



STORM-READY GULF COAST

The Hurricane-Ready Home Guide

A plain-English guide for Louisiana and Southeast Texas homeowners: protecting your openings, documenting your home, and asking about every storm-mitigation discount you may qualify for.

[Regulation 136 & FORTIFIED](#)[Wind-mitigation survey](#)[Opening protection compared](#)[TWIA credits](#)[Printable checklists](#)

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Educational guide, not insurance or legal advice. Discounts vary by insurer and apply as your insurer determines. Confirm everything with your licensed agent or insurer. Facts checked October 15, 2026, with sources cited throughout [\[1\]](#) and listed at the back.

Before you start: how to use this guide

Hurricane prep on the Gulf Coast has two jobs. The first is keeping your family safe and your house dry. The second is the paperwork: insurance, discounts, inspections and claims. Most guides cover only the first. This one covers both, because in Louisiana a big change in the second takes effect on **January 1, 2027**.

What's inside

- **Chapter 1:** How Louisiana's wind-mitigation and FORTIFIED discounts work, including Regulation 136 and La. R.S. 22:1483.
- **Chapter 2:** FORTIFIED Roof, Silver and Gold, and the Louisiana Fortify Homes Program grants.
- **Chapter 3:** The Louisiana wind-mitigation survey, step by step.
- **Chapter 4:** Opening protection compared: roll-down shutters, accordion shutters, storm panels, storm screens and impact windows.
- **Chapter 5:** Texas homeowners: TWIA windstorm credits and TDI certification.
- **Chapter 6:** Your season calendar and the 72-hour storm plan.
- **Chapter 7:** Insurance paperwork: flood insurance timing, deductibles, and documenting your home.
- **Chapter 8:** After the storm: safety, claims and contractors.
- **Chapter 9:** Off-season care for your storm protection.
- **Printable checklists and worksheets**, plus official links and sources.

How we handle facts. Every rule, number and deadline in this guide comes from a government agency, a statute, or the organization that runs the program, and the source is cited in brackets like [1]. The full source list is at the back. Where we give our own field experience instead of a published fact, we say so. Rules change, so check the linked source before you act on anything.

Important: this is education, not insurance or legal advice. Shade & Storm is a storm-protection installer, not an insurance agency, adjuster, engineer or law firm. Discounts, credits and coverage depend on your insurer, your policy and your home. **Always confirm with your licensed insurance agent or insurer** before making decisions, and talk to an attorney about legal questions. We never promise a specific dollar savings, and neither should anyone else.

Why this guide, why now

Louisiana is changing how FORTIFIED homes are rated. In April 2026, the Louisiana Department of Insurance (LDI) issued Bulletin 2026-04 about **Regulation 136, Fortified Homes Premium Discounts**. Regulation 136 requires insurers to give premium discounts to homes that earn a FORTIFIED designation under standards from the Insurance Institute for Business & Home Safety (IBHS). The discounts take effect **starting January 1, 2027**, and they apply to **all new or renewed residential property policies issued on or after that date** [1, 2].

The discounts apply to the **hurricane portion** of your premium, and they are set by a statewide benchmark table that varies by FORTIFIED level and by region (North, Central, South) [1]. You'll find the full table in Chapter 1.

Why it matters on the coast. The benchmark discounts are highest in the South zone, which takes in the parishes inside Louisiana's statutory Coastal Zone [1]. If you live in coastal or south Louisiana, this is worth a conversation with your agent before your next renewal.

Who this guide is for

- Louisiana and Southeast Texas homeowners who want to protect their home and understand what their insurer can and can't do for them.
- New homebuyers who want to know what to ask about a house's storm features.
- Anyone who rode out Laura, Delta, Ida or Beryl and wants to be better prepared next time.

Who should call their agent first

- Anyone renewing in the next 60 to 90 days.
- Anyone who isn't sure whether their insurer is an **admitted** company or a **surplus lines** company. That one detail decides whether your insurer has to offer wind-mitigation discounts at all (Chapter 1) [4].

CHAPTER 1

How Louisiana storm-mitigation discounts actually work

Louisiana has two layers of storm-mitigation discounts. It helps to keep them separate in your head.

1. **Wind-mitigation discounts under La. R.S. 22:1483.** These have existed for years. They reward specific features such as opening protection, roof covering, roof-deck attachment and roof-to-wall connections. They are documented with the **Louisiana Hurricane Loss Mitigation Survey Form** [3, 4, 6].
2. **FORTIFIED discounts under Regulation 136.** These reward a home that earns an IBHS FORTIFIED Roof, Silver or Gold designation. They follow a statewide benchmark table that takes effect starting January 1, 2027 [1, 2].

