MULTIFAMILY DIVE

OPINION

New hurricane-focused codes on the horizon for Florida

Developers in the Sunshine State can expect much stronger building and land use regulations in the wake of Hurricane Ian, according to a construction expert.

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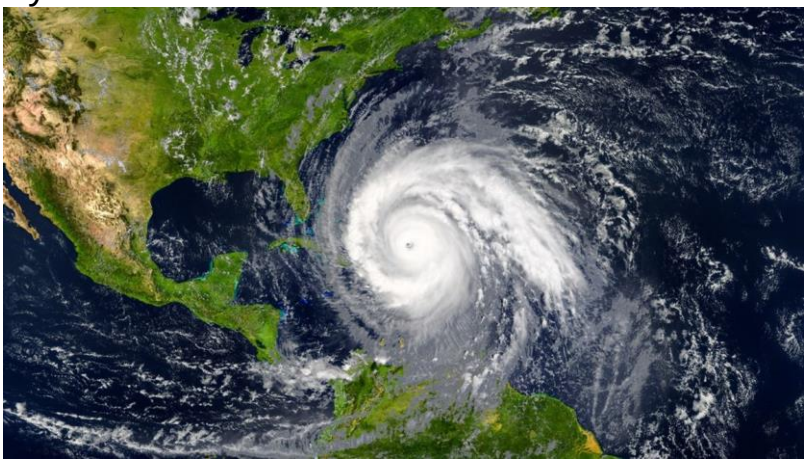

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When Hurricane Ian hit the Southwest Florida coastline last fall with winds of more than 150 mph, it flooded cities and devastated homes across the state and into coastal South Carolina.

Nearly 500,000 claims have already been filed in the aftermath of the storm, with estimated losses of $4.5 billion, according to the Florida Office of Regulation. Ian's projected economic damage could be as high as $75 billion, and it may end up among the five costliest to hit the United States.

As the hardest-hit areas continue to recover, new codes and construction practices will need to be implemented in the next round of new homes and buildings. Studies from entities like the Federal Emergency Management Agency have shown that the adoption of modern building codes can avert over $1 billion a year in structural damage in California and Florida alone.

Here are some of the top ways that codes could change:

Flood elevation. Hurricane Ian will result in further strengthening of building standards with respect to living levels as compared to mean flood elevations. Federal flood maps used for tracking and analysis may underestimate flooding risk, but FEMA is required to review these flood elevation maps every five years to identify any changes or inaccuracies.

These reviews are to account for accelerating climate change, intense rainfall events and sea level rise. It's hoped that stricter standards will help insurance carriers by reducing the amount of damages from hurricanes and other natural disasters.

Elevated living spaces. Single-family and multifamily homes anchored on concrete piers and designed with open garages to protect elevated living spaces are examples of expected refinements in the current building codes. Building pad elevations will also rise.

The challenge larger builders face is differential building pad elevations within a master planned community or large subdivision in which the buildout spans one or more building code cycle updates.

A move away from wood framing. Concrete block construction will replace older wood-framed structures. Even at inland locations in north Florida, which are more insulated from coastal hurricane winds, wood-framed construction exists in older structures, but most new homes are proactively built with concrete block.

Presently, when building in South Florida, concrete block construction is also required, and these homes perform well in hurricane wind conditions.

Legislative changes. The fact that there are many builder trade groups meeting with legislators (not just in Florida), speaking with a somewhat common voice to review and support or oppose various legislative initiatives, will be of interest to those in the

building industry. For example, there are currently discussions to reduce the length of the Florida statute of limitations from 10 years to seven years for construction defects. Other reforms addressing Hurricane Ian may also be presented, discussed and become law.

The case for resiliency

One notable exception to Hurricane Ian's devastation was the coastal city of Punta Gorda, Florida, which had the eye of the hurricane pass directly overhead. To the surprise of many, several homes and buildings there were left intact with minimal damage to exteriors.

The situation there provides an effective case study for the power of more stringent building codes. After Hurricane Charley devastated Punta Gorda in 2004, the reconstruction of the destroyed homes and buildings included some of the toughest storm-specific building code requirements in the country, which were introduced in the state in 2007. The structures that survived Hurricane Ian in Punta Gorda used those building codes.

It's clear that stronger building codes for newer homes mitigate the impact of wind and rain damage, so it makes sense for developers, designers and builders to learn more resilient construction products and principles. For coastal construction nationwide, the industry needs to live by the adage: "An ounce of prevention is worth a pound of cure."