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## Building sturdier homes gains cachet

Developers build beefed-up houses they can market as storm- and fire-resistant

**Jerry W. Jackson** | Sentinel Staff Writer  
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With the summer sun high overhead, Central Florida home builder Kevin Rohe slaps his hand on the concrete wall of a house he's building at Wedgfield in east Orange County. "This wall is solid," he says. "It's not going anywhere." The slab of gray concrete is also cool to the touch at high noon.

Solid concrete walls were once reserved mainly for warehouses and boxy commercial buildings. Now they are showing up in residential construction.

Likewise, concrete reinforced with extra steel rods is expanding from the commercial sector into the home market. And metal roofs, no longer just for sheds and barns, are making inroads into residential neighborhoods.

Florida's soaring property-insurance rates and predictions of active hurricane seasons have combined to give builders another reason to erect sturdier structures: They can market their homes as virtually big-bad-wolf proof. And customers' insurance premiums might be lowered to boot.

Weaver Precast of Florida, for example, has been churning out solid concrete walls at its south Orlando plant for seven years, but sales to custom builders rose after the 2004 hurricane season, when Florida was hit by four storms in less than seven weeks.

"It's a great way to differentiate our product," said Rohe, president of Magnolia Construction and Development Co., which builds pre-sold homes at the rate of about two starts per month, using the precast walls exclusively.

The factory-made walls are trucked to home sites and erected with cranes. In impact tests, they have withstood 200-mph winds. That gives builders using them a marketing edge.

"It's impressive. That's why we use it," said Fred Tibbs, co-owner of privately held home builder Rex-Tibbs, which is building homes with Weaver precast walls in Baldwin Park, the upscale Orlando development on the site of the former Orlando Naval Training Center.

Most builders prefer to stick with conventional concrete block and techniques they know because "people don't like change," said Vern Huffiness, a Weaver Precast sales representative. "But the hurricanes have helped us with product acceptance."

More than 90 percent of all new homes in the Orlando area are built of concrete these days, and while most of them still use concrete blocks, a growing share of them incorporate alternatives such as precast and foam-filled concrete, said Bob Sitter, president of the Florida Concrete and Products Association, based in Orlando.

Some builders, such as DiVosta Homes, a Florida-based unit of Michigan home-building giant Pulte Homes, use concrete poured on-site to speed up the construction process. Less labor is needed, Sitter said, if block masons are not required to erect walls.

From a marketing standpoint, solid concrete offers opportunities, but "in terms of strength, they're all about the same," Sitter noted. "Concrete is concrete."

Some builders are going a step further with their block construction, adding more rebars and incorporating other techniques that exceed the building code, said Tim Reinhold, vice president and director of engineering for the Institute for Business & Home Safety.

The institute, based in Tampa, encourages builders to add such safety features in return for a certification called "Fortified for safer living" -- sort of a Good Housekeeping Seal of Approval. Builders can then use such voluntary certifications to negotiate lower insurance premiums for their home buyers.

The institute, financed by the insurance industry, promotes techniques and products that surpass building-code requirements. About 2,500 "Fortified" homes have been completed, are under construction or are planned in 10 states, including Florida.

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"We want people to recognize that the [building] code is the minimum," Reinhold said. "There are a lot of things you can do to get a stronger house."

Charlie Johnson Builders, a family-owned company in Lake County, recently became the first builder in Central Florida to earn the "Fortified" designation for a project in Eustis. The homes include a concrete "safe room" and other elements. A number of coastal builders also have earned the Fortified designation, Reinhold said, and the institute's goal is to encourage more voluntary participation.

Florida's building codes, which incorporated tougher standards after Hurricane Andrew devastated South Florida in 1992, include insurance "credits" that builders earn for meeting code, Reinhold said. Builders use the credits to get insurance discounts for home buyers, on the grounds that homes built to new codes are more wind resistant than the average older home.

But for new homes that exceed code, there are no standard insurance discounts, so builders and insurers negotiate deals based on individual improvements.

Bob Stroh, director of the University of Florida's Shimberg Center for Affordable Housing, said it's not clear just how many Florida builders are erecting homes that exceed minimum building codes in some substantial way.

"There's just no way to tell," said Stroh, who supervised the design and construction of four demonstration "hurricane houses" for UF -- in Fort Pierce, Davie, St. Augustine and near Pensacola. More than 10,000 builders, homeowners and buyers, students, designers, appraisers, insurers and others have visited the hurricane homes since 1998 to see different techniques and products such as shutters.

Anecdotally, though, "more builders are catching on," Stroh said, and certification programs that promote various "code-plus" construction elements are having a positive effect.

Rohe's Magnolia Construction, for example, builds houses to higher standards in two voluntary programs. One is called FLASH -- Federal Alliance for Safe Homes -- and another is called Firewise, a program that encourages builders to use more fire-resistant materials and to design landscape and irrigation to minimize risks of damage from wildfires.

"We prove that a house doesn't have to look like a bunker to be storm-resistant and fire-resistant," Rohe said. "They can look as nice, or better, than any other home."

The Wedgefield community where he is now building homes is a 6,500-acre development of mostly one- to five-acre wooded sites. Once known as Rocket City and quiet for decades, the development now is bustling with construction of about 250 homes a year.

The houses Rohe is building there with the solid-concrete walls also include impact-resistant windows and self-adhesive roofing material to shed water if shingles blow off in a storm. All of the upgrades add about 10 percent to the total cost of a home, he said, but most buyers see that as a reasonable investment for the added security -- and a shot at lower insurance premiums.

Still, he said, no one is eager to test the hurricane-resistant material any time soon.

"We can use a break," Rohe said.

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