1.1 R.S. 22:1483 in plain words

Louisiana Revised Statute 22:1483 says that any insurer required to file rates with the Commissioner of Insurance **shall provide an actuarially justified discount, credit, rate differential, deductible adjustment or other adjustment** to policyholders who [3]:

- build or retrofit to the **State Uniform Construction Code** or to the **IBHS FORTIFIED** standards; or
- install mitigation improvements shown to reduce windstorm and hurricane losses. The statute lists, among others: roof deck attachment, secondary water barriers, roof coverings, braced gable ends, roof-to-wall strength, wall-to-floor-to-foundation strength, **opening protection**, and **window, door and skylight strength** [3].

The "actuarially justified" catch. The law requires a discount, but it does not set a number for these feature-based credits. Each insurer files its own amounts, so two companies can give very different

credits for the same shutters [3, 5]. That's why the first question to ask is always "What does your company give for this?"

The FORTIFIED part of the statute adds detail [3]:

- The home must be certified as built to FORTIFIED standards, after inspection by an IBHS-certified inspector.
- You must keep and provide the certification and construction records (receipts, materials, building-official records). The FORTIFIED certificate has to be presented to your insurer **before** the discount takes effect.
- The discount applies only to policies that include wind coverage. It may apply to the wind portion of the premium, or to the total premium if the insurer doesn't separate out wind.
- A FORTIFIED discount **does not have to stack** on top of other mitigation credits. It can be given *in lieu* of them where they would be duplicated. Ask your agent how your company handles this.

1.2 Admitted vs. surplus lines: the two-minute check

LDI states that **all admitted insurance companies are mandated to offer actuarially justified premium discounts for wind mitigation, and surplus lines insurers are not required to offer these discounts** [4, 5].

- An **admitted** insurer is a company licensed by LDI to write insurance in Louisiana.
- A **surplus lines** insurer is a different category of carrier that works under different rules. On mitigation discounts, the key difference is the one above: it isn't required to offer them.

How to check: ask your agent directly, "Is my homeowners carrier admitted in Louisiana, or surplus lines?" Ask them to show you where that's stated on your policy documents.

1.3 Regulation 136: the FORTIFIED benchmark table

These are LDI's **Residential Hurricane-Only Premium Discounts**, taking effect starting January 1, 2027 [1]:

Zone	FORTIFIED Roof	FORTIFIED Silver	FORTIFIED Gold
North	16%	20%	24%
Central	27%	35%	42%
South	29%	43%	49%

Source: Louisiana Department of Insurance, FORTIFIED Benchmarks (Regulation 136) [1]. Percentages apply to the hurricane portion of the premium.

Where the numbers come from. LDI says the table was built with two industry hurricane catastrophe models (Verisk and Moody's). Representative Louisiana single-family homes at each mitigation level were run through the models by the NAIC's Catastrophe Risk Management Center of Excellence, by region, and adjusted for insurer expenses [1, 2].

Which zone am I in? LDI says the **South** region covers the parishes in the statutory **Louisiana Coastal Zone** (La. R.S. 49:214.21 et seq.). The line between **Central** and **North** came from a natural break in the model results. LDI publishes a zone map on its FORTIFIED Benchmarks page [1]. Check your parish there rather than guessing.

1.4 What "hurricane portion of the premium" means

Your homeowners premium is built from several pieces. Many coastal policies separate out the part that pays for hurricane or named-storm losses. The Regulation 136 percentages apply to **that piece only**, not to your whole bill [1].

Worked example (made-up numbers, for illustration only). Suppose a South-zone policy has a total premium of \$4,000, and the insurer's rating shows \$2,000 of that as the hurricane portion. A FORTIFIED Silver home in the South zone would see the 43% benchmark applied to the \$2,000, or \$860. That reduces the hurricane portion, not the full \$4,000. **Your real numbers depend on your insurer's rating, your policy and your home.** Ask your agent for a premium calculation worksheet. LDI says consumers can ask their company or agent for one to see how a discount is applied [5].

1.5 What feature-based wind-mitigation credits look like

LDI publishes a list of the wind-mitigation credits individual insurers have filed. In the **September 2025** edition, the opening-protection credits listed for the companies that gave a number ranged from **5% to 24%**, depending on the company. Many companies simply say "various credits" and tell you to ask your agent [5]. LDI notes that the way discounts are applied **may vary by insurer, depending on the company's underwriting rules** [5].

Use that list to start a conversation, not to estimate your savings.

If you think your discount isn't being applied correctly, first ask your insurer or agent for the premium calculation worksheet. If you can't resolve it, LDI's Office of Consumer Services takes questions through www.ldi.la.gov [5].

