

# Keeping your home in one piece

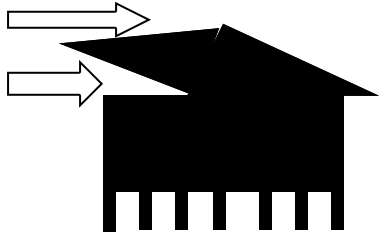
According to the Insurance Information Institute, 45.6 percent of insurance losses between 1988-2007 were due to hurricanes or tropical storms. Getting your home above floodwaters is crucial to protect it from rising waters, but wind offers a different threat. Make sure your home has a *continuous load path*. This means that each piece of your home is connected with the part below it.

## Wind damage

There are four types of wind damage:

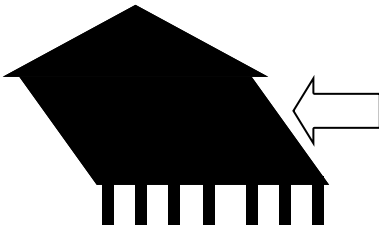
### 1. Uplift:

Wind can blow over and under your roof causing your roof to rip off.



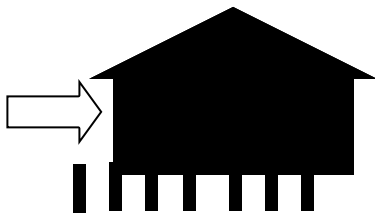
### 2. Tilting:

Wind can push against the sides, causing your home to tilt.



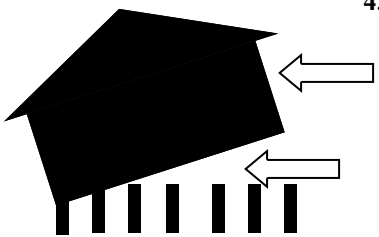
### 3. Sliding:

Wind can slide your home off its foundation.



### 4. Overturning:

Wind can wedge between the house and the foundation and flip your home over.



## Five Steps to A Continuous Load Path

To protect a home from wind damage, it needs to be tied together to form a continuous load path. Hurricane forces will find the weak spot. Inspect your home, or have someone else do it for you. Make sure your home is connected at these key locations:

### 1. Rafters to top plate:

Connecting your roof to the structure of your home can help fight uplift and keep rain out of your home.



Rafter-to-top plate connectors for new homes, left, and to retrofit an existing home.



**2. Top plate to studs:** Connecting your top plate to your wall studs will keep your home protected against tilting forces and from having your entire roof lifted off.



**3. Floor to floor (for multi-story homes):** Make sure the floors of your home stay together during high winds.

**4. Stud to sill:** Keeping the walls connected to the lowest horizontal unit of your home will fight tilting and sliding forces.

**5. Sill to foundation:** Connecting your home to your foundation keeps sliding and overturning from upending your home.

## Tips for proper tie downs

- Make sure your contractor pays attention to manufacturer instructions for installation. Using improperly sized nails, skipping washers or not using enough nails could result in failure of the connector.
- When building a new home, ask about Fortified ... for Safer Living standards ([www.ibhs.org](http://www.ibhs.org)) or FEMA Recommended Residential Construction for the Gulf Coast to assure safer standards.
- Make sure your contractor knows what the Building Code is and installs tie-downs accordingly.

