



## TEXAS DEPARTMENT OF LICENSING AND REGULATION

COMPLIANCE DIVISION – INDUSTRIALIZED HOUSING AND BUILDINGS

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### Industrialized Housing and Buildings

#### *Technical Bulletin*

#### **IHB TB 10-04 – Windstorm Inspection Program**

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The Windstorm Inspection Program, administered by the Texas Department of Insurance (TDI), has amendments to the 2006 International Building Code (IBC) for buildings in hurricane prone regions of Texas that are not currently adopted by the Texas Industrialized Building Code Council for the industrialized buildings.

The Windstorm Inspection Program has also adopted amendments to the 2006 International Residential Code (IRC) for housing in hurricane prone regions of Texas. These amendments were adopted as part of the adoption of the 2009 IRC by the Texas Industrialized Building Code Council for the IHB program with an effective date of July 1, 2012. A copy of the amendments for the IHB mandatory building codes can be found at <http://www.tdlr.texas.gov/ihb/codes.htm>. Where conflicts occur between the provisions of the IHB code and the TDI code, the more stringent requirements shall apply.

***Compliance with the TDI amendments is required to obtain windstorm and hail insurance through the Texas Windstorm Insurance Association (TWIA).***

In addition, Industrialized housing and buildings located in Texas' First Tier Counties along the Texas Gulf Coast will not be eligible for windstorm and hail insurance through the TWIA if the structural drawings and calculations are not designed and sealed by a Texas licensed professional engineer **AND** *if the construction is not inspected by a qualified windstorm inspector appointed by the Commissioner of Insurance. Inspections performed for the Texas IHB program do not qualify as the required inspections for the Texas Windstorm Program.*

The TWIA is the "insurer of last resort" in Texas for these hurricane prone regions and provides windstorm and hail insurance coverage for structures located in the designated catastrophe areas (Texas' First Tier Counties) along the Texas Gulf Coast.

Qualified windstorm inspectors are Texas licensed engineers appointed by the Commissioner of Insurance. A list of qualified windstorm inspectors can be found on TDI's website at <http://www.tdi.texas.gov/wind/index.html>.

Texas' first tier counties include the following counties: Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Keberg, Matagorda, Nueces, Refugio, San Patricio, Willacy, and other areas as designated by the Commissioner of Insurance. The windstorm map can be found on the TDI website at <http://www.tdi.texas.gov/wind/maps/index.html>.

For more information about the Windstorm Inspection Program, including a complete description of the covered area, go to the TDI website at <http://www.tdi.state.tx.us/wind/index.html>.