1.6 Five questions to ask your agent this week

1. **Is my homeowners carrier admitted in Louisiana or surplus lines?** (Surplus lines carriers aren't required to offer wind-mitigation discounts [4].)
2. **How will my company apply the Regulation 136 FORTIFIED discounts at my next renewal, and what zone am I rated in?** [1, 2]
3. **What wind-mitigation credits do I get today, and what does my company give for opening protection, roof covering and roof-to-wall connections?** Ask to see the current survey form on file, if there is one [5, 6].
4. **If I earned a FORTIFIED designation, would that discount replace my current credits or add to them?** [3]
5. **What are my hurricane or named-storm deductible and my all-peril deductible, and do I have flood coverage?** [21]

Write the answers on the **Agent Call Log** in the checklists section.

FORTIFIED Roof, Silver and Gold

FORTIFIED is a voluntary construction and re-roofing standard from the **Insurance Institute for Business & Home Safety (IBHS)**. A home can be upgraded to FORTIFIED Roof, Silver or Gold, and each level builds on the one before [\[1, 9\]](#).

2.1 What each level asks of your house

Level	What it adds (per IBHS)
FORTIFIED Roof	Enhanced roof-deck attachment (such as ring-shank nails at tighter spacing), a sealed roof deck , locked-down roof edges (wider drip edge and fully adhered starter strip) and wind- and rain-resistant attic vents [9] .
FORTIFIED Silver	Everything in Roof, plus: impact protection for windows and doors (required in hurricane-prone areas), pressure-rated garage doors (impact-rated if they have windows, in hurricane-prone areas), chimney bracing, reinforced soffits (hurricane-prone areas), anchored attached structures such as porches and carports, and gable-end bracing [9] .
FORTIFIED Gold	Everything in Silver, plus: pressure-rated windows and doors , stronger exterior sheathing (hurricane-prone areas), and a continuous load path : engineered roof-to-wall, story-to-story and wall-to-foundation connections [9] .

FORTIFIED Gold is only for new construction. Existing homes can be retrofitted to FORTIFIED Roof or Silver.

Summarized from the IBHS FORTIFIED comparison table [\[9\]](#). The full technical requirements are in the current FORTIFIED Home Standard on fortifiedhome.org.

2.2 Where opening protection fits

Look at the jump in the benchmark table from **Roof to Silver** in the South zone: 29% to 43% [\[1\]](#). A big part of what Silver asks for is **openings**: windows, doors and the garage door. IBHS explains why: once wind and storm pressure get inside through a failed window or garage door, damage can escalate quickly, up to blown-out walls and lost roofs [\[9\]](#).

Opening protection for Silver has to be **tested to withstand both pressure and impact** [\[9\]](#). That's why the paperwork in Chapter 3, the product approvals and test standards, matters as much as the hardware.

2.3 How a FORTIFIED designation works

- A **FORTIFIED Evaluator**, an independent third party trained and certified in the standard, documents and verifies the work. The evaluator reports to IBHS, and IBHS issues the designation certificate [\[7\]](#).
- **Designations last five years.** Renewal usually means a re-designation inspection confirming there were no substantial changes and that the roof covering is within its life expectancy [\[7\]](#).
- **Certificates transfer when you sell the house** [\[7\]](#).

- You share the certificate with your insurer to request the discount [7]. Under R.S. 22:1483, it has to be presented **before** the discount takes effect [3].

2.4 The Louisiana Fortify Homes Program (grants)

The **Louisiana Fortify Homes Program (LFHP)** offers grants of **up to \$10,000** to upgrade a roof to the FORTIFIED Roof standard [7].

How it works (per LDI) [7, 8]:

