

Frequently asked questions about hurricane repairs

By Ben Bailey

As many of us are still trying to work with insurance companies and contractors on getting necessary repairs to our homes, I thought I would take this opportunity to answer a few of the commonly asked questions we receive in the Community Development Department. The first question is “When am I required to replace my whole roof as opposed to just repairing it?”

I wish there was a simple answer to this, but there is complexity due to the extent of the damage and when the roof covering was installed. The Florida Building Code states if damage to the roof covering exceeds 25%, the whole roof will need to be replaced. But there is an exception to that rule that came about when the governor signed Senate Bill 4D last year. This legislation states if your roof was permitted and installed after March 1, 2009 in accordance with the building code at that time, you would be allowed to simply make the repair without having to replace the whole roof, regardless of the amount of damage. This is due to the stricter roofing standards adopted in 2009 to make your roof more resilient to wind and water damage. If your roof was permitted and installed before that date, the 25% rule applies and you will be required to replace the whole roof to bring it up to current roofing standards.

The next frequently asked question is “If I’m replacing a couple windows do I have to install shutters or impact glass on all the windows?”

Again, I wish it was a simple answer and, oddly enough, the Florida Building Code has a 25% rule for replacing windows as well. The building code states if you are replacing less than 25% of the total glass area of the home and the home was permitted before March 1, 2002, you are not required to install shutters or have impact glass. If the home was permitted before March 1, 2002 and the amount of glass being replaced is more than 25%, then shutters or impact glass will be required for only those windows you replace. For homes permitted after March 1, 2002, all replacement windows would need to have shutters or impact glass as that was a requirement of the code for the original windows and any replacement windows would still need to comply.

Similarly, we are asked whether exterior doors are required to swing to the outside. The answer to that question is exterior doors can swing to either the inside or outside. There is no longer a prohibition against doors swinging to the interior of the home as all doors installed in Florida are required to be tested for wind pressure regardless of swing direction.

I hope this information is useful. If you have any questions regarding these topics feel free send me an email. I certainly encourage everyone to protect their home considering that Florida is prone to weather events. Although the building code is a minimum standard everyone is required to adhere to, we can always elect to build stronger.

Readers may reach Community Development Director Ben Bailey at ben.bailey@charlottecountyfl.gov.