



# Galveston Historical Foundation

## Windstorm Exemption Program (WEA-1)

### Why is the Windstorm Exemption important?

It helps maintain the architectural integrity of Galveston's historic building stock. If your historic building (either residential or commercial) is damaged during a storm, the exemption will allow you to replace damaged windows, shutters, doors, and other character defining elements with in-kind items rather than those that must meet the current code requirements. If you live in one of Galveston's historic districts and do not have a Windstorm Exemption Application (WEA-1), your timeline to repair and rebuild after a storm could be greatly increased.

The Texas Windstorm Exemption was made possible by the Texas State Legislature in 1997.\* It provides for the exemption of historic structures from modifications that can alter the historic character of a building & neighborhood. For a building to be exempted from requirements, one of these conditions must be met:

- (1) The structure is listed or is eligible for listing on the National Register of Historic places.
- (2) The structure is a Recorded Texas Historic Landmark (RTHL).
- (3) The structure has been specifically designated by official action of a legally constituted municipal or county authority as having special historical or architectural significance, is at least 50 years old and is subject to the municipal or county requirements relative to construction, alteration, or repair of the structure, in order to maintain its historical designation.

*An approved WEA-1 means that the building is eligible for listing on the National Register of Historic Places. This determination of eligibility also exempts the owner from the FEMA regulation that states if your building is damaged over 50% in a storm, you **may not** be able to rebuild the structure. Similarly, FEMA will require buildings severely damaged in a flood to be raised to meet current flood plain requirements, unless they meet the above criteria.*

### How does windstorm insurance work in Texas?

The Texas Windstorm Insurance Association (TWIA) is the ultimate provider of windstorm insurance coverage for all properties along the Texas coast. Property owners purchase a windstorm policy through their insurance agency. The agent provides the TWIA rates for coverage and completes the forms requesting the windstorm/hail coverage. **Having an approved WEA-1 for a building will not lower your insurance rate, but can provide more rights to you as a property owner.** Windstorm exemptions run with a property, but as a new owner, you may want to have a WEA-1 with your signature on it, to provide to your agent.

It is **very** important to ask your insurance agent if they honor WEA-1 forms that have been approved by the Texas Historical Commission. It is ultimately their determination as to whether your insurance company will or will not accept the WEA-1 exemption form, but it is your right to choose your insurance agent. As an owner of a building 50 years old and older, it is in your best interest to get your coverage with an agency and with companies that will honor the WEA-1 and allow you to maintain the characteristics that make your building unique.

### Process:

1. Fill out application on the reverse side of this page (form WEA-1) and attach a photo of the building.
2. Return application to: **Windstorm Exemption, Galveston Historical Foundation, 502 20<sup>th</sup> Street, Galveston, TX 77550.**
3. GHF will comment and send to the Texas Historical Commission (THC) in Austin.
4. THC will determine whether your property qualifies for the exemption. The original form is then sent back to the building owner.
5. If your property is declared eligible, make a copy of the WEA-1 form and submit to your Windstorm insurance agent.
6. When complete, the building owner, GHF, THC, and the insurance agent will all have copies (building owner should retain the original).

\* Wording for the provision can be found in the Texas Administrative Code: Title 28, Part 1, Chapter 5, Subchapter E, Division 1, Rule 5.4009 (b).