



Hurricane Mitigation Retrofits

Understanding the options and requirements.

Florida homeowners often feel at the mercy of their insurance carriers. The threat of hurricanes, a recent increase in insurance fraud by unscrupulous contractors and frequent legislative changes to the Florida Building Code has put pressure on both homeowners and contractors to keep up with the requirements. Understandably, your insurance company will encourage you to take all available measures to make your home more wind resistant, including replacing your roof and offering premium discounts for upgrading your roof-to-wall connections, also referred to as the third nail and/or hurricane clips.

My insurance company is offering a discount for a third nail retrofit, but what exactly is it?

Prior to 2001, most homes were constructed with roof-to-wall connections of two to three nails driven in at an angle attaching the truss joists to the wall. A building code change in 2001 required newly constructed homes to be built with roof-to-wall attachments referred to as hurricane clips, steel connectors installed with at least three nails. When this upgrade retrofit is completed in older homes, it is commonly referred to as "the 3rd nail" upgrade or retrofit.

My house was built before 2001, am I required to upgrade my roof-to-wall connection?

The Florida Building Code does **not require** an upgrade to the roof-to-wall connection unless the building value (not total property value) exceeds \$300,000 and the property is located in a designated wind borne debris region (most of south Florida is designated as such). In this circumstance, homeowners may still opt out of the full retrofit if the cost will exceed more than 15% of the cost of reroof. In most cases, the upgrade is completely optional.

Can I upgrade the roof-to-wall connection while my roof is being replaced?

It can be beneficial to complete an upgrade during a reroof project, however, by current code Florida Roofing Contractors are **not** licensed to perform upgrades to roof-to-wall connections, as it is deemed a structural improvement. A residential, building or general contractor is required to oversee the installation and the work must be further inspected by a local building official.

I would like more information on cost and upgrade options.

Upon request, we will partner with a general contractor to offer roof-to-wall connection upgrades during your reroof project. Cost can vary depending on the existing attachment method, the desired upgrade, accessibility to the attachment points, etc. A retrofit may be as easy as accessing through the attic, but in some cases may require removal of the roof decking around the perimeter of the roof, a significant increase in cost in labor and materials to a standard reroof project. Contact our office for more information on options specific to your reroof project.