- Grants are awarded by **lottery** during registration periods that open from time to time. Create a profile at www.ldi.la.gov/fortifyhomes at any time and sign up for announcements.
- **2026 round:** registration ran from June 1 to June 19, 2026, for **3,000 grants**. Selection emails began June 22 [8]. If you weren't selected in an earlier round, you have to register again for the next one [8].
- **Eligible homes:** most primary residences, including duplexes. **New construction, condominiums and mobile homes are not eligible** [7].
- **Homeowner requirements:** a **homestead exemption**, an active residential policy **with wind coverage**, and **flood insurance if you're in a FEMA Special Flood Hazard Area**. The home must be in good repair and eligible for FORTIFIED [7].
- **Where:** as of October 2026, LDI lists these eligible parishes: Acadia, Ascension, Assumption, Calcasieu, **Cameron**, Iberia, Iberville, Jefferson, **Jefferson Davis**, **Lafayette**, Lafourche, Livingston, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Tangipahoa, Terrebonne, **Vermilion** and Washington [28]. Acadia, Iberville, Jefferson Davis, Lafayette and Washington were added in May 2026 [8]. Check the parish eligibility map on the program site, <https://www.ldi.la.gov/fortifyhomes/> [28].
- **Roof requirements:** patching or partial roof repairs aren't eligible. If the covering is replaced, the entire contiguous roof covering must be replaced. Homes on unrestrained dry-stack masonry or stone foundations aren't eligible without an approved foundation retrofit [28].
- **What you pay:** the FORTIFIED evaluation fees, permits, inspections, and any construction cost above the grant. The grant is paid directly to the contractor when the project is done [7, 8].
- **Don't start early.** LDI advises waiting until you're selected before contacting an evaluator or contractor, because the program manages that process. If you hire a contractor and start work before you're approved, you aren't eligible [7, 28]. You'll be asked for at least three contractor bids [7].
- **Claims history:** applicants must report all homeowner claims from the past 5 years. Roof-damage claim money that wasn't spent on the roof can affect the grant amount [28].
- **Storm damage:** the grant can cover the difference between an insurance claim payment and the cost of a FORTIFIED roof [7].

Two other routes to a FORTIFIED roof (per LDI): pay for it yourself through a certified FORTIFIED evaluator and contractor, or ask your agent about adding a **FORTIFIED endorsement** to your policy. With that endorsement, your insurer can replace a damaged roof to the FORTIFIED standard after a covered event [7].

2.5 Worksheet: which level is realistic for my house?

Check what's true today. Then take this to a FORTIFIED evaluator and your agent.

Question	Yes	No	Not sure
Is my roof near the end of its life, or am I planning a re-roof in the next 2–3 years? (A natural time for FORTIFIED Roof)	☐	☐	☐
Do I have a homestead exemption and wind coverage? (Needed for a Fortify Homes grant [7])	☐	☐	☐
Is my home in a FEMA Special Flood Hazard Area? If so, do I have flood insurance? [7]	☐	☐	☐
Does every window and glass door have tested impact protection or impact glass? (Silver [9])	☐	☐	☐
Is my garage door pressure-rated, and impact-rated if it has windows? (Silver [9])	☐	☐	☐
Do I have gable ends, a chimney, or an attached porch or carport that may need bracing or anchoring? (Silver [9])	☐	☐	☐
Am I building new or doing a major remodel where engineered connections are practical? (Gold [9])	☐	☐	☐

The wind-mitigation survey, step by step

The **Louisiana Hurricane Loss Mitigation Survey Form**, also called the Wind Mitigation Survey Form, is how you document your home's wind-resistant features for the R.S. 22:1483 discounts [\[4, 6\]](#).

3.1 How to participate (per LDI)

1. **Call your insurance company or agent** to ask what discounts are available [\[4\]](#).
2. **Download the survey form and complete Section I** (your name, address and policy information) [\[4, 6\]](#).
3. **Find an authorized surveyor** using the Louisiana State Uniform Construction Code Council (LSUCCC) database. The inspection must be done by a building code enforcement officer, a registered architect or engineer, or a registered third-party provider authorized by the LSUCCC [\[4\]](#).
4. **Submit the completed form to your insurer or agent**. They use it to work out which discounts or incentives you qualify for [\[4\]](#).

Cost: LDI says a certified wind-mitigation surveyor **varies in price but typically costs between \$300 and \$600** [\[5\]](#). LDI also notes that surveyors can point out other improvements that may earn more discounts [\[5\]](#).

3.2 What the surveyor checks

The form has **13 questions** in Section II [\[6\]](#):

#	Item	What it asks
1	Building code	Built to the Louisiana State Uniform Construction Code, certified FORTIFIED, another code, or unknown.
2	Basic design wind speed	The design wind speed (3-second gust) used to build the home.
3	Exposure category	ASCE 7 exposure category used in design.
4	Secondary water barrier	Whether a complete secondary roof water-intrusion system covers all roof areas.
5	Extent of windborne-debris protection	How many openings are protected: all openings including garage doors, all except garage doors, only glazed openings, some, or none.
6	Type of windborne-debris protection	The weakest protection on the house: tested and approved products or devices, devices that can't be identified as meeting that standard, wood structural panels (plywood/OSB), unknown, or none.
7	Roof geometry	Hip, partial hip, or other.
8	Roof covering	For asphalt shingles, whether they passed ASTM D3161 (Class F) or ASTM D7158 (Class G or H).
9	Age of roof covering	Year installed.
10	Roof deck	Deck material, fastener type and spacing.

#	Item	What it asks
11	Roof-to-wall connection	The weakest connector: double wraps, single wraps, clips, toenails, or none.
12	Gable roof bracing	Whether gable bracing meets the state code.
13	Foundation restraint	Whether floor-to-foundation connections meet the state code.

