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Coastal building code: How tough?

Raleigh | The commission that writes the state's building code is willing to toughen construction rules for coastal homes, but not as much as insurers, the state insurance commissioner and the federal government would like.

At stake is how much all consumers pay - in insurance premiums and taxes - to fix the damage from hurricanes. How the code is written also affects how much buyers pay for new homes and how much owners of existing coastal homes pay for flood insurance.

On Monday, the N.C. Building Code Council heard comments on its latest proposal, which would require new homes built on the state's barrier islands to have some way to protect windows from wind-driven debris.

But the plan isn't good enough, said state Insurance Commissioner Jim Long. "Common sense and the safety of our citizens" requires drawing the line farther inland, to include homes in Wilmington and other communities not on the oceanfront, Long said.

Builders object to that proposal, saying such a code would mean unnecessary additions to homes that might not see hurricane-force winds.

"This is an affordability issue," said Duke Geraghty, a builder from Dare County. "You're talking about doubling your window budget on a new house."

David Unneweher, of the American Insurance Association trade group, argued that the rule limited damage to homes on Florida's Gulf Coast in 2005 when Hurricane Charley blew in. The average insurance claim on a home built after the code went into effect was half that of those built before, he said.

In the future, he said, companies might charge more to insure coastal homes that don't have extra window protections. Damage increases when storm winds drive debris into windows, Unneweher said. When they break, wind builds up pressure in the house and can blow off the roof.

An international building code adopted in every other coastal state in the Southeast allows three options: pre-cut plywood covers, storm shutters or specially hardened glass windows. The special windows cost nearly twice as much as conventional windows.

The international code, as well as the government officials and insurers who support it, would draw the line well inland where the protections would be required on new homes, taking in all of Brunswick and New Hanover counties and the eastern half of Pender.

Nearly two years ago, the code council declined to adopt the international standard and instead applied it to homes built within 1,500 feet of the high-tide line.

In reaction, the Federal Emergency Management Agency threatened to eliminate the flood insurance discounts it gives in communities, such as Wrightsville Beach, that have undertaken projects to limit the damage of future storms.

FEMA engineer John Ingargiola said Monday that his agency told state officials last week that those discounts will end in May if North Carolina doesn't adopt the international standard.

The typical flood insurance policy-holder could see premiums rise by about \$20 a year.

The new proposal, requiring tougher windows on barrier islands, was drafted by David Smith, a code council member, builder and community college instructor from Wilmington.

"We've taking a hard look at this and read a lot of reports," he said. "We think this is the way

to go."

The code council is expected vote on the new regulation in December.

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