

# Hurricane Shutters: Choosing What's Right for You

By David Damon, owner, JP Roberts Company

In the winter 2005 issue of *Living In Style* magazine, we discussed how hurricane force winds affect a structure and why plywood is a poor substitute for hurricane shutters. We touched on the various types of shutters that are currently available.

This article will discuss the different types of hurricane shutters and how the type of windows in a home can affect your shutter choices. We may all be forced to deal with these decisions in the near future, in light of a bill that was introduced on March 15, 2006. Among other things, it would require all panhandle homes without hurricane protection to have hurricane shutters installed.

After the past two hurricane seasons, it has become clear that hurricane shutters do make a dramatic difference in the ability of a structure to survive hurricane force winds. Currently, insurance companies give a discount to homeowners that have installed hurricane shutters on all openings. This may not always be an option. The insurance industry hopes to pass this legislation requiring hurricane shutters on panhandle homes in an effort to reduce the number of hurricane related claims. For now, many homeowners are taking preventative measures. The choices of hurricane shutters may seem confusing. To begin, there are four basic types available in the order of cost, least to most expensive: storm panels, accordion shutters, bahama and colonial shutters, and roll-up shutters.



Roll-up shutters

## Storm panels

Storm panels are the least expensive type of hurricane protection, but also require the most time and effort to install for the homeowner. Storm panels are available in three materials: galvanized panels, aluminum panels, and clear Lexan™ panels. Storm panels can be installed horizontally or vertically and with any number of track options. Regardless of material, they are all similar in how the homeowner must install them before a storm. Individual panels, usually a foot wide, must be bolted to a track that stays permanently installed around the window or door opening. The panels overlap each other and overlap the sides of the openings. Storm panels take considerable time and effort, but give window and door protection at an affordable cost. For the do-it-yourself homeowner, storm panels and their hardware are available at larger home improvement stores.

Oftentimes, after a homeowner has put up and taken down storm panels a few times, we are called back to install the more convenient accordion shutter.

## Accordion shutters

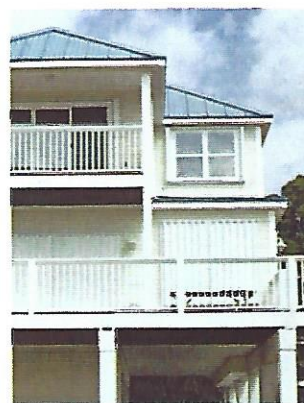
Accordion shutters are by far the most popular type of shutter that we install. Convenience, reliability, and affordability are a few reasons for its popularity. Accordion shutters look and function somewhat like vertical blinds, only mounted to the outside of the window or door opening. The accordion shutter is made of heavy gauge aluminum with a baked on powder-coated finish for durability. When designed and installed correctly, the accordion shutter fits snugly around the window or door opening, but always out of view when standing inside looking out. Careful attention to design helps to blend the look of the shutter into the trim and window space, minimizing the impact of the shutter in the overall house design. Design considerations also include color choices such as white, ivory, beige, or bronze.

In order to close the accordion from the inside, you simply remove the window screen and reach out to either side and pull them closed. Inside locks can be placed slightly below the center for easy locking from the inside. Typically a home with accordion shutters can be closed up in about 15 or 20 minutes.

Accordion shutters are the most popular for weekend or rental homes as well. When leaving at the end of a weekend, it's a simple matter to close all the accordion shutters for security and peace of mind. Alternatively, as a hurricane approaches the Gulf, that neighbor, friend, or rental company



Bahama shutters



Accordion shutters

won't mind closing your accordion shutters due to the ease and quickness. Anyone that has been through the plywood drill a time or two will truly appreciate the convenience of the accordion shutter.

#### Bahama and colonial shutters

These are the traditional style shutters similar in look to the shutters on homes in Charleston or an island home in the Caribbean. That is where the similarity ends. These shutters are built from heavy gauge aluminum, with a baked on powder-coated finish, and available in a variety of colors. In many cases, we match the shutter color to the roof color, whether it be tile or standing seam metal. Bahama shutters are now available in a "full view" shutter with pivoting louvers, which allows a better view and still closes for complete storm protection. With bahamas or colonials, a locking bar secures them when in the closed position. Coastal piling construction with no exterior window access requires that the windows be either single hung or double hung in order to close and lock the shutter.

#### Roll-up

Roll-up shutters are similar in operation to a roll-up garage door. They roll up into a can housing that is mounted above a door or window. When the windows are fixed glass, the casement type windows, or inaccessible, the roll-up shutter is sometimes your only choice. On smaller windows, the roll-up shutter can be manually operated saving the expense of the motor and wiring costs. On larger openings, there is no choice but to make them electrically operated due to the increased weight of a larger shutter. On electrically operated shutters, an optional manual override can be installed. In the event of power failure, larger shutters can then be lowered before a storm hits. On smaller roll-up shutters, a manually operated crank will work well.

At first, the shutter choices may seem overwhelming. The window type and the accessibility are the key factors in narrowing down your choices of hurricane shutters. Evaluations and estimates are available at no charge. When choosing a shutter company the installation is just as critical as your choice of shutter. Pay close attention to their past installations. A poorly installed shutter will do little to protect your home. It is critical that your installer have a good working knowledge of the framing and any other structural considerations of your home. If you are considering building a new home, have your architect or builder contact our office for information on designing and building a shutter-friendly home. We are glad to help with designing shutters for either new or existing homes, coastal or inland. When it comes to hurricanes in Florida, there is little discrimination between coastal and inland homes.

In the next issue, we will discuss further the design and installation considerations in new construction. Window choices can limit hurricane shutter options. We will look at which type of windows will work best. We will also discuss hurricane preparedness.

For more information, contact the International Hurricane Protection Association, [www.inthpa.com](http://www.inthpa.com), or David Damon, owner, JP Roberts Company, (850) 251-4166, [davdam8@aol.com](mailto:davdam8@aol.com).

**HURRICANE SHUTTERS**

(850) 251-4166

**850 926-4439**

Accordion - Bahama  
Colonial - Panels - Roll Up

INTERNATIONAL HURRICANE PROTECTION ASSOCIATION  
ASSA  
AMERICAN SHUTTER SYSTEMS ASSOCIATION

**J.P. ROBERTS Co.**

**Living Style**  
Summer 2006, Volume 2 on Florida's Forgotten Coast

**Living Simply by the Sea**  
Explore the many things to do and see in Carrabelle, Fla.

**20 Time-tested Tactics for Improving Your People Skills**  
Want to be a great leader? Your interpersonal skills are critical.

**Bathrooms with Functional Luxury**  
Master baths are becoming spa-like retreats and statements of luxurious living.

Article reprinted from the Summer 2006 issue of Living In Style magazine