

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 Residential Code _____
Section R301.2.1.1 _____
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.

R301.2.1.1 Design criteria. Construction in regions where the basic wind speeds from Figure R301.2(4) equal or exceed 110 miles per hour (177.1 km/h) shall be designed in accordance with one of the following:

1. American Forest and Paper Association (AF&PA) *Wood Frame Construction Manual for One- and Two-Family Dwellings* (WFCM); or
2. *Southern Building Code Congress International Standard for Hurricane Resistant Residential Construction* (SSTD 10); or
3. *Minimum Design Loads for Buildings and Other Structures* (ASCE-7); or
4. American Iron and Steel Institute (AISI), *Standard for Cold-Formed Steel Framing Prescriptive Method for One- and Two-family Dwellings* (COFS/PM).
5. Concrete construction shall be designed in accordance with the provisions of this code.
6. *IBHS Guidelines for Hurricane Resistant Residential Construction.*

Chapter 43

2005 IBHS Guidelines for Hurricane Resistant Residential Construction (with errata)...R301.2.1.1

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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 IRC. 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 IRC. 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.

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- 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.

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