



FLORIDA HB 1A BECOMES LAW

Impacting approximately 85% of New Home Construction on West Coast, 30% on the East Coast

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House Bill 1A was signed into law by Gov. Crist on January 30, 2007. The 25 percent average rate reduction in wind storm insurance Floridians are expected to see has been grabbing headlines. What are not receiving much attention are the HB 1A changes that provide long-term cost-savings to homeowners by increasing the survivability of homes during high-wind events. Those changes include:

DESIGN FOR INTERNAL PRESSURE: With an expected effective date of July 1, 2007, design for internal pressure will be prohibited for new construction in wind-borne debris regions. Currently about 85 percent of building on Florida's west coast, which includes about 300 housing starts each month, will be impacted. The benefit to homeowners is the long-term savings on insurance costs due to the increased survivability of property during a high-wind event.

East coast counties from Palm Beach up to Nassau also will be affected. Opening protection in those wind-borne debris regions will be required. (See "Wind-Borne Debris Map, reverse side) Homeowners can effectively mitigate openings by installing code-approved impact-resistant windows and doors or shutters.

PANHANDLE EXEMPTION: It has been eliminated, and local jurisdictions will be required to comply immediately with the wind-borne debris line set at 120 mph. Homeowners in this region will see insurance coverage more readily available. (See map)

NO EXEMPTIONS: Requires the Florida Building Commission to eliminate by July 1, 2007 all exceptions in the Florida Building Code related to wind-borne-debris protection, ultimately increasing insurance coverage availability.

FLORIDA DISASTER RECOVERY INITIATIVE: Building strong and smarter is part of the State's long-term strategy to reduce insurance rates and risks while also balancing the safety and protection of Floridians during catastrophic events. The State has made \$100 million in assistance available for strengthening existing homes. Homeowners seeking to mitigate their property may apply online at mysafeflorida.com.