrected as required by section 201.1.
- (b) A secondary water barrier shall be provided as required by section 201.2

101.2 When a roof is replaced on a building that is located in the wind-borne debris region as defined in s. 1609.2 of the Florida Building Code, Building and that has an insured value of \$300,000 or more or, if the building is uninsured or for which documentation of insured value is not presented, has a just valuation for the structure of or purposes of ad valorem taxation of \$300,000 or more:

- (a) Roof to wall connections shall be improved as required by section 201.3.
- (b) Mandated retrofits of the roof-to-wall connection shall not be required beyond a 15 percent increase in the cost of re-roofing.
- (c) Where complete retrofits of all the roof-to-wall connections as prescribed in Section 201.3 would exceed 15 percent of the cost of the re-roofing project, the priorities outlined in Section 201.3.7 shall be used to limit the scope of work to the 15 percent limit.

101.3 When any activity requiring a building permit that is applied for on or after July 1, 2008, and for which the estimated cost is \$50,000 or more for a building that is located in the wind-borne debris region as defined in s. 1609.2 of the Florida Building Code, Building and that has an insured value of \$750,000 or more, or, if the building is uninsured or for which documentation of insured value is not presented, has a just valuation for the structure for purposes of ad valorem taxation of \$750,000 or more:

- (a) Opening protections as required within the Florida Building Code, Building or Florida Building Code, Residential for new construction shall be provided.

**For Example.** One resident in Indian River Shores, “John Smith,” has a 1978 home valued at over \$750,000 and he needs a new roof. He found out when he went to get a permit for the **\$80,000 - \$120,000 roof**, several costly facts:

- 1) His \$67,000 in shutters no longer conforms to the current standard. He is required to upgrade every opening in his home to current code. Mr. Smith received a quote of \$11,000 or \$12,500 to install 140 mph impact glass or shutters for an 11’ x 18’ opening, and he has 40 windows (large and small) that would need to be upgraded at a cost of \$40,000 to \$100,000. A new garage door would cost about \$7,000. His total for a roof with required upgrades to the structure’s openings, **\$127,000 - \$227,000**, absolutely shocked him.
- 2) There is an additional charge equal to 15% of the cost of the roof, or **\$12,000 - \$18,000**, to bring the roof-to-wall connections up to code.

**Cost of Re-Roofing in Wind-Borne Debris Area (Indian River Shores, FL)**

One example:

<u>Best</u>		<u>Worst</u>
\$ 80,000	<b>Roof</b>	\$ 120,000
58,000	<b>Shutters</b>	119,500
<b>Or windows + garage door</b>		
12,000	15%	18,000
<b>(Roof-to-wall connections)</b>		
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<b>\$150,000</b>	<b>to</b>	<b>\$257,500</b>

The good news is that homeowners may receive a Uniform Mitigation Verification Form signed by a building official or licensed general contractor to present to their insurance provider for reduction in homeowners insurance, which our Building Official has seen result in up to a 47% discount.

**Consult our Building Official, Richard Jefferson, for more details.**