

IN THE NEWS

Florida Hurricane Damage Spurs Interest in Storm-Protection Products

Structural damage was limited, but wind-driven rain and debris took their toll

The consequences of last fall's severe hurricane season have been well-documented — extensive home damage, a massive rebuilding project, and a shortage of labor and materials that has impeded the rebuilding process. But at least one industry is reaping the benefits of the bad weather: Weatherproofing companies report a huge surge of interest in damage-protection products for the home.

According to a recent story in the *Tampa (Fla.) Tribune*, weatherproofing manufacturers are launching a wide array of new products, including windows and garage doors designed to resist the impact of wind-driven debris during severe storms, metal roofs, and flood vents and safe rooms. In some places, the insurance industry is helping to drive the market, with companies such as State Farm Insurance offering discounts for storm-protection products in as many as 21 states. (In a bizarre twist, we could find no insurance company writing policies in Florida that currently offers such discounts.)

The interest in storm-protection products extends to developments and builders as well. Frank McKinney, president of SolarShield, a Tampa-



Asphalt shingle roofs fared poorly in the storms that blew across Florida last fall (above). By contrast, metal roofs performed well, keeping drenching rains out of the structures underneath, as this beachfront home illustrates (left). As a result, roofers in Florida are reporting increased interest in metal roofs, including types that imitate roof tiles (below).

based metal roofing company, says that since the storms, his company installed metal roofs in a development that previously resisted such products.

"The homeowners association had allowed only tile and shingle roofs, but those tiles and shingles became projectiles that hit the next roof and blew it apart," he says. "What you saw was basically a chain reaction. Last year I couldn't put a metal roof [in that type of development]. But now people are looking for an alternative."

McKinney says his company recently struck a deal with a local

Tampa builder, Mac-Built, to supply metal roofs for a series of custom homes. The builder plans to use a high-end metal roofing product that can mimic the appearance of barrel tile, wood shakes, and other premium surfaces.

Still, despite the orders he is getting from custom builders, McKinney sees the entry-level production-home market as a hard one to crack. Storm or no storm, most buyers of homes in the \$100,000 to \$500,000 range prefer to spend that extra \$15,000 (the approximate cost of a metal roof) on

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upgrades in cabinets, appliances, or floor coverings.

As for the upsurge in weatherproofing products, McKinney thinks the ultimate protection solution is relatively simple: “Shingles and tiles will come off in hurricane conditions — it’s not a matter of *if*, it’s a question of when. And when they do, even if they don’t go through a hurricane-rated window, they will usually break it. And when the roof comes off, the rain ruins everything in the house. That’s where most of the cost of the damages comes from.”

He finds that homes are, for the most part, impervious to wind damage and flying debris if their windows are covered and they have a wind-resistant roof covering. “And it doesn’t have to be a metal roof,” he says. “There are other products out there that can resist damage from winds of up to 140 miles per hour. If the insurance companies gave home buyers an incentive to put these things in up-front, you’d see the damage numbers that get quoted for these storms go down by about 80 percent. But since I’m mostly in the reroofing business, that probably wouldn’t be very good for me.” — *Charles Wardell*



The biggest damage inflicted by Florida hurricanes was from water penetration. Once the roof covering failed, interiors were drenched — even in this four-story condo, which was soaked all the way to the bottom floor (left). Industrial-strength dryers were common sights after the storms (below).



Arizona Cracks Down on Unlicensed Contractors

Two years ago, the state of Arizona concluded that it had a major problem regulating building contractors. A 2003 report from the auditor general’s office cited an increase in consumer complaints about shoddy workmanship and a lack of state efforts to protect consumers.

The report cost the former director of the Arizona Registrar of Contractors, Michael Goldwater, his job after 12 years serving under two different governors. His successor, Israel Torres, blames the growing complaints on unlicensed contractors, and has ordered his agency to hunt down and eliminate them. “Unlicensed contractors became public-enemy number one,” says Torres. “We needed to become very proactive in putting

them out of business, and that’s where we are putting our energy.”