Summarized from the Louisiana Hurricane Loss Mitigation Survey Form [6].

3.3 Why opening protection paperwork matters

For question 6, the top answer goes to opening products, or external protection devices, that have **passed specific cyclic-pressure and windborne-debris impact tests: ASTM E1886 and ASTM E1996** (Missiles D or E), **Miami-Dade TAS 201 and TAS 203**, or **ANSI/DASMA 115 for garage doors only**. They must also be **approved and listed in the Florida Product Approval System or the Miami-Dade Product Control approval system** [6].

If the surveyor can't identify your shutters as meeting those requirements, the form drops them to the next answer down: "external protection devices that cannot be identified as meeting the requirements." Plywood or OSB panels sit below that [6].

Two important details:

- Question 6 asks for the **weakest** form of protection on the house [6]. One unprotected window, or one generic panel, can set the rating for the whole house.
- Question 5 counts **all** openings, including garage doors, swinging and sliding doors, skylights and door sidelights [6].

Keep your proof. For every protection product on your home, keep the invoice, the product name and model, and the **Florida Product Approval number or Miami-Dade Notice of Acceptance (NOA)**. A surveyor can only credit what they can identify. A good installer should hand you this paperwork without being asked.

3.4 Survey-day folder

Have these ready before the surveyor arrives. A printable version is in the checklists section.

- Survey form with **Section I** completed [4, 6]
- Policy declarations page and your agent's name
- Year the house was built and any building permits or code-compliance records
- Roof invoice showing install year, shingle product and wind rating (ASTM D3161 Class F or D7158 Class G/H) [6]
- Opening-protection invoices with product approval numbers for **every** opening [6]
- Garage door label or paperwork (look for ANSI/DASMA 115 or a product approval) [6]
- Any engineering letters, FORTIFIED certificates or prior surveys
- Clear access to the attic hatch and all exterior walls and openings

Choosing opening protection

Windows, doors and garage doors are where storms most often get inside a house. IBHS points out that once wind and pressure come through a failed opening, the damage can quickly reach walls and roof [9]. LSU AgCenter adds that impact-resistant shutters protect against windborne objects **and** can reduce damage from the sudden pressure change when a window or door breaks [19].

4.1 First, what doesn't work: tape

LSU AgCenter's answer on whether tape across the glass protects against storm debris is "the unequivocal answer is NO" [19]. The Federal Alliance for Safe Homes (FLASH) warns that masking tape, duct tape and "hurricane tape" can create **larger, more dangerous glass shards** and waste prep time that would be better spent on tested protection [20].

LSU AgCenter also notes that standard "daylight-installed" safety window film may help hold shards together, but **should not be considered adequate protection** in hurricane-prone areas, and no daylight-installed film had passed an impact-resistance standard as of their review [19].

4.2 The options compared

The table below compares the main types. The descriptions of how each one works and its general trade-offs come from our 13 years of installing and servicing these systems on the Gulf Coast. **It is field experience, not a lab rating.** Any product's actual performance depends on its tested approval and its installation.

Type	How it works	Strengths	Trade-offs	Often a good fit for
Roll-down shutters (manual or motorized)	Interlocking slats stored in a box above the opening. They roll down in side tracks with a crank, strap or motor.	Fastest to deploy, often from inside the house. Out of sight when open. Motorized versions help owners who can't climb or lift. Many double as security and shade.	Usually the highest cost of the shutter types. Motorized units need power or a manual override or backup plan. Tracks and motors need yearly care.	Large windows and sliders, second stories, owners with limited mobility, second homes
Accordion shutters	Hinged blades permanently mounted beside the opening. They unfold across it on top and bottom tracks and lock in the middle.	Always on the house, so nothing to store. Deploys by hand without tools. Generally costs less than roll-downs.	Visible when stacked open. Each opening is closed by hand from outside, and upper floors may need a ladder. Tracks collect dirt and need cleaning.	Sliders, patios and ground-floor openings on a budget
Storm panels (aluminum, steel or clear polycarbonate)	Corrugated panels that bolt or slide into tracks or anchors over each opening when a storm threatens.	Lowest cost of the permanent-hardware options. Strong when installed correctly. Clear panels let light in.	Slowest to deploy: carry, sort and fasten every panel. Needs storage space. Heavy, with sharp edges. Upper floors need ladders.	Owners who are home during storms and able to install them, budget projects

