

10 Things You Absolutely Need to Know Before Getting Storm Protection for Your Home or Business

Hurricane Shutters or Hurricane Impact Windows are the most important protection for your home or business. This report will arm you with 10 insider tips on the questions you need to ask and the things you need to do before hiring a company to install hurricane protection in your property

Hurricane shutters remain the most economical solution for most homeowners to protect window openings in a storm, although hurricane impact windows are increasingly popular. Prepare ahead of time, say the experts, do not wait until the last minute.

Here's the lowdown on what you need to do and what you need to know before signing a contract with a company to do this type of work:

1. Q. What is the best time of the year to get hurricane shutters or Impact windows?
 - A. Typically, hurricane shutter and impact window prices are lower during the months of December to March, the off season. Sometimes, however, because of variations on the price of aluminum, which is the prime material to build the shutters and window frames, prices could actually be higher than during the season months.
Pricing during the off season months also varies depending on how much hurricane activity or demand we had during the immediately previous season. The more activity we had during the season, the higher the chances that the prices will remain unchanged during the off season and might even go up.

The bottom line is that there is no certainty that you will get a better price during the months of December to March just because it is the hurricane off season.

2. Q. How do I know that I am getting the best value, the best deal for my money and that I am not going to get ripped off?
 - A. The short answer is most times you don't. Unless you do a few specific things before you sign a contract:
 - Get two 2 to 3 estimates to have a good idea of the market prices
 - Ask for proof of authorization to build & install the shutters, if it is accordion shutters you are considering. The **NOA** or **Notice of**



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Acceptance is a document issued by the Miami Dade Building Department **specifically issued** to the company that is selling a particular hurricane shutter model. This document specifies the material to be used to build the shutters and the installation parameters to follow.

- Ask for proof of their local or state license such as a State Certified Building or State Certified General Contractor license. It is very important that this license shows **its association with the company from which you're buying the shutters or impact windows**. The reason this is so important is because a company without the proper license is not authorized to do any type of storm protection work and will not be able to pull the proper permits with the different municipalities. Hiring a company that illegally "rents" a license from someone else in order to get permits issued, exposes you to problems. Who will be responsible to you if a problem arises, the company or the contractor?

You could also be fined by the building department of your specific city for allowing unlicensed work to take place on your property.

- Ask for references and verify the quality and integrity of the company's work
- Ask that a committed installation time be written in the contract with a penalty if this time is not met. Any reputable and organized company should not have a problem committing to a specific timeframe
- And the most important thing you must **NOT** do, ever, is give more than 5% of the value of the contract as a deposit. Steer away from companies that want more. That is a clear sign of a company that might not have your best interest at hand.

3. Q. How long does it take to get hurricane shutters or impact windows installed?

A. Typically the entire process takes between 2 to 3 weeks for hurricane shutters and 5-6 weeks for hurricane impact windows.

4. Q. Is a permit required to have my shutters or impact windows installed?



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A. In Florida, it is required to get a building permit for almost everything, short of changing a light bulb. The company that you hire should have a certified contractor in its staff who can apply for the proper permits and schedule the corresponding inspections. A permit ensures that the materials used and the installation are building code compliant. Hurricane Shutters or Hurricane Impact Windows that are installed without a permit could be asked to be removed by the City Building Department and you could be fined.

A building permit will give you peace of mind knowing that you did the installation as legally and adhered to your city requirements for construction work.

5. Q. Do I need to be home when my shutters or impact windows are being installed ?

A. You don't need to be home for the hurricane shutters to be installed. All the work is done from the outside. If you are getting hurricane proof windows or doors, you do need to be home since these require the work to be done from the inside as well as the outside

6. Q. What happens if the city inspector does not approve the installation? Do I need to pay more for a re-inspection?

A. The short answer is NO. If for any reason the inspector does not approve the installation, the company you hired should make all the proper corrections and schedule a re-inspection with the building official. All fees associated with this re-inspection should be the responsibility of the company you hired to do the work

7. Q. What are the best kinds of shutters or impact windows?

A. The best kind of shutters or impact windows to get are those that are affordable, are easy to operate, offer the greatest protection and meet the Miami Dade County Building Code. Which of these characteristics is more important to you depends on your individual circumstances. For those with limited income, panels are the best option. Accordion shutters are more practical to operate but are more expensive than panels. Hurricane impact windows are more convenient and aesthetically pleasing when compared with shutters but those features come with a price making them the most expensive option for storm protection. If you decide on panels make sure you get aluminum panels with tracks. These are much lighter than the



conventional steel panels, offer the same degree of protection, are much easier to install and carry around and do not differ much in price when compared with the conventional and heavy steel panels.

Remember that hurricane shutters are only as good as how well they were installed. Ensure that the shutters are being installed by an experienced and reliable company and that they are made of quality and approved materials; ask for the NOA (Notice of Acceptance) which should be issued to the name of the company you are hiring to do the work

8. Q. What is one of the biggest mistakes people make when buying hurricane shutters or impact windows?
- A. One of the biggest mistakes people make when buying storm protection is to buy it solely on price. Of course you want to get the best possible deal but you also want to get the best possible product and installation for the amount of money you are paying. You want the most value for your money. Remember, hurricane shutters or impact windows are only as good as the way they are installed and the quality of the materials used to build them. You do not want to have what we call, a false sense of security, just because you got shutters or impact windows. You want to be sure you got storm protection that is going to do what is intended to do during a storm, protect your home and family.
9. Q. If I have pavers in my house, can accordion shutters be securely installed to cover my existing Sliding or French doors?
- A. Yes but ONLY if the pavers are installed over an existing concrete slab. If they are not, a 6" wide by 6" deep concrete footing must be installed under the pavers where the hurricane shutter is to be secured. Longer concrete screws must be used to ensure that the shutter is properly anchored to the concrete footing. The concrete screws must go into the concrete at least 1 3/4 ". Some companies do not do this to save money and this makes that particular shutter one of the largest and weakest opening in your house compromising the entire goal of protecting your home during a storm.
10. Q. I have hurricane panels I want to replace for accordion shutters. What is the best way to dispose of my old panels?
- A. The best way to get rid of your old panels is to call your local Habitat for Humanity. They will come and pick them up for free and will give you a receipt for the commercial value of your panels. The company you are hiring to install your accordion shutters should be able to tell you what that value is.



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You can write off the value of the panels on your income tax return as a charity gift.

We hope you find this information helpful and valuable. Please do not hesitate to reach out to us if we can be of any assistance.

We can be reached at (800) 511-0184 or at info@propertyshutters.com

To your storm protection project success!

Your team at Property Solutions Storm Protection ☺



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