



TEXAS DEPARTMENT OF INSURANCE

Regulatory Policy Division - Windstorm Inspections Program (104-WS)

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Repairing My Exterior Siding After a Storm

The storm damaged my exterior siding. What should I know about repairing it?

Your exterior siding protects your home and your things from moisture infiltration. This information will help you pick a contractor to repair or replace exterior siding after a storm.

Before Making Siding Repairs

- Before making repairs, contact your insurance agent to determine if your repairs must comply with the Texas Windstorm Building Code (TWBC) if your home is located in the first row of Texas counties bordering the Gulf of Mexico, or in one of the following cities in Harris County that is East of HWY 146: La Porte, Morgan's Point, Pasadena, Seabrook, or Shore Acres.
- If your insurance company requires that repairs comply with the TWBC, talk to your insurance agent or adjuster about the Windstorm Inspections Program.
- If the repairs are inspected and comply with the TWBC, you will receive a Certificate of Compliance, Form WPI-8, from the Texas Department of Insurance (TDI).
- You can find additional information about the Windstorm Inspections Program at www.tdi.texas.gov/wind or by calling (800) 248-6032.
- Contact your local building official for building requirements in your area.

Picking a Contractor

How do I pick a contractor to install my siding?

- Verify the name, address, telephone number, and references of your siding contractor
- Check that the contractor has insurance or a bond.
- Obtain at least three written bids to compare.
- Keep a copy of all written, signed agreements, and warranty terms.
- If you need a WPI-8, verify that the exterior siding application is eligible
- Do not make the final payment until the contractor finishes all work.
- Avoid contractors going door-to-door for damage repair work.

Beware of a contractor.....

- Who is not familiar with the Windstorm Inspections Program.
- Who only accepts cash.
- Who only has out-of-state references.
- Who requires money before materials are on site.
- Who is not established.
- Who does not have insurance or a bond.
- Who offers "specials" or "extra-cheap work."

Siding Installation Requirements to the TWBC

1. What are the siding product choices for my house?

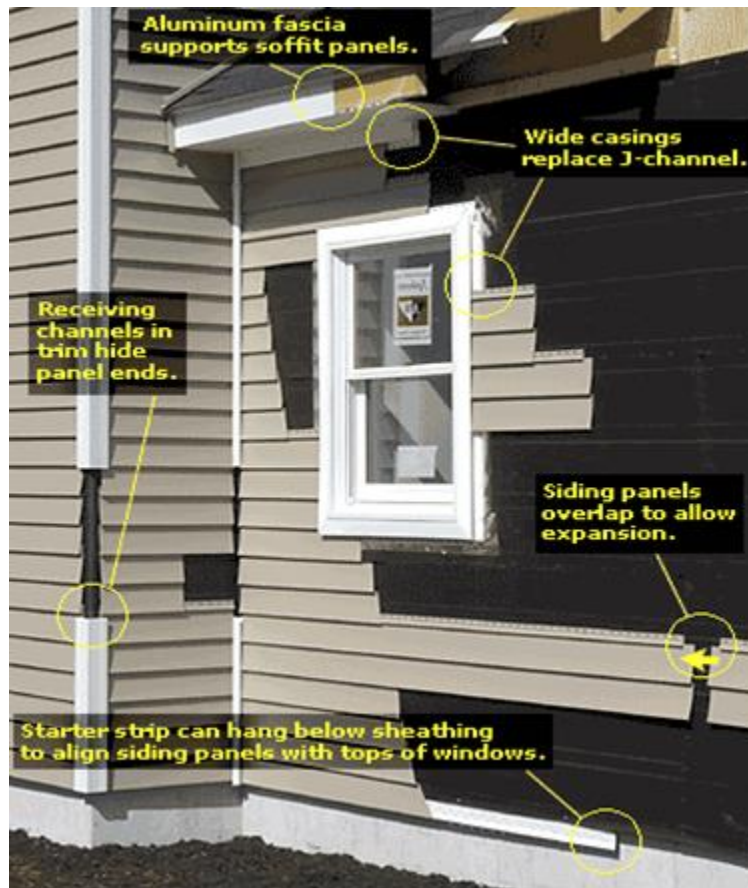
Homeowners have several choices of siding material. Vinyl siding and fiber-reinforced cement are the most common siding materials for homes along the Texas coast. In high wind areas, ensure that your siding products have published

wind resistant ratings. To find the wind resistant ratings of siding products, see the product information at www.tdi.texas.gov/wind/prod/indexec.html or call (800) 248-6032, option 5.

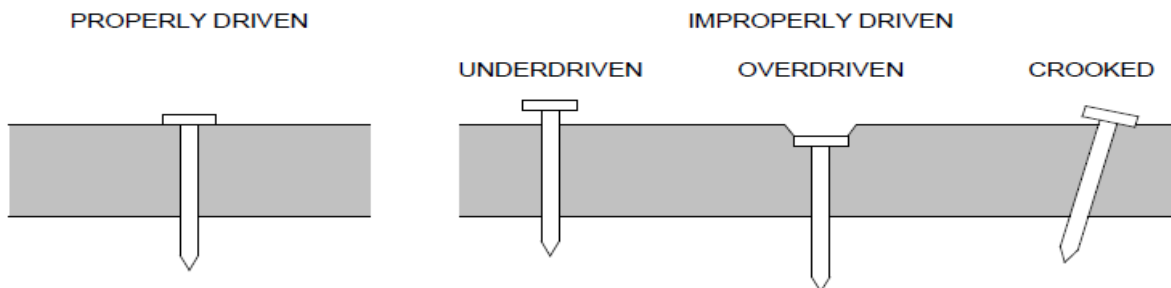
2. Is my wall sheathing acceptable, or should the contractor reattach, or replace it after he removes the existing siding? The contractor should check your wall sheathing and replace any deteriorated or damaged areas before installing the new exterior siding.



3. Should the contractor apply weather resistant sheathing material to the wall before installing my siding? Typically, the contractor should apply weather resistant material, such as asphalt felt or other approved weather-resistant materials, to the wall before installing most exterior siding products.
4. How should the contractor install siding products? The contractor should install siding products in strict accordance with the manufacturer's installation instructions and their tested high wind application. You can find approved product information at www.tdi.texas.gov/wind/prod/indexec.html or by calling (800) 248-6032, option 5.



5. What kind of fasteners should the contractor use to install my siding products?
 Typically, siding products are installed with corrosion resistant fasteners, such as nails. The contractor should use fasteners specified in their tested high wind application. Fiber cement siding may be installed with the fastener heads exposed or concealed, according to the approved manufacturer's installation instructions. The contractor should properly drive fasteners. Avoid underdriving or overdriving the fasteners.



Properly and Improperly Driven Fasteners in Fiber Cement Siding