His tactics have included a program of sweeps and stings. Working with local police, the agency set up a series of so-called “bait houses,” then used tips from builders, consumers, and others to contact and offer jobs to contractors who were suspected of doing work without a license. When the job offers were made, inspectors requested licenses.

The reform effort has also included changes in the licensing process, Torres says. One problem was that corrupt contractors were using rotating licenses to stay in business: A contractor whose license got pulled would simply use the one he had with, say, his Uncle Arthur’s name on

it. The license tracking process has been changed to flag contractors who use such tactics.

While the effort has shown results, Torres thinks it could do better. “We’ve caught between 50 and 60 unlicensed contractors, but we have only 26 full-time inspectors out there,” he says. He has tried to discourage unlicensed contractors by publicizing the program. For instance, he credits a recent story in the *Arizona Republic* with getting the word out. “A huge part of the program is about the media — the message and visibility,” he says. “It makes a difference when people know we’re doing this. I only wish we had the manpower to do more operations.” — *C.W.*

OFFCUTS

The city of Polson, Mont., is being sued over the sudden collapse of a deck last summer at a bar and restaurant; 80 people were injured. Since *JLC* reported on the incident in its September 2004 issue (“Deck Collapse Injures Scores,” *In the News*), three suits have been filed that charge the city with responsibility for the collapse, on the grounds that it approved the construction. An investigation traced the cause to a wooden ledger that was not adequately fastened to the building. The city is denying any responsibility.

Despite low interest rates, rising prices have put California real estate even further beyond the reach of most buyers, according to a survey released in December by the California Association of Realtors. The association’s quarterly Homebuyer Income Gap Index reports a growing rift between household income and the cost of a home. At the end of 2004, buyers needed an annual income of \$108,000 to afford a median-priced single-family home of \$462,000. The year before, the median home price was \$385,000 and the qualifying income \$89,000.

New York Governor George Pataki has vetoed legislation to limit the use of plastic plumbing in larger homes and commercial buildings, reports the *Buffalo News*. Plumbers’ unions had pushed the measure, citing a supposed toxic threat from plastic pipes. Builders countered that the plumbers were only trying to protect their vested interest in the use of iron and copper pipes, which require more labor to install. But environmental groups also backed the bill, prompting a large majority of legislators to vote for it. In vetoing the measure, Pataki called it “well-intentioned,” but said a plastic plumbing ban would conflict with the state’s newly streamlined building code and lead to enforcement problems.

Safety Inspections Turn Ugly in Pacific Northwest

In the state of Washington, the question of how inspectors gain access to job sites for safety inspections has turned into a contentious dispute. On one side is the state’s Building Industry Association (BIA); on the other, the state Department of Labor and Industries (L&I), whose Washington Industrial Safety and Health Act (WISHA) program monitors compliance with federal workplace safety standards. The BIA has filed suit against WISHA, accusing it of harassing builders by illegally entering and inspecting job sites.

“We’re averaging one complaint a month from our members about this,” says BIA legal counsel Tim Ford. The BIA’s position is that inspectors need permission from the contractor to go on a job site and conduct an inspection. Ford argues that the courts have no statutory authority to issue warrants to WISHA inspectors, even though the courts have been doing so, and that WISHA’s warrant applications have been so riddled with errors — including wrong addresses and other false information — that they wouldn’t be legal under any circumstances.

The BIA’s suit cites an incident with Nathrop Construction in Seattle. The BIA maintains that a WISHA inspector filed a warrant application with false information to gain access to a Nathrop job site after a worker was injured in a forklift rollover. The case is currently under appeal before the state’s Board of Industrial Appeals in Seattle, which serves as a precursor to a possible full-blown legal case in Washington’s circuit court system. No time frame has been set for a final decision on the appeal. Several calls by *JLC* to WISHA president Sharon McCann about this issue were not returned.

