HURRICANE SHUTTERS AND WINDOWS *explained*

27 NORTH REALTY
NAVIGATE HOME

Six ways to protect your openings, and what to ask before you buy

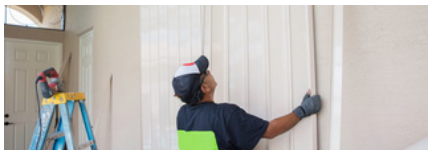
Since the 2002 Florida Building Code, coastal homes have been required by code to have impact windows or approved shutters. Here is how your shutter and window options compare, so you can choose what fits the way you live.

YOUR SIX OPTIONS



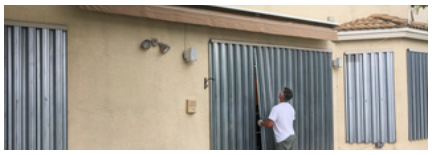
Roll-Down Shutters

Live in a box above the window and come down with a crank or a motor. The easiest to use and among the strongest. About $25 to $60 per sq ft installed. Ask about a manual override for power outages.



Accordion Shutters

Fold out from the sides and lock in the middle. One person can usually close a whole house in under half an hour. About $15 to $30 per sq ft. A good fit for wide openings like sliders and lanais.



Storm Panels

Aluminum or steel panels that screw or bolt into tracks. The most budget-friendly permanent option at about $10 to $20 per sq ft. Needs storage space. Label each panel by window to speed up storm day.



Bahama and Colonial

Decorative louvered shutters that stay mounted for daily shade and privacy. About $20 to $35 per sq ft. Windows only, not doors.



Fabric Storm Screens

Woven panels and roll-down screens that let light through. Light and easy to store. Panels start around $5 to $15 per sq ft; roll-down screens cost more.



Impact Windows

Required by code on coastal homes since 2002, unless approved shutters are used. Nothing to put up before a storm. Look for the etched mark on each pane and keep the paperwork for your wind mitigation report.

Ask for the number, not the mph

Hurricane products are rated by a Florida Product Approval (FL#) or Miami-Dade NOA, a design pressure rating and the large-missile impact test. For the best wind mitigation credit, every glass opening needs approved protection and paperwork to prove it.

Questions about shutters, windows or wind mitigation? Let's talk.

Shawna Calvert | 27North Realty | 509-294-6818 | shawna@27northrealty.com | RelocatingToParadise.com

WIND MITIGATION

explained

Turn your storm protection into insurance savings



A wind mitigation report is a short inspection, usually $75 to $150, that documents how well a home stands up to wind. Florida law requires insurance companies to offer discounts for these features, and this report is how you prove you have them.

WHAT THE INSPECTOR CHECKS

1. Building Code

Was the home permitted under the 2002 Florida Building Code or newer?

2. Roof Covering

Is the roofing approved for wind, and when was it installed?

3. Roof Deck

How the roof sheathing is nailed down, from nail size to spacing.

4. Roof to Wall

The clips, single wraps or double wraps that tie the roof to the walls.

5. Roof Shape

Hip roofs, sloped on all four sides, earn more credit than gable roofs.

6. Water Barrier

A sealed layer under the roofing that keeps rain out if shingles blow off.

7. Openings

Every window, door and garage door covered by approved glass or shutters.

The Payoff

Each item you document can lower the wind portion of your insurance premium.

WHAT TO EXPECT BY YEAR BUILT

Built Before 2002

The biggest savings live here. The report shows which upgrades, like roof straps or shutters, would actually lower your premium, so you can plan improvements that pay you back.

Built 2002 and After

Usually an easy win. Most earn the building code credit and often roof-to-wall credit too, so the report locks in what you already qualify for. Two homes built the same year can still score differently.

New Roof or Windows

Any age of home. A new roof or new impact windows changes the score, so order a fresh report once the work is done and send it to your insurance agent.

Order it during your inspection period

We schedule the wind mitigation report alongside your home inspection, so the credits are already in your insurance quote before you close. If the seller has a report less than five years old, we ask for it first. It may save you the cost of a new one.

27 NORTH REALTY
NAVIGATE HOME

Questions about wind mitigation or your insurance quote? Let's talk.

Shawna Calvert | 509-294-6818 | shawna@27northrealty.com | RelocatingToParadise.com