QUAD-LOCK® Hurricane Safe Home in AL

This home is located on the east side of Mobile Bay in Alabama where hurricanes and flooding are a major concern. With the Quad-Lock Concrete Building System, the homeowners chose to invest in a safer, healthier and energy-efficient home that provided safety for their family, reduced maintenance costs and cut their environmental footprint and energy costs.

This home meets and surpasses the Insurance Institute for Business & Home Safety (IBHS) "Fortified for Safer Living®" program and allows the owners to receive significant discounts on wind coverage insurance.

Why Quad-Lock was Chosen

- The owners chose Quad-Lock concrete construction so their home could withstand both the hurricane winds and the associated impact of most flying debris.
- The insurance premium reductions helped in the financial justification over minimum code compliance..
- The designers wanted to achieve the IBHS certification with only a 4" concrete core. Quad-Lock's versatile panel system allowed for this as well as an easy transition to 8" walls for the garage doors.

Interesting Facts

Location:	Fairhope, Alabama
Completion Date:	July 2013
Building Size (Total):	3,210sqft
Quad-Lock Walls:	2,380sqft
% of Exterior Walls:	100%
ICF Installation Time::	11 days
Total Construction Time:	9 months
Exterior:	Hardi
Wall Bracing:	Panel Jack
Awards & Certifications:	IBHS' "Fortified for Safer Living®" program certification, 2014 ICF Builder Awards Finalist

Quad-Lock Project Profile - Hurricane Safe Home, Alabama

The Design Vision

The home was designed to reach and surpass the requirements for the IBHS's (Insurance Institute for Business & Home Safety) "FORTIFIED for Safer Living®" program. The Fortified certification means that the homeowners will benefit from a 25% savings on Wind coverage insurance (amounting to a significant annual savings). In the Alabama area, wind coverage is the most costly insurance and the hardest to get based on the location of the home.

To ensure this home met and surpassed the standards for the Fortified certification, the engineer called for Simpson PA-51 straps for the roof. These straps are 51" long and will not bend by hand. They are embedded into the top of the Quad-Lock walls approx. 8-10" and the rest of the strap is attached to the truss. There is one of these straps on every roof truss in the house and garage. **Of major significance is that a new standard was established for the FORTIFIED certification using only a 4" concrete core ICF**. With the home's location being only one block east of Mobile Bay and approximately 20 miles north of the Gulf of Mexico, many of the code officials took notice of this home and the method of building because of the wind/hurricane prone area.

"This home proves that using ICF should be the natural choice for building in ALL Hurricane prone areas. The homeowner is saving significant money both in energy and insurance costs."
Paul Hubble
Project Manager - Force 5 Walls

Project Partners

General Contractor:	James Sollie
Architect:	Chatam Home Planning
Engineer:	J. Martin Pitts P.E. LLC
ICF Installer:	Force 5 Walls

Click here for more information on Disaster -Resistant, Resilient Construction with Insulated Concrete Forms

Watch the Video: IBHS Research Center – Putting Fortified Construction to the Test

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