

Is your house up to code? Permits help ensure quality work

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The statewide Uniform Building Code that went into effect in January 2002 was designed to make our homes safer from hurricane damage.

The main provisions of the code are that all new construction must include hurricane shutters or impact-resistant windows. Doors and windows must meet pressure requirements.

Before buying shutters or impact-resistant windows, homeowners should check with their city's building department to ensure the product meets the code.

For example, in stricter Broward County, only one of the three shutter styles allowed under the state code is approved for use.

Product approval information is available at stores that sell shutters or high impact windows. One way to make sure you're getting an approved shutter is to buy one that bears the Miami-Dade County Notice of Acceptance.

Standards in Miami-Dade are often stricter than those in other South Florida counties.

Some local municipalities have received adjustments to the new statewide code. One question involves whether a homeowner installing a replacement window needs one that meets the new code, or whether such a requirement applies only during major renovation jobs.

When installing shutter or windows, homeowners shouldn't neglect to contact their insurance company. Many companies offer reduced rates or other incentives for making one's home safer.

Before installing shutters or windows, make sure you have a municipal building permit. Homeowners can ask the company that is doing the work to obtain the permit. When a job is done under a permit, inspectors will ensure all products meet approval and the work is performed to code requirements.