Fortified Home

Homeowners aren't fans of the environmental extremes that Nature is capable of sending their way. Regardless, each day brings the possibility of severe weather and other occurrences that are capable of inflicting major damage. A typical homeowner may believe that, when it comes to facing weather-related and other sources of onslaughts, they're helpless. The truth is that something substantial can be done to make a home less vulnerable to damage.

A fortified home refers to a residence with several special construction features that make them much more likely to survive activity that is a prevalent danger in their residential area, such as violent storms and winds, quakes, brushfires and floods. There is nothing exotic or complicated about the features that include the following:

- Installing window shutters that are impact-resistant
- · Avoid using smooth nails. Nails with rough or ringed shafts have much more holding power
- Use roofing materials that are fire and wind-resistive
- · Before installing roof shingles, seal the seams of the plywood roof deck with asphalt tape
- · Attach the home's frame directly to its foundation with metal strapping
- · Use a risk management, anti-fire tactic of keeping a home a minimum of 30 feet away from underbrush
- Be more generous with nails. The more nails used to secure joints, the sturdier the home. Using more nails to secure a roof's decking is particularly helpful.
- · Use additional bracing and supports to increase structural strength
- For flooding, check community information about whether home is in a flood zone and whether it has proper elevation.
- For fire risks, maximize use of non-combustible materials
- · Use double-paned, tempered glass in doors, windows and skylights

A private institute devoted to the construction of safer homes performed a survey and found that building a home that uses all of the construction modifications adds a 5% (maximum) increase in total costs. While it is easiest and more cost-efficient to use the building tips during new construction, some elements can be added to existing homes (called retro-fitting).

COPYRIGHT: Insurance Publishing Plus, Inc. 2003, 2010

All rights reserved. Production or distribution, whether in whole or in part, in any form of media or language; and no matter what country, state or territory, is expressly forbidden without written consent of Insurance Publishing Plus, Inc.