

# “Understanding Hurricane Shutters”

By David Damon, owner, Hurricane Shutters by JP Roberts and Company, Inc.

In the hurricane seasons of 2004 and 2005 a tremendous amount of data was collected to help us understand how to defend our homes against the devastating forces of a hurricane. It has become clear that damage due to water intrusion can match the damage we see when an entire structure is destroyed. Mold can infiltrate your home in a matter of days, it can completely destroy an otherwise sound structure. Whether it's total structural failure or water intrusion it is very clear to FEMA, insurance companies and those that are informed in the building industry that hurricane shutters are your best defense.

There are basically four different categories of hurricane shutters available. The type of hurricane shutter that will work on your house may be limited by the type of windows that you have. The best windows we find for shutter choices are the double and single hung windows, the type that slide up and down. The least desirable are fixed glass. The four types of hurricane shutters commonly installed are the Storm Panels, the Accordion Shutter, the Bahama /Colonial Shutters and the Roll-up Shutter. These I am listing in order from the least expensive to the most expensive.

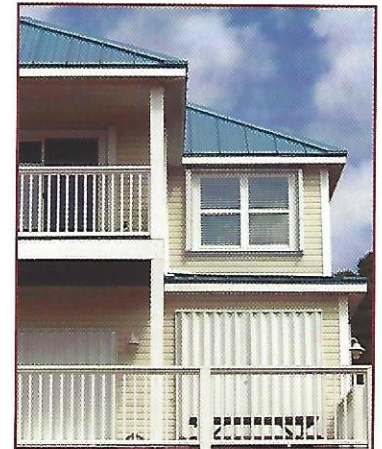
Storm panels: These are individual panels that are bolted to a track that is permanently bolted to the window or door frame. The panels come in several choices, galvanized metal, polyethylene, aluminum, or Lexan, a clear plastic that is made



by GE. Easy accessibility to windows and doors is needed when using storm panels, they don't install easily from a ladder. Storm panels work fine for protection

when properly installed but they take considerably more time for the homeowner to put up as a hurricane approaches. When they are not being used, they must be stored, preferably indoors. These are not the shutters you'll be asking your neighbor to put up because you're in Atlanta and a storm is brewing in the Gulf. If your home is a rental, don't expect your rental agency to put these up for you either, it's simply too time consuming. It's not uncommon for a homeowner to go with panels for a year and decide they've had enough of that and order accordions. We do however find that the G.E. Lexan panels work well in many situations such as protecting glass block or stained glass windows.

Accordion Shutters: The accordion shutter is permanently installed on the outside of your windows and doors. They look and work a little like a vertical blind does, sliding on a track at the top and bottom and are pulled closed from either side. They can be closed from the inside or the outside of the house which makes them well suited for piling homes. When closed from the inside, the screen will usually have to be removed in order to reach out and pull them closed. If there is a deck or walkway, closing them from the outside is common.



The accordion shutter is in most cases locked with a keyed lock, all windows being keyed alike, giving your home the added benefit of security when you are away. When kept closed they keep the salt air, dirt and pollen off of the windows and doors as well. The accordians are built out of aluminum with a powdercoated finish. They come in white, ivory, beige and bronze. When designed and installed correctly they can appear to be part of the window itself and aren't very noticeable. They are quick and easy to close and are very dependable. This is by far the most popular shutter that we install. The accordion shutter is also the number one choice of rental agencies and neighbors as well



as homeowners. It is about half the cost of the roll up shutter and is simpler and more reliable overall.

**Bahama or Colonial Shutters:** The Bahama and Colonial style shutters are similar to the plastic ones we are used to seeing. These however are very heavy, very strong shutters that are bolted closed when storm protection is needed. They may or may not require a back panel in order to be considered a hurricane rated shutter, that depends on which manufacturer you choose. A back panel on a Colonial shutter works fine since it is usually flat against the wall unless close for a hurricane. A



Bahama style shutter with a back panel however would take away much of your view and your light. We recommend a rated Bahama without a back panel. Bahama shutters are also now available in a rated version, with tilting louvers to allow the homeowner more options as far as view and light, these are called the Full View Bahama's. Bahama and Colonial are built of aluminum and have a powdercoated paint finish. They are available in several stock colors as well as a large number of custom colors. Matching the color of the shutters with the color of the metal roof is a common choice. These shutters can add a very nice architectural feature to a home as well.

**Roll-up Shutters:** Roll-up shutters are similar in many ways to a roll up style garage door. Roll-up shutters on windows have a framework all the way around a window and roll up in a can or horizontal box overhead and are guided by tracks on the sides. Roll-ups on doors are similar but have no

framework on the bottom or sill, where you walk. Roll-ups can be manually operated on smaller openings but must be motorized on larger openings due to their increased weight. The electric roll ups may also be ordered with a manual override which will allow them to be lowered or raised in the event of a power loss. In the case of fixed glass the roll up may be the only practical solution. Awning and casement windows will usually require a roll up shutter too, because both styles of windows open out.



Designing each shutter for each opening is absolutely critical to making sure it can withstand the 140 mph winds that it was engineered to withstand. Shutters that are designed and/or installed incorrectly in such a way as to miss the framing of a window or door do little to protect your home. Likewise shutters that are installed with fewer fasteners or the wrong size fastener as required by their engineering requirements are much more likely to fail in hurricane force winds.

At JP Roberts Company, we work with homeowners, builders and engineers to design a system that will work for any window or door opening, whether it's existing or still on the drawing board. It is very common to use any combination of shutter types to give the protection needed while adding to the value of the home.

For more information, contact David Damon, owner, Hurricane Shutters by JP Roberts and Company Inc., (850) 251-4166 or (850) 926-4439

**David Damon, Owner**



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**Hurricane Shutters**  
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Accordian • Bahama • Colonial • Panels • Roll Up

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