

TOP STORY

New hurricane-resistant roof touted for insurance savings to homeowners

By Warren L. Wise wwise@postandcourier.com Sep 17, 2017



Workers install a new roof last month on the home of Jim Terry in Mount Pleasant. Leroy Burnell/Staff

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When Jim Terry bought his 17-year-old house in Mount Pleasant 18 months ago, he learned he would eventually need a new roof.

He decided to patch up the missing or damaged shingles in his two-story Rivertowne residence and do a little more research on roof replacements.

That's when Terry came across a new program called MyStrongHome. The for-profit public benefit corporation, co-founded recently by Eleanor Kitzman, a former director of the South Carolina Insurance Department, offers loans to homeowners who install a new roof to higher standards than those required under current building codes and allows them to save money on insurance costs.

Leery at first, Terry and his wife, Sherry Cummings, finally decided to give it a try.



J.R. Yarnall of contracting firm Heritage of Summerville, left, talks with homeowner Jim Terry of Mount Pleasant as workers install a new roof on Terry's Rivertowne community home. Leroy Burnell/Staff

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In late August, before Irma arrived, contractor J.R. Yarnall of Heritage of Summerville and a crew started peeling away the old shingles and fastening down a new housetop.

To begin with, the process adds ring shank nails to the existing nailed-down plywood base layer.

"It doubles the strength of the attachment," said Alex Cary, manager of the Fortified Coastal Programs, which is part of the Insurance Institute for Business & Home Safety. The Tampa, Fla.-based nonprofit is a research and communications organization that is supported by property insurers and reinsurers

Once that's done, any cracks in the roof decking are sealed by applying a sticky tape.

"If a high wind rips off the shingles, it would keep water from pouring in," Cary said during an installation in late August, before Tropical Storm Irma.

On top of the taped seams, a layer of roof felt is laid down before the shingles are put in place.

The difference in cost between a conventional roof and the one built to the Tampa agency's higher standard varies by house but can be between 5 percent and 35 percent more.

The savings come through lower insurance costs, between 20 percent and 35 percent, because the new roof is built above and beyond what the building code requires, Kitzman said.

"The homeowner's insurance cost is going to go down significantly because he is getting this type of roof," she said. "He has reduced the risk of loss to the insurance company."



Homeowner Jim Terry, center, talks with Eleanor Kitzman, co-founder of MyStrongHome, while contractor J.R. Yarnall listens. Terry is taking advantage of a new program to install a new roof and reduce his insurance costs. Leroy Burnell/Staff

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Kitzman's firm, New York-based MyStrongHome, pulled down \$12 million in investor-backed funding in May. That money is used to provide loans to qualified homeowners to install the Fortified-branded roofing standard.

The loan payment and new lower insurance premium in most cases is no more than the homeowner's current insurance premium, Kitzman said.

Every step in the new roof process is documented in photographs and inspected to help it achieve the Fortified designation.

"If we can't see it, it can't be verified," Cary said.

Then, every five years the roof is inspected and repairs made, if necessary, to help it maintain the designation and remain eligible for the reduced insurance premiums.

The Insurance Institute for Business & Home Safety has certified about 5,500 homes in the U.S. with the new roofs. About 100 of those are in South Carolina.

Yarnall's firm has worked on five of them in the Charleston area.

"I'd rather do this roof," Yarnall said. "This one is a lot more complicated, but it's best for the homeowner. If you are able to do it, put a few extra bucks in. You are going to get the value out of it."

Kitzman called the upgraded roof a no-brainer.

"You can't prevent the disaster, but you can prevent the devastation," she said.

Kitzman said the new roof also could increase the value of the home.

Cary cautioned that the new roofing technology is not disaster-proof.

"But it will greatly reduce the damage," she said.



Workers install a new roof on a house in Mount Pleasant, where the homeowner is participating in a new program that allows him to reduce his insurance costs with a more hurricane-resistant roof. Provided/Allison Dean-Love

Anyone who fled Irma last week can appreciate Yarnall's perspective.

"When you are told to evacuate and get the heck out of town, your chances of having a house to come home to are greatly improved," he said of the new roof.

Terry, the Mount Pleasant homeowner, urged anyone who needs a new roof to look into the program.

"Your out of pocket expenses aren't any higher," he said. "And the new roof will be paid for by my insurance savings."

In its first real-world test, his new roof held up fine during Irma last week, he added.

"We had no issues," Terry said Friday.

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On the web

Go to mystronghome.net for more details about the MyStrongHome program.