

FAR Disaster Relief Fund

The FAR Disaster Relief Fund is available to assist REALTORS, including their real estate employees, REALTOR board/associations and their staff, in the event of devastation caused by a hurricane. Each request for assistance must be in the way of a completed official FAR Disaster Relief Fund request form.

Trustees of the FAR Disaster Relief Fund

Russell Grooms, Chairman (Jacksonville)

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How to apply for assistance

Contact Sheri Rouse-Barbery at FAR, SheriRB@FAR.org 407-438-1400 ext. 2420, to request an application form. Fill it out completely and attach all of the requested documentation, then return it to FAR's address found on the application form.

How to contribute donations to the FAR Disaster Relief Fund

Your tax-deductible check, made payable to FAR Disaster Relief Fund, can be sent to FAR Disaster Relief Fund, PO Box 725025, Orlando FL 32872-5025.

The FAR Disaster Relief Fund does not use professional solicitors; 100% of your contribution goes directly to the FAR Disaster Relief Fund. The FAR Disaster Relief Fund is located at 7025 Augusta National Drive, Orlando, FL 32822. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE. To verify registration and financial information of the Florida Association of REALTORS Disaster Relief Fund (state registration #CH2189), call the Florida Division of Consumer Services' toll-free hotline at 1-800-HELPFLA (1-800-435-7352) or visit <http://www.800helpfla.com>.

Questions, comments or suggestions on this article? Have a news tip? Send a [letter to the editor](mailto:Newseditor@planetrealtor.com) to: Newseditor@planetrealtor.com.

Doorway to disaster in hurricane season

FORT LAUDERDALE, Fla. -- June 30, 2005 -- We know you'd rather forget the trauma of last year's hurricane season and pray we never have another one like it.

Keep praying, and welcome to another season.

This season hurricane forecaster William Gray predicted 15 named storms, including eight he expects to swirl into hurricanes. He says 59 percent of the storms are likely to hit the U.S. East Coast, including Florida.

You know what to do, right? You surely had enough practice last year.

Stock up on canned food, batteries and water. Check.

Take outside furniture and plants inside. Check.

Put up hurricane shutters. Check.

Secure the garage door. What was that again?

If you don't secure your garage door properly, you may be placing your home and family in grave jeopardy. The garage door, the largest and weakest opening in your house, is the area of your home most likely to fail first. And yet, 96 percent of those surveyed in a recent Mason-Dixon poll said they didn't know how to strengthen their garage doors.

If strong winds blow it in or out during a storm, storm damage experts say it could lead to a buildup of internal pressure that could cause a blowout of the roof and supporting walls.

"The primary problem resulting from a garage door that is sucked out or blown in is the internal house pressure," says Robert C. Stroh, associate dean for research in the College of Design, Construction and Planning at the University of Florida in Gainesville.

"The engineers call it negative pressure. It creates a vacuum on the roof. When the garage lets go, it increases the amount of uplift, much like blowing up a balloon."

Jason Smart, project engineer and building code specialist for the Institute for Business & Home Safety in Tampa, Fla., has seen firsthand what unsecured doors can do in a storm. The institute is a national non-profit organization funded by insurance companies.

Smart and two other engineers surveyed post-hurricane damage after last year's storms. The best example is the tale of the neighboring houses in Punta Gorda Isles, where Hurricane Charley came ashore last August.

"One house had the garage door completely blown in," Smart said. "The house next door with a properly reinforced door stayed intact. Tiles from the house across the street punctured it, but the garage door stayed intact because it was properly braced. It held up and prevented internal pressurization."

Typically when the garage door failed, he says soffits failed throughout the house, allowing windblown rain to enter the house, damaging drywall and furnishings.

After Hurricane Andrew, building officials bolstered the building codes to withstand higher-force winds. Garage doors in Miami/Dade and Broward must meet a wind load of 150 miles per hour. In Palm Beach County, the wind load is 140 miles per hour.

Kurt Gurley, associate professor of civil and coastal engineering at the University of Florida in Gainesville, says older garage doors weren't engineered to handle the wind pressure, which is measured in pounds per square inch. The bigger the door, the higher the pressure, making a double-car garage more vulnerable.

Not sure your garage door meets the new codes? Gurley suggests looking on the door for a sticker that gives the pressure rating or wind speed rating.

If your door doesn't meet the standard, you have three choices. Two types of doors are made with additional bracing, a heavier gauge track and hardware to keep them from failing during high winds.

The most-expensive option is what the industry calls a "passive system." Typically, prices range from \$1,300-\$1,900 for a two-car garage. The experts agree this is the best solution for the elderly or infirmed or those who want a door they can get out of quickly.

"With this door, you shut it, lock it and it's done," says Kriste LaMay, co-owner of Broten Garage Door in Pompano Beach, Fla. "We have enough to do when preparing for a storm and you don't want to have to worry about the garage door."

The difference in cost between those required in Palm Beach and the stronger door required in Miami-Dade and Broward is only about \$70, LaMay says.

"Usually we sell the stronger door in Palm Beach," she says. "People want the best door they can buy. Do you really think that wind speeds are going to be higher in Broward than in Palm Beach?"

The other option is the "active system," which requires the homeowner to install vertical wind posts before the storm and remove them afterward. The cost of a two-car garage door is about \$1,000.

One disadvantage of the more expensive system is weight. The door is about 150-250 pounds heavier than the system that requires attachment of vertical wind posts, says Kent Seevers of the Overhead Door Company in Riviera Beach, Fla.

"There is more maintenance and more wear and tear on this type of door," says Seevers, who sells both types of doors.

For those who don't have the money to spend on a new door, the other viable option is a retrofit kit. They are available through companies such as Secure Enterprises in Plantation, Fla., maker of Secure Door. The price to retrofit a doublewide garage is about \$300. It requires two kits at \$149.99 each, although some folks use three kits for extra protection.

The product, which has the more stringent Miami-Dade County approval, was tested on a lower-quality steel door that was equivalent to those builders installed before the code was changed, says John Stumpff, Secure Door's chief operating officer.

"A door like we tested with three braces will withstand winds to 180 miles per hour and with two braces it will meet winds to 169 miles per hour," Stumpff. "But we would not encourage anyone to put our product on a door that is in bad condition."

Although the product was designed as a do-it-yourself project, Stumpff says many folks choose to hire an installer. The vertical wind posts, made of extruded high-strength aluminum, must go into the concrete garage floor and through the header and structure of the garage door. They are attached with hinges to the door. Experts we interviewed suggest you hire a professional to ensure they are installed correctly.

"My best advice is to keep your garage doors closed and reinforce them," says the University of Florida's Stroh, who specializes in techniques and materials that minimize hurricane damage in new and existing

homes. "Installing two supports, like those from Secure Door, will protect you in 150 mile-per-hour winds as long as the door is solid and not rotted."

Whatever you do to protect your garage, make sure you have a quick means of exit in case of fire or other emergency.

"If you want some way of getting in and out of the house, don't make it your garage doors," Smart says. "It is one of the most important things in your house to brace."

Want to learn more about garage doors and hurricanes? Here are a few sources:

Brotten Garage Door - Call 954-946-5555 or 800-683-2768 or www.brotten.com

Federal Alliance for Safe Homes - www.flash.org

Florida Department of Community Affairs Building Code Information - www.floridabuilding.org.

Institute for Business & Home Safety - www.ibhs.org.

Overhead Door Company - Call 561-881-9700 or www.overheaddoor.com.

Secure Door - Call 800-483-3341 or www.securedoor.com.

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