HOW TO MAKE YOUR ROOF MORE LEAK RESISTANT

Wind Insurance Incentives

Spencer Rogers

North Carolina Sea Grant
UNC-Wilmington Center for Marine Science
NCSU Dept. of Civil, Construction & Environmental Engineering
QUESTIONS?

SAY AFTER ME:

“Ask your insurance agent.”
WIND-RESISTANT CONSTRUCTION DETAILS

1. CONNECTIONS
2. CONNECTIONS
3. CONNECTIONS
WIND-RESISTANT CONSTRUCTION DETAILS

REMEMBER FLORENCE?

1. SEALED ROOF DECK
2. CONNECTIONS
3. CONNECTIONS
NC INSURANCE INCENTIVES $$$
for WIND-RESISTANT HOUSES:
Retrofitting and New Construction

• Authorized by NC legislation in 2009
• Implemented by NCDOI in 2011
• Little interest until H. Florence, 2018
• Promoted by NCJUA/IUA 2018-9
WHO QUALIFIES?

Coastal Insurance Territories
OPTIONS TO QUALIFY

1. NC Dept. of INSURANCE
2. Institute for Business and Home Safety (IBHS)

FORTIFIED HOMES PROGRAM
NC Dept of Insurance Credits

- Full HIP ROOF
- OPENING PROTECTION
  Windows, Doors & other glass
  (Certified shutters or impact glass)
- or BOTH
NC DOI
HOW TO QUALIFY

Provide your insurance agent:

• ROOF PHOTOS

• WINDOWS:
  CONTRACTOR INSTALLATION CERTIFICATION & PRODUCT TEST DOCUMENTION
## NC DOI: HOW MUCH CAN I SAVE?

**HOMEOWNERS WIND & HAIL POLICY (only)**

**FRAME CONSTRUCTION**

<table>
<thead>
<tr>
<th>Territory</th>
<th>HIP ROOF</th>
<th>(WINDOW) OPENING PROTECTION</th>
<th>HIP ROOF &amp; OPENING PROTECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOUTHERN BEACHES #120</td>
<td>4.6%</td>
<td>4.6%</td>
<td>9.2%</td>
</tr>
<tr>
<td>FRONT ROW MAINLAND #140</td>
<td>3.9%</td>
<td>3.9%</td>
<td>8.8%</td>
</tr>
<tr>
<td>SECOND ROW MAINLAND #160</td>
<td>3.9%</td>
<td>3.9%</td>
<td>8.8%</td>
</tr>
</tbody>
</table>
FORTIFIED: HOW DOES IT WORK?

BUILDING “EVALUATION” REQUIRED

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FORTIFIED: Existing Retrofit or New Construction

<table>
<thead>
<tr>
<th>ROOF “Bronze”</th>
<th>SILVER</th>
<th>GOLD</th>
<th>SAFER LIVING</th>
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</thead>
<tbody>
<tr>
<td>MINIMAL DAMAGE IN CAT 1</td>
<td>MINIMAL DAMAGE IN CAT 2</td>
<td>MINIMAL DAMAGE IN CAT 3</td>
<td>BUILDING CODE PLUS</td>
</tr>
</tbody>
</table>

[fortifiedhome.org]
FORTIFIED ROOF

https://ibhs.org/wind-driven-rain/building-vulnerability-to-wind-driven-rain-entry/

https://disastersafety.org/rain/keep-water-out/

https://fortified.archtest.com/listing/?searchtype=state&sort=CompanyName&requery=True&page=0
## FORTIFIED
### HOW MUCH CAN I SAVE?

Re-roofing or New Construction
Wind & Hail Coverage (only)
Frame Construction

<table>
<thead>
<tr>
<th>Territory</th>
<th>FORTIFIED:</th>
<th>Code Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ROOF</td>
<td>SILVER</td>
</tr>
<tr>
<td>SOUTHERN BEACHES #120</td>
<td>5.9%</td>
<td>12.4%</td>
</tr>
<tr>
<td>FRONT ROW MAINLAND #140</td>
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</table>
HOW MUCH WILL FORTIFIED COST ME?

IT DEPENDS:

- CURRENT CONDITION REPORT ~$150
- ~ 2 PROGRESS INSPECTIONS & FINAL INSPECTION ~$600
- CONSTRUCTION IMPROVEMENTS ~$???

MUCH LOWER FOR NEWER HOUSES
WIND INSURANCE INCENTIVES $$$

BEACH & FAIR PLANS (NCJUA & NCIUA)

- Beach Territories
  If roofing +50% damaged:
    Increased Cost of Compliance for Fortified Bronze <$5000

- Mainland Coastal Territories
  If reroofing:
    <$600 cost of Fortified Roof Evaluation
BEACH & FAIR PLANS (NCJUA & NCIUA)

Beach Territories

- NCIUA Reroofing Grants
  (limited number, April 15 to Aug 1)

- **$6000 grants**

OOPS! Didn’t read your notice?
QUESTIONS?

1. “Ask your insurance agent.”

Other QUESTIONS?