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Storm protection really begins at home

By David Damon

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As the 2009 hurricane season began this month, the National Oceanic and Atmospheric Administration released its predictions for the season, which ends Nov. 30. The agency predicts nine to 14 named storms, four to seven hurricanes, and three of them ranking as Category 3, 4 or 5 hurricanes in intensity.

Even if the least of all these predictions becomes a reality, Florida may find itself financially devastated should one of these storms take aim at our coast.

As more and more insurance companies move out of our state, the insurer of choice for many is our own state-backed Citizens Property Insurance Corp. Formed by the Florida Legislature in 2002, Citizens Insurance was intended to provide policyholders with affordable property insurance protection. However, many taxpayer advocates feel Citizens' premiums are unrealistically low, as proven by the 2004 and 2005 hurricane seasons, leaving taxpayers vulnerable.

By most accounts, Citizens would experience financial ruin in the event of a major hurricane in the state this season, leaving the taxpayers to subsidize the losses the company incurs. To avoid such a situation, Citizens is in the process of raising rates to more realistically reflect the company's risk.

In some cases, Citizens is requiring some form of hurricane protection for homes to reduce their liability in the event of a hurricane. These measures include better roof protection, as well as window and door opening protection such as hurricane shutters. Hurricane shutters installed on existing homes have proven to greatly reduce hurricane damage.

Shutter basics

Hurricane shutters come in four basic types. The individual storm panels are each bolted into place when needed. Accordion shutters permanently mount to the exterior of the house and pull across an opening, similar to a vertical blind.

The more traditional looking colonial and Bahama shutters add an architectural element to the exterior of a home and come in a variety of colors.

The fourth type of hurricane protection is the roll-up shutter, which is mounted to the home's exterior and rolls up into a housing above the window or door, much like a garage door.

All four types offer hurricane protection and are engineered to meet statewide approval to withstand hurricane-force winds. Visit www.understandinghurricaneshutters.com for more on hurricane shutters.

With better home protection from shutters, there is less risk to the insurance companies. Other insurers are following Citizen's lead. Along with hurricane protection, a more in-depth evaluation of each home detailing wall and roof construction and design will help insurance companies to better calculate their risk and adjust premiums accordingly.

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