

# Hurricane George

## By George Porter

The Keys were recently hit by a Hurricane and I went down to see how the homes of this industry did. That area is in Wind Zone 3 and according to the HUD Code any home within 1500 feet of the coast has to be upgraded from "SCE 7 Exposure AC", the standard for Wind Zone 3, to exposure "D". The theory is that the wind coming off the water with nothing to block or break it up produces a larger force on the home than if the home were located inland and behind some hills or trees.

The winds were 110 mph on the north side of the eye wall and if there was ever an exposure "D" the Keys are it. 1500 feet from the coast would put you all the way across most of the Keys and 95% of the trees look like big bushes. Wind Zone 3 homes are built to a code that is engineered to withstand up to 110 mph winds. This was about as perfect a test of a Zone 3 exposure "D" home as you will ever find naturally occurring.

In my opinion they passed with flying colors.

This is much more than just my opinion however. Everyone else who has seen the area thinks so too. For instance there was one home sitting 15 feet from the open water that lost it's skirting, air conditioner, awning, steps, and part of the deck. The palm tree in front is permanently bent to a 60 degree angle and the other tree beside it is totally striped of leaves. This home is located on Cudjo Key and the wind there was 110 mph. The home is not only still there it looks fine except where the attached awning tore off some siding. It was of course a Zone 3 exposure "D" about 3 years old. I have the pictures, but I can't use them in this article because of the deadline for The Journal, I am writing this article on an extension of that deadline as it is and I and The Journal both feel that good news like this needs to get out, even without the pictures.

Right along side this home was an older, pre-July 13, 1994, non- Wind Zone 3 home. It was totally destroyed and when I was there it had already been hauled away. The lot was vacant but I met the lady who owned the home that used to be there and we spoke briefly. Sadly, she was busy searching for things of hers from under and around other homes in the area, wherever she could find them. It had been several weeks and she said she was still finding things from her home, one of which was a glass table top about 100 yards away, unbroken, in fact it didn't have a scratch on it. Mother Nature does some very strange things. Her home was between two newer homes, the first one I have already described and the second one was also in great shape. It had only superficial damage and the people were still living in it.

This theme played out where ever I went, pre "94 homes damaged or destroyed, no new exposure "D" homes were seriously damaged unless they got hit by the pieces of an older home or a travel trailer. In fact, were it not for additions and adjacent structures on the homes they would all have done a little better. Nearly all add-ons like porches and awnings to what ever kind of home, be it a travel trailer, pre->94, or new wind code, were torn off or blown open. It would seem that wind zone

construction in Manufactured Housing has always exceeded local building codes or at least the inspection and quality control part of it does.

Before you get the idea that hurricane problems are a thing of the past, please keep in mind that this was a built to order storm for the new homes and that may never happen again. A Hurricane Andrew would have turned Cudjo Key and several other Keys nearby into sand bars with new artificial reefs made out of used building materials. Also, do not get the impression that these homes were installed 100% correctly because they were not. Some of these homes made it on luck alone because I could not figure out what kept them there. The anchors were rusted off, the straps were loose, the angle of the straps to the beams was nearly vertical, and a host of other conditions that should have weakened the wind resistance. But, the homes stayed put even though the best installation was probably only about 80 % of what it should be. You can't argue with success but I wonder how good we could be at 100%. Could it be that we may be overbuilt and underrated? You have just got to love the thought of that after all these years.

We have come a long way since Hurricane Andrew, the homes are now very strong and the installation is 200% better. Congratulations to HUD, FEMA, the State of Florida, and the Manufactured Housing Industry. You all look pretty good in this one; let's see if the media notices good news like they love bad news.