

As hurricane season starts, lessons learned

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Quick! Name the worst hurricanes in U.S. history.

Andrew and Katrina are probably the first that come to mind.

The death and destruction wrought by those two monsters is legendary. But in October 2005, a storm that spared Sarasota, Manatee and Charlotte counties devastated downtown Miami and Fort Lauderdale, and the effects are being felt by residents of condominiums across the state.

Wilma, which was the strongest hurricane in recorded history at one point during its crossing of the Gulf of Mexico between the Yucatan Peninsula and Naples, brought strong winds to downtown Miami and Fort Lauderdale. As those winds were funneled between high-rise buildings, their intensity increased. Many older buildings, built before the tough building codes enacted after 1992's Hurricane Andrew, lost windows and roofs, severely damaging the buildings' interiors. Total damage in the state was estimated at \$20.6 billion.

This affects condo residents in the Sarasota area because the state Legislature amended the Condominium Act in 2008 to require that buildings be inspected at least every five years to determine if they are storm worthy.

"That was a direct result of the damage sustained in Hurricane Wilma and a few other storms around that time," said Mark Baker, an engineer whose company, IBA Consultants, provides hurricane and impact-resistance assessments for high-rise building owners.

"There are still claims being debated about how much an insurance company needs to pay out -- what was the age of the roof and what was the age of the windows, and how much damage was caused by the storm and how much was just wear and tear and age."

In a Real Estate Today interview that you can hear online at heraldtribune.com/podcasts, Baker said condominium associations that kept their buildings "in good shape are fighting with insurance companies, saying, 'We did maintain our buildings and our insurance should cover the damage that was caused by the storm.'"

"Conversely, there are buildings that weren't maintained and the insurance company is saying, 'I shouldn't have to pay for a new roof because you didn't maintain your roof. Your roof was 40 years old, and I'm not buying you a new roof just because you were lucky enough to have a storm tear it off.'"

So effective Oct. 1, 2008, condominium buildings must be inspected and certified by an engineer or architect as to "the state of the common areas, specifically the roof and the cladding systems and the glazing systems," said Baker.

"I think it's a great idea because in these economic times, a potential buyer for a condominium doesn't want to be surprised, after they close, that the roof is going to have to be replaced," he said. "So these documents will be made public in pre-purchase reviews or audits as to what the anticipated maintenance is going to be to get the building up to date, or what has been the maintenance in the past and what the budget is for it in the future."

Baker said the lessons learned from Wilma are clear. "People that didn't maintain their buildings, their buildings suffered far worse than the people who did.

"And the building codes worked."

Baker is no stranger to Sarasota. Among buildings he has worked on here are The Water Club on Longboat Key, Plaza at Five Points in downtown Sarasota, Majestic Bay on Golden Gate Point and Meridian at The Oaks Preserve in Osprey.

His company, which has offices in Bradenton, Miami, Boca Raton, Las Vegas, Seattle, New York and Pensacola, consults with building owners, architects and contractors on construction, retrofitting and forensics, the latter to determine the cause of such issues as window, roof and cladding failures.

Baker recently received his LEED-Accredited Professional designation from the U.S. Green Building Council. He endorses the green-building trend, but rejects using green methods or materials that may not be cost-effective "just to earn a LEED point."

Among Harold's podcast interviews you can hear online are conversations about the state of the real estate market, real estate law and green building and sustainability. Go to heraldtribune.com/podcasts.

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