

Coastal Building Inspection, RLLP.

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What Does The Law Govern?

To qualify for insurance through the Windpool, all homes, offices, apartments, or other buildings constructed, repaired or added to after January 1, 1988, must have been inspected and found to comply with standards for wind-resistant construction. Older structures continue to be eligible for insurance coverage through the Windpool as long as any repairs or remodels are inspected and have been certified.

Windpool coverage is available only for property located in Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, and Willacy counties and the Harris County communities of La Porte, Morgans Point, Seabrook, Shoreacres and portions of Pasadena. If a structure is located in one of these areas, it should be inspected during construction or remodeling - even if you believe it can be insured without resorting to the Windpool. You or a future owner might need Windpool coverage later.

What Building Standards Apply?

Effective January 1, 2008, all new construction, changes or repairs are required to be designed and inspected to meet the structural provisions of the 2006 International Residential Code (IRC) or 2006 International Building Code (IBC) with Texas Revisions to be eligible for windstorm insurance through the TWIA.

How do I know if my construction meets the requirements of the 2006 IRC?

For construction in designated catastrophe areas (1st tier coastal counties), the construction shall be designed in accordance with one of the following:

- AF&PA, Wood Framed Construction Manual, 2000 Edition
- SBCCI, Standard for Hurricane Resistant Residential Construction (SSTD-10)
- ASCE 7, Minimum Design Loads for Buildings and Other Structures
- Cold form steel provision of the IRC

Consequently, all construction in the designated catastrophe areas, in order to be eligible for windstorm insurance through the TWIA, must be designed by an engineer in accordance with one of the above methods. All construction must have a design associated with it to meet the TDI building specifications.

Does Coastal Building Inspections perform inspection on existing structures (inspection items complete)?

Coastal Building Inspections does not inspect or certify construction that is complete or past a point where an appropriate design can be implemented. Due to the requirement that the construction be designed, it is unlikely that a completed structure was constructed in accordance with an appropriate design. We recommend that the design be completed prior to commencement of the construction.

How do I know if my new construction has been designed properly?

You should be provided information or plans that indicate the following as a minimum but not limited to (for new construction):

1. Holddown and shearwall locations, including:
2. Shearwall nailing pattern
3. Shearwall blocking details
4. Holddown required capacity or holddown connector specification
5. Special bracing details
6. Drag strut locations and size
7. Corner construction for holddown connector installation
8. Continuous uplift load path from roof to foundation, including:
9. Rafter to plate connections (all rafters and stud should be anchored for uplift)
10. Rafter bracing anchorage to interior walls
11. Header anchorage
12. Floor to floor connection anchorage
13. Anchor bolt size and spacing
14. Minimum fastener dimensions for specific applications
15. Framing details for gable endwall bracing
16. Framing details as required per plan for high wind considerations (offsets, stud connections, cathedral ceilings, ceiling diaphragms, others)
17. Design pressure requirements for building products (windows, doors, garage doors, skylights, roof coverings and wall coverings)

Coastal Building Inspections will design the structure or construction in accordance with ASCE 7 and will provide all of the above information in addition to any other specific design issues related to the plan. This information is necessary for you to know if your structure has been designed to meet the appropriate requirements. If you are not receiving this information, there is a high probability that your construction will not comply with the building specifications adopted the TDI and your windstorm insurance may be jeopardized in the case of an oversight by the TDI.

Who Performs The Inspection?

Construction and repair work must be inspected by an inspector from TDI or by an appointed Texas licensed professional engineer. Coastal Building Inspection performs inspections under an appointed Texas licensed engineer.

The Texas Engineering Practice Act (Sections 19-20, Article 3271a, V.T.C.S.) requires that engineers design certain structures, including public works projects costing more than \$20,000, apartments or condominiums of a certain size, and commercial buildings having over 5,000 square feet of space, more than one story, or a span between supports of more than 24 feet. Since these structures are required to be designed by an engineer, TDI also requires that they be inspected by an engineer and certified on Form WPI-2.

When a structure has been inspected by an engineer, no further inspection by TDI is required.

What do I need for Coastal Building Inspections to perform my windstorm inspection?

1. WPI-1 form on file with the TDI prior to commencement of construction
2. Windstorm Design and construction details
3. Inspector Contact Information

When do I call Coastal Building Inspection for a windstorm inspection?

1. Foundation Prior to the placement of concrete. Reinforcement should be in place and hold downs and anchor bolts should be on site. The completed form shall reflect any changes to the footprint required by the windstorm design template.
2. Framing all framing, clips, straps and hold downs should be complete and exposed. Exterior shear walls installed and nailed. Hold down installed and visible. No cornice or roof decking should be started at this time.
3. Decking Roof deck nailing pattern should be complete and exposed.
4. Brick Ties Brick ties should be installed at time of inspection.
5. Roof Covering Roof covering should be in progress.
6. Final House should be complete and ready for occupancy. AC unit anchored and window protection labeled and on site.

Call the office **(281) 331-0788** for the name of your assigned inspector and to schedule inspections.

What Happens After An Inspection?

After all inspections are completed and all applicable fees paid, Coastal Building Inspection will issue a WPI-2 form to the TDI. The TDI will then issue a certificate of compliance (Form WPI-8) to those parties listed on the WPI-1 form, making your building eligible for insurance through the Windpool. You should keep the certificate on file with your deed and other important papers so it can be transferred to subsequent owners if you sell your property.

How do I get more information?

[The Texas Department of Insurance](#) has a Frequently Asked Questions section on their website with more detailed answers to common questions, or feel free to contact our office at **(281) 331-0788**.