

TEXAS DEPARTMENT OF INSURANCE

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Proposed Change to Windstorm Building Requirements or Procedures in the Texas Windstorm Insurance Association Plan of Operation

Name T. Eric Stafford _____ Date 6-6-06 _____
Organization/Company Institute for Business and Home Safety Telephone 205-987-9034 _____
Address 2038 Club Road _____ Fax No. 205-985-4375 _____
City, State, Zip Birmingham, AL 35244 _____

Please complete the following for each proposed change:
(A separate form must be submitted for each proposed change.)

1. Proposed change to the following building requirement or procedure:

Prescriptive methodology for hurricane resistant residential structures.

2. Proposed change is to:

Document 2003 International Building Code _____
Section 1609.1.1, 1609.1.1.1, 2308.2.1, Chapter 35 _____
Table _____
Figure _____
Appendix _____

3. Please use the following format to present the proposed change:

LINE THROUGH LANGUAGE TO BE DELETED UNDERLINE NEW LANGUAGE TO BE ADDED

4. Proposed Change. Please specify change. Attach additional sheets if needed.

1609.1.1 Determination of wind loads. Wind loads on every building or structure shall be determined in accordance with Section 6 of ASCE 7. Wind shall be assumed to come from any horizontal direction and wind pressures shall be assumed to act normal to the surface considered.

Exceptions:

1. Wind loads determined by the provisions of Section 1609.6.
2. Subject to the limitations of Section 1609.1.1.1, the provisions of *SBCCI SSTD 10 Standard for Hurricane Resistant Residential Construction* shall be permitted for applicable Group R2 and R3 buildings.
3. Subject to the limitations of Section 1609.1.1.1, residential structures using the provisions of the *AF&PA Wood Frame Construction Manual for One- and Two-Family Dwellings*.
4. Designs using *NAAMM FP 1001 Guide Specification for Design of Metal Flagpoles*.
5. Designs using TIA/EIA-222 for antenna-supporting structures and antennas.
6. Subject to the limitations of Section 1609.1.1.1, the provisions of *IBHS Guidelines for Hurricane Resistant Residential Construction* shall be permitted for applicable Group R2 and R3 buildings.

1609.1.1.1 Applicability. The provisions of SSTD 10 are applicable only to buildings located within Exposure, B or C as defined in Section 1609.4. The provisions of the *IBHS Guidelines for Hurricane Resistant Residential Construction* are applicable only to buildings located within Exposure B. The provisions of SSTD 10 and the

For Texas Department of Insurance use only:

Item Number: _____

Page ____ of ____

Proposed Change to Windstorm Building Requirements or Procedures in the Texas Windstorm Insurance Association Plan of Operation

AF&PA Wood Frame construction Manual for One- and Two-Family Dwellings shall not apply to buildings sited on the upper half of an isolated hill, ridge or escarpment meeting the following conditions: *(No Change to Remainder of Section)*

2308.2.1 Basic wind speed greater than 100 mph (3-second gust). Where the basic wind speed exceeds 100 mph (3-second gust), the provisions of ~~either~~ the *AF&PA Wood Frame Construction Manual for One- and Two-Family Dwellings* (WFCM), the *IBHS Guidelines for Hurricane Resistant Residential Construction*, or the *SBCCI Standard for Hurricane- Resistant Residential Construction* (SSTD 10), are permitted to be used in accordance with the limitations of Section 1609.1.1.1.

Chapter 35

2005 IBHS Guidelines for Hurricane Resistant Residential Construction (with errata).....1609.1.1, 1609.1.1.1, 2308.2.1

5. Reason for Change. Please state purpose and reason for change. Attach additional sheets if needed.

The IBHS Guideline for Hurricane Resistant Residential Construction represents an update of the SBCCI SSTD 10 document that accomplishes several goals. It extends the range of areas covered by the document to areas with design wind speeds less than 140 mph in exposure B. It updates the document so that it is now based on 3-second gust wind speeds instead of fastest mile wind speeds and uses the same wind speed basis and maps as those used in the 2003 IBC. It improves provisions related to the attachment of roof sheathing, shutters in masonry walls and strapping of rafters to reflect the results on more recent research. It updates the reference standards used in the document to those used in the 2003 IBC. It incorporates better references to wall and fenestration provisions that should lead to improved performance in hurricanes. By extending the life of this document it provides small volume builders with an alternative method for constructing hurricane resistant homes.

Cost increases as a result of complying with this document are minimal. There will be a slight increase in cost for changes in roof sheathing nailing schedule estimated at less than \$20 for a typical 2000 sq ft house. There will be increased costs for shutter anchorage in masonry walls. Some increase in cost of rafter anchors but probably not more than \$50 for a typical 2000 sq ft house. Costs will be reduced in certain areas by extending the region where low volume builders can build using a simplified but effective prescriptive (deemed to comply) document.

For Texas Department of Insurance use only:

Item Number: _____

Page ____ **of** ____

Proposed Change to Windstorm Building Requirements or Procedures in the Texas Windstorm Insurance Association Plan of Operation

6. Attach supporting written or printed information, including, but not limited to, test data, structural calculations, and/or documentation that the proposed change complies with the minimum wind load criteria and design standards specified in the building requirements adopted by the Texas Department of Insurance. Attach supporting written or printed information relating to the proposed changes to the building requirements or procedures contained in the Texas Windstorm Insurance Association Plan of Operation.

Pursuant to Article 21.49, §6C of the Insurance Code, this proposal form must be complete and submitted to the address specified above not later than the 30th day before the date of a scheduled advisory committee meeting for the proposal to be considered at that meeting.

For Texas Department of Insurance use only:

Item Number: _____

Page ____ **of** ____