Type	How it works	Strengths	Trade-offs	Often a good fit for
Storm screens / fabric systems	Heavy-duty woven fabric or mesh panels that attach over openings. Some versions roll down from a housing.	Light to handle and store. Some let filtered light in. Some motorized versions also work as everyday sun and insect screens.	Only certain products are tested and approved for windborne debris. A regular patio or solar screen is not storm protection. Needs proper anchoring and clearance from the glass.	Patios, lanais and wide spans, and owners who want everyday shade plus storm use
Impact windows and doors	The window or door itself is impact-rated, usually laminated glass in a reinforced frame.	No deployment at all, protected around the clock. LSU AgCenter notes the glass may crack but is designed to hold together [19]. Often adds energy and noise benefits.	Usually the highest upfront cost. Makes the most sense when windows are due for replacement anyway [19]. Doesn't by itself cover a non-impact garage door.	Replacement projects, homes that are often empty, owners who can't deploy shutters
Plywood / OSB (temporary)	Pre-cut structural panels fastened over openings.	Low material cost as a last resort.	Ranked below tested products on the Louisiana survey form [6]. Stores sell out before storms, and panels poorly fastened have blown off [19]. Slow to install.	An emergency stopgap only

The one rule that matters most: whatever type you pick, the product should be **tested to the standards on the Louisiana survey form:** ASTM E1886/E1996, Miami-Dade TAS 201/203, or ANSI/DASMA 115 for garage doors. It should also be **listed in the Florida Product Approval System or Miami-Dade's approval system** [6]. In Texas TWIA areas, products must meet TDI's windborne-debris standards and be inspected (Chapter 5) [10, 11].

4.3 Every opening counts

- **Louisiana survey:** question 5 gives the best answer only when **all** openings, garage doors included, have windborne-debris protection [6]. Question 6 rates the house by its **weakest** protection [6].
- **Texas (TWIA):** the retrofit credit requires that **all exterior openings** be protected [10, 11].
- **FORTIFIED Silver:** windows, doors and garage doors all have to meet the requirements [9].

Protecting the "big" windows and skipping the rest can leave you with a protected house that doesn't qualify for the credit.

4.4 The weak points people forget

- **Garage doors.** A garage door is often the largest opening on the house. IBHS says a failed garage door can let in the wind and pressure that blow out walls and collapse roofs, which is why FORTIFIED requires pressure-rated garage doors [9]. Look for an ANSI/DASMA 115 rating or a product approval on the door's label or paperwork [6].

- **Sliding glass doors and French doors.** These are wide spans of glass, usually on the side facing the yard or water.
- **Door sidelights, transoms and skylights.** The survey form lists these as openings [6].
- **Gable vents and gable ends.** FORTIFIED Silver requires gable-end bracing [9]. NC State Extension also recommends covering gable vents in coastal areas [27].

4.5 Questions to ask any installer (including us)

1. **What are the product approval numbers** (Florida Product Approval or Miami-Dade NOA), and which test standards does each product meet? [6]
2. **Will every opening be covered**, including the garage door, sliders and sidelights? [6]
3. **Are you registered or licensed with the Louisiana State Licensing Board for Contractors?** Under LSLBC rules, home improvement projects over **\$7,500** in total labor and materials require a home improvement registration [24]. You can look up any contractor on the LSLBC website [21, 24].
4. **Who pulls the permits** your parish or city requires?
5. **In Texas TWIA areas:** who arranges the TDI windstorm inspection for each product? [11]
6. **What paperwork will I get at the end?** You want invoices listing each opening, product approvals and installation instructions, ready for your surveyor or evaluator.
7. **What does the warranty cover**, and who services motors, tracks and fabric later?
8. **For motorized systems:** how do I close them if the power is out?

From Shade & Storm: if you're in Lake Charles, Acadiana or Southeast Texas and want a second set of eyes on your openings, you can learn more at www.shadeandstorm.com. We'll give you straight answers, including when the right answer is "you're already covered."

Texas homeowners: TWIA and TDI certification

5.1 Are you in a TWIA area?

The **Texas Windstorm Insurance Association (TWIA)** is the "insurer of last resort" for wind and hail coverage in designated catastrophe areas on the Texas coast ^[11]. The Texas Department of Insurance (TDI) Windstorm Inspection Program covers the **first-tier coastal counties**: Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, **Jefferson**, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio and Willacy, plus certain cities east of State Highway 146 in Harris County (La Porte, Morgan's Point, Pasadena, Seabrook and Shoreacres) ^[11].

In **Southeast Texas**, that means Jefferson County (Beaumont, Port Arthur and surrounding areas) is in the program. **Orange and Hardin counties are not on the first-tier list** ^[11]. Homeowners there typically get wind coverage through their regular insurer, so ask your agent which mitigation credits that company offers.

