



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) and 2006 International Residential Code (IRC) for buildings in hurricane prone regions of Texas that are not currently adopted by the Texas Industrialized Building Code Council for the IHB program. ***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.

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 at TDI's website at <http://www.tdi.state.tx.us/wind/engapriv.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 certain cities east of State Highway 146 in Harris County (La Porte, Morgan's Point, Pasadena, Seabrook Shoreacres).

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>.