The BIA says it doesn’t oppose safety inspections per se, just those it sees as illegal. Ford maintains that there is a legal remedy for WISHA if the agency wants its inspectors to have warrant power. “WISHA needs to approach the state legislature and have a provision written into state law if it wants its inspectors to be able to get warrants for inspections,” he says. “We wouldn’t have a problem with that. But what they’re doing now violates the constitutional rights of our members, and we’re going to continue to contest and protest inspections that are done without explicit permission.”

Meanwhile, relations have definitely become more acrimonious. The BIA Web site currently features a downloadable “Keep Out” poster that specifically targets WISHA inspectors. — C.W.

**WISHA
KEEP OUT**

NO TRESPASSING

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Homeowners Associations Struggle To Cope With Developers' Legacy

For the past two decades, developers have been selling homes in soup-to-nuts planned communities where buyers pay monthly fees to maintain such infrastructure systems as water, sewer, and telephone.

When the development is completed, responsibility for maintaining these systems is turned over to a homeowners association.

Now a rash of lawsuits has charged developers with leaving those associations with major financial shortfalls.

One current lawsuit involves Del Webb, one of the country's largest builders of privately run adult communities. Residents of the 10-year-old Sun City Roseville community in Sacramento, Calif., say Del Webb stuck them with a defective water system that will require either a huge hike in monthly fees or a

major hit to the association's cash reserves to fix. The residents are suing Del Webb for the cost of repairs.

A similar case has been filed in Florida, where residents of Villa Borghese in Delray Beach are suing Anasca Homes for \$1.2 million. The residents claim they inherited a \$280,000 debt, along with a faulty irrigation system, when Anasca pulled out of the development.

Anasca has also been sued by the Ponte Vecchio West homeowners association in nearby Boynton Beach, for like reasons.

Industry analysts cite different reasons for such problems, including the lack of state and federal laws regulating the level of community funding and the competitive pressure that can lead to developers setting low monthly or annual assessments to attract buyers. — C.W.

Private Firms Allowed To Conduct Houston Inspections

As part of a move to privatize the building inspection process in the city of Houston, private firms will now be allowed to perform inspections of residential buildings.

The privatization initiative, which went into effect at the end of 2004, was devised by the deputy chief of staff for neighborhoods and housing, John Walsh, under the guidance of Mayor Bill White, to help alleviate red tape and the delays caused by a surge of retirements among public inspectors.

The change has been backed by the Greater Houston Builders Association. "About four years ago, we started this process because the city wanted to increase the num-

ber of new homes being built in Houston," explains Toy Wood, the association's executive VP and CEO. "This was just one of many suggestions we had for ways to bring builders back into the city, to speed up the process and make it worth their while to build here."

According to Wood, the move to privatize inspections is part of a growing trend.

"I haven't tracked it around the country, but I know Fort Worth uses private inspectors, and there are other cities doing it as well," she says. "And some of the smaller municipalities do it because they either don't have the money or don't want to retain

someone on staff."

Private companies have also been allowed to perform inspections in the considerable amount of unincorporated area outside Houston's city limits.

The sole opposition to the privatization move came from local trade unions. "We're not actually sure why they opposed it, because it doesn't affect them in any way," says Wood. "We think it was just because they are philosophically opposed to privatization."


The opposition was token, anyway: Wood says that the unions registered a protest to let the city know they opposed privatization, but took no further action. — C.W.

OFFCUTS

Cul-de-sacs have been a staple in new developments since the 1950s.

The practice of placing homes close together and facing one another was supposed to encourage people to interact with their neighbors, but it doesn't seem to be working. According to a story in the *Chicago Tribune*, cul-de-sac residents are just as socially isolated as other suburbanites. In fact, the physical closeness apparently tends to make them even more annoyed by their neighbors' noisy kids. And because residents generally don't know each other, they are more likely to complain to the homeowners association or the police about problems than try to work things out among themselves. Such troubles have already led planners in Charlotte, N.C., to discourage cul-de-sacs, and other communities are considering similar moves.