5.2 The TWIA retrofit opening-protection credit

TWIA's Rating Rules provide **mandatory credits** for residential structures in the designated catastrophe areas that were **built before September 1, 1998, or February 1, 2003, as applicable**, when **all exterior openings** have been retrofitted with exterior opening protection that meets the windborne-debris impact standards of the TWIA building code or the IRC/IBC as modified by TDI ^[10]:

Coverage	Retrofit credit
Dwelling	10%
Personal property	10%

Source: TWIA Rating Rules, Mandatory Building Code Credits (pages effective February 13, 2024) ^[10]. Credits apply to the "modified extended coverage" premium.

To qualify, the structure **must be certified by TDI** as meeting the standards ^[10].

TWIA's manual also lists separate credits for **new construction** built to the TWIA or IRC/IBC standards, and for **impact-resistant roof coverings** rated under UL 2218 ^[10]. Ask your agent which apply to you.

5.3 How certification works

- **Each product is inspected.** TDI says you need an inspection for **each** windborne-debris-resistant product you install. You can install protection a few openings at a time ^[11].
- If a **Texas-licensed professional engineer** does the inspections, they submit a **WPI-2-BC Inspection Verification** form for each one. After the last opening, the engineer checks the box showing that **all exterior openings** are protected ^[11].
- TDI records approved inspections. Certificates of compliance (**WPI-8**) can be looked up and printed through TDI's online windstorm search, and TDI sends inspection and WPI-8 information to TWIA electronically ^[11].

- **Buying a house?** Use the same TDI search to check whether it has a WPI-8 on file [11].

Repairs and re-roofs need inspections too. In the designated catastrophe areas, new construction, additions, alterations and repairs, **including re-roofs and roof repairs**, must be built and inspected to TDI's standards to stay eligible for TWIA coverage [11]. Keep this in mind after a storm (Chapter 8).

5.4 Texas steps and who to call

1. Call your agent. Confirm whether your wind coverage is through TWIA and which credits are on your policy now.
2. Look up your property's windstorm certification history on TDI's website [11].
3. Pick protection for **every** exterior opening, using products that meet TDI's windborne-debris standards [10, 11].
4. Arrange the TDI or appointed-engineer inspection for each product as it goes in [11].
5. After the final opening is certified, send the paperwork to your agent and ask for the retrofit credit to be applied [10].

More information: www.twia.org and www.tdi.texas.gov/wind [10, 11].

Your season calendar and the 72-hour storm plan

6.1 Know the season

- The **Atlantic hurricane season runs June 1 to November 30** [14, 16].
- The season **peaks around September 10**, with most activity **between mid-August and mid-October** [14].
- In an average season (1991–2020), the first named storm forms around **June 20**, the first hurricane around **August 11**, and the first major hurricane around **September 1** [14].

6.2 Know the alerts

Alert	What it means (National Weather Service)
Tropical Weather Outlook	Areas of disturbed weather and their chance of forming over the next 5 days [15].
Tropical Storm Watch	Tropical-storm conditions (39–73 mph sustained) are possible within 48 hours [15].
Hurricane Watch	Hurricane conditions (74+ mph) are possible. Issued 48 hours before tropical-storm-force winds are expected, because it may not be safe to prepare once those winds arrive [15].
Storm Surge Watch / Warning	Life-threatening flooding from rising water moving inland is possible within 48 hours (watch) or expected within 36 hours (warning) [15].
Hurricane Warning	Hurricane conditions are expected . Issued 36 hours before tropical-storm-force winds. All preparations should be complete. Evacuate immediately if ordered [15].

The key fact: a hurricane **warning** is timed to the arrival of **tropical-storm-force** winds, not hurricane winds [15]. By the time the warning is issued, you have about a day and a half to finish preparing before the wind makes ladder work and outdoor tasks dangerous. Deploy your shutters early.

6.3 The month-by-month calendar

Before June 1 (do this in April or May)

- Test-deploy every shutter, panel and screen. NC State Extension recommends a trial run before the season [27]. Count your panels and hardware and label them by opening.
- Service motors, tracks and locks (Chapter 9).
- Review your policy, deductibles and flood coverage. Flood coverage usually takes **30 days** to start [12].
- Build or refresh your supply kit [17]. Know your evacuation zone and route [16].
- Update your home inventory photos (Chapter 7).

When a system appears in the 5-day outlook

- Check the forecast from the National Hurricane Center (hurricanes.gov) and your local NWS office [15].
- Fill prescriptions, get cash, top off fuel, and buy what's missing from your kit [17].
- Confirm where shutter keys, cranks, hardware and tools are kept. Charge drill batteries [27].

