

Gone with the Wind? Ask These 10 Best Questions Before Buying a Home in a High Hurricane Zone

Highlight

Protect your family and finances by knowing the right questions to ask for when house hunting in hurricane-prone areas.

The 10 Best Questions

1. Is this home located in a high-risk hurricane zone?
2. What's the history of hurricanes and floods here?
3. Given the location, is this house insurable?
4. How much will hurricane insurance coverage cost?
5. Has this house been built (or will be built) with a continuous load path to resist hurricanes?
6. What building materials and building techniques were used to help to prevent wind and debris damage?
7. How good is the roof?
8. If you are buying an older home, ask: Does this home predate today's strictest building safety codes and newer building materials? If so, what has been done to hurricane-proof it?
9. How waterproof are the walls?
10. How much water can the sump pump move? What is the backup system?

The Golden Question

The million-dollar question you almost forgot to ask.

What kind of shelter is available during storms?

The 10 Best Answers

1. Is this home located in a high-risk hurricane zone?

Did you know that 29 percent of U.S. homes are in high-risk hurricane counties, according to RealtyTrac.com? Ask your realtor or builder for written proof about your hurricane risk. Verify

this information yourself with an objective third-party source, such as Trulia.com or the Federal Emergency Management Agency (FEMA.gov).

The following questions apply especially for homes in high-risk hurricane zones.

2. What's the history of hurricanes and floods here?

Find out if this home has had flooding claims. Order a C.L.U.E. Report (Comprehensive Loss Underwriting Exchange) for the five-year history of natural disasters affecting this home and region.

In many states, sellers are legally required to disclose previous property problems, including floods. Transfer Disclosure Statements (TDS) and Seller Property Questionnaires ask sellers for such disclosures.

3. Given the location, is this house insurable?

If this home is in a hurricane zone, expect to pay more for insurance. "You pay according to risk," Dick Luedke, a spokesperson for State Farm Insurance, told Fox News.

Robert Hunter, insurance director at the nonprofit Consumer Federation of America warns, "One of the insurance lessons from Hurricane Katrina was: 'Read your policy.' Few homeowners knew they had an anti-concurrent clause."

This means that if two events happen at the same time, like a hurricane and a flood, but only one event is insured, the carrier doesn't have to pay repairs for *either* disaster. "That clause is outrageous and still exists in many policies today," adds Hunter.

4. How much will hurricane insurance coverage cost?

Prices for hurricane insurance coverage run the gamut. The Insurance Information Institute recommends you meet with an insurance agent before you even start house hunting in high-risk areas.

[Related: How to Save Money on Your Home Insurance: Ask These 10 Best Questions](#)

5. Has this house been built (or will be built) with a continuous load path to resist hurricanes?

This question was suggested by Simpson Strong-Tie, a top supplier of home construction fasteners. A continuous load path means the house is structurally tied together as a strengthened system from roof to foundation with special framing materials and connectors.

A strengthened system better resists high wind pressure against the home's exterior. Other common structural problems are poor foundations and unsecured windows.

6. What building materials and building techniques were used to help to prevent wind and debris damage?

According to Quicken Loans, “Doors, shingles, concrete and very nearly any material that’s used in building a home can fortify it against high winds.” Extra strapping for the roof and rebar-enforced concrete walls are more tricks of the trade.

“Extras can be costly but may make the difference between sleeping under a tarp or under a roof,” notes Quicken Loans.

7. How good is the roof?

A ripped-off roof is your worst hurricane nightmare. Don’t assume a home’s roof was built to meet hurricane standards. Many builders cut corners whenever possible.

According to FLASH.org (Federal Alliance for Safe Homes), “To protect from both wind and hail damage, look for the highest-rated wind and impact-rated roof coverings (shingles.)”

8. If you are buying an older home, ask: Does this home predate today’s strictest building safety codes and newer building materials? If so, what has been done to hurricane-proof it?

Ask for specifics, like the year that window safety glass was installed, to know if this home is comparable to newer homes built with stricter safety standards. Before closing the deal, hire a highly-competent home inspector for an objective assessment, even if you must pay for the inspection yourself.

[Related: How to Hire the Best Home Inspector: Ask These 10 Best Questions](#)

9. How waterproof are the walls?

Quicken Loans recommends asking your new home builder about the water mitigation system. The walls should have waterproof insulation. Pipes and gutters should direct water beyond the backfill area. If not, insist on it.

[Related: Water, Water Everywhere: Ask These 10 Best Questions Before Buying a Flood-Prone House](#)

10. How much water can the sump pump move? What is the backup system?

“During heavy rains, your home is essentially an island in a sea of groundwater,” says Quicken Loans. A top-quality sump pump is critical for dry basements. The best backup pumps are the ones least-dependent on electricity. During a hurricane or flood, you can’t count on having available electricity.

The Golden Question

The million-dollar question you almost forgot to ask.

What kind of shelter is available during storms?

Does the home have a basement? No basement? Ask: has a bunker been installed inside or outside the house? These vary widely so make sure it's graded to withstand the worst-case category 5 hurricanes.

No basement, no bunker? Ask: what community shelters are available? Even better, find out this community's track record for dealing with previous hurricanes or floods. Look for past hurricane dates and read old local newspapers to see how well the community responded to residents' shelter, food and fresh water needs.

[Related: Pet Safety During Natural Disasters: Better Planning with These 10 Best Questions](#)

Question Doc's Q-Tippers

Asking the right questions about hurricane home safety could save your life. Don't settle for half-baked answers blowing in the wind.

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