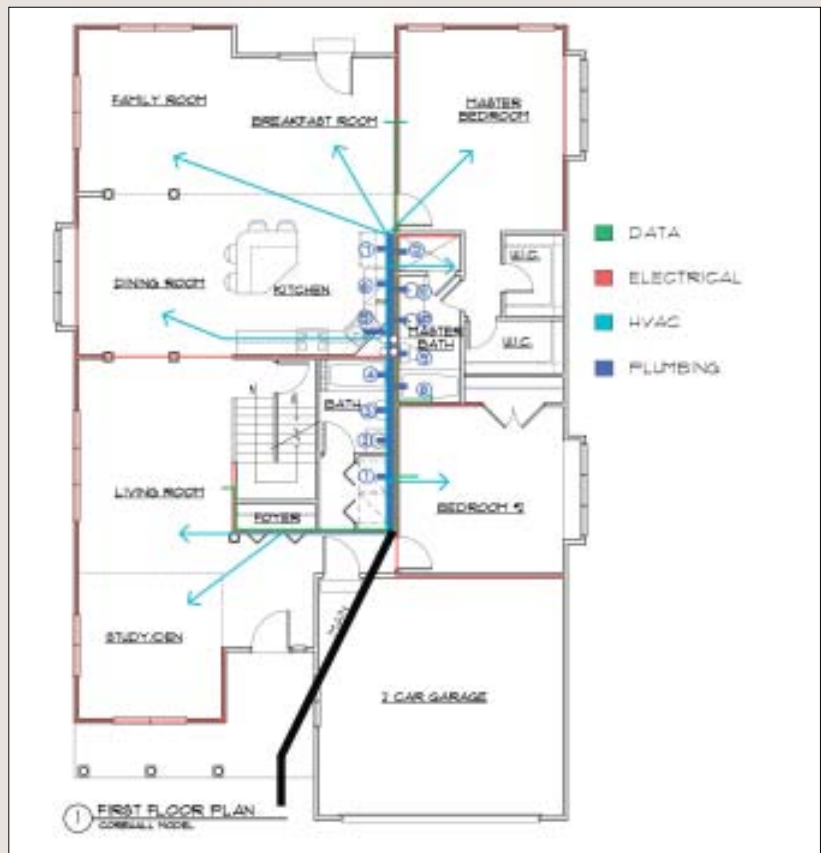
A Gratiot County, Mich., storm-drain project was halted so that an endangered plant species could grow near the project site, according

to a story in the *Grand Rapids Press*. Although American slough grass has never been seen in the area, that didn't stop the state Department of Environmental Quality (DEQ) from denying the project a permit. County drain commissioner Brian Denman had to hire a biologist and charge an assessment to nearby property owners. Denman figured the inquiry would end up stalling the project by at least four months. DEQ has told Denman that he might have to relocate the drain. 

Smart Wall Could Reduce Construction Costs

Philadelphia architect Michael Rosen has developed a prefabricated utility wall that he hopes will bring the benefits of plug-and-play to any new home's electrical and mechanical systems. The Rosen CoreWall is a structural insulated panel (SIP) that has been laser-cut to accept all of a home's utility connections: the electrical panel, the structured wiring hub, home monitoring and security systems, sewer and water connections, the hvac system's supply and return ducts, and so on.

Rosen calls it "the home's engine," because it centralizes the utilities that drive a house. He says that any home can be designed to be CoreWall-compliant; it's just a matter of arranging baths, kitchens, laundry rooms, and other wet areas in such a way that you can drop the wall into place to complete most of the house's plumbing and wiring. "It's a more efficient way to build in that there's only one wall with systems in it," he



says. In fact, he claims that the product can reduce the total cost of a home by 15 percent because fewer pipes, wires, and ducts need to be installed. "You don't need rough plumbers or hvac guys," he says.

Even before CoreWall was unveiled last month at the NextGen Demonstration home at the International Builders' Show in Orlando, Fla., Rosen began receiving orders from production and custom builders. The walls are custom-manufactured by a SIPs manufacturer in Seattle, and can be shipped anywhere in the U.S. given a four- to six-week lead time. For more information, go to www.corewall.com. — C.W.