At a watch (about 48 hours before tropical-storm winds)

- **Deploy or stage opening protection now**, especially anything that needs a ladder.
- Bring in patio furniture, grills, planters and decorations. Clear drains and gutters [16].
- Retract awnings and motorized solar shades, and secure them per the manufacturer's instructions. A regular solar or patio screen is not storm protection.
- Charge phones and power banks [16]. Move important documents into a waterproof container [17].

At a warning (about 36 hours before tropical-storm winds)

- **Finish all preparations** [15]. Close and lock every shutter. Close and lock windows and doors [27].
- If officials order an evacuation, **leave** [15, 16].
- If you stay, choose an interior room for high winds [16].

6.4 Deploying shutters safely

- **Don't wait for wind.** The 36-hour warning is your cutoff, not your start time [15].
- **Use two people for ladders**, and skip second-story work in gusty wind or rain. If a second-story opening can't be protected safely, that's a strong case for a roll-down or impact product there (Chapter 4).
- **Panels are heavy and sharp.** Wear gloves and closed-toe shoes.
- **Leave at least one exit door usable** and know how to open every shutter from inside if possible.
- **Motorized systems:** know where the manual override is and practice it before the season.

6.5 Power, water and safety basics

- **Water:** one gallon per person per day for several days, for drinking and sanitation [17].
- **Kit basics:** food for several days, a battery or hand-crank radio with a NOAA Weather Radio, flashlight, first aid kit, extra batteries, whistle, medications, phone chargers and backup battery, and pet supplies [17].
- **Generators:** never run one inside a home, garage, basement or any enclosed space, even with doors or windows open. Keep it **more than 20 feet** from any window, door or vent, and use a battery or battery-backup CO detector [18].
- **Floodwater:** don't walk, swim or drive through it. Six inches of fast-moving water can knock you down, and one foot can sweep a vehicle away [16]. If you're trapped by flooding, go to the highest level, but **don't climb into a closed attic** [16].

Insurance paperwork that pays off later

7.1 Flood insurance: the 30-day wait

Most homeowners and renters policies **don't cover flood damage** [12]. Under the National Flood Insurance Program (NFIP), a policy generally **takes effect 30 days after purchase** [12]. There are exceptions. For example, there is no wait when flood insurance is bought while making, increasing, extending or renewing a mortgage [12]. **Once a storm is in the Gulf, it is almost always too late to buy flood coverage for that storm.**

Quick facts from FloodSmart [12]:

- NFIP homeowner policies cover up to **\$250,000** for the building and up to **\$100,000** for contents. Building and contents are typically bought separately, with separate deductibles.
- NFIP rates don't vary by insurance provider.
- Flood insurance covers water from the **ground up**, such as storm surge or overflowing water. Wind-driven rain through a damaged roof is a homeowners or wind claim, not a flood claim [13].

7.2 Know your hurricane deductible

Many coastal policies carry a separate **hurricane, named-storm, or wind-and-hail deductible**, often written as a **percentage** of the insured value. LDI says these typically run **2% to 5%** [21].

LDI's example: with an insured value of \$150,000 and a 2% deductible, you'd pay **\$3,000** out of pocket before the insurer pays. If the damage is \$3,000 or less, the insurer pays nothing on that claim [21].

Louisiana's single-season hurricane deductible. Louisiana passed a single-season hurricane deductible law in 2009, after Gustav and Ike in 2008. If a first storm's damage falls below your deductible and you pay for repairs yourself, **document the damage with photos and keep the repair receipts**. LDI says that money can count toward the deductible if a second storm damages your home in the same season [21].

7.3 Document your home before the storm

A clear "before" record makes the "after" claim faster and fairer. LDI says detailed records help an adjuster process your claim, and to be ready to show records of improvements you made before the damage [21].

The walk-through method

1. **Video, room by room.** Start outside: each side of the house, the roof (from the ground), windows, doors, garage door, fences, sheds and the shutters closed and open. Then go inside, open closets and cabinets, and narrate as you go.
2. **Photos of big-ticket items.** Photograph the **make, model and serial number** of appliances and electronics. FloodSmart recommends recording these when documenting damage, and they're far easier to get beforehand [13].
3. **Receipts and records.** Keep invoices for the roof, shutters, windows, garage door and major upgrades. These double as proof for your wind-mitigation survey (Chapter 3).

4. **Use the home inventory template** in the checklists section. LDI's Post-Disaster Insurance Guide also includes a room-by-room inventory form [\[21\]](#).
5. **Store copies off-site.** Ready.gov recommends copies of insurance policies and ID in a secure, password-protected digital space [\[16\]](#), with paper copies in a waterproof, portable container [\[17\]](#).

7.4 Your "storm file"

Keep these together, with a digital copy:

- Homeowners, wind (if separate) and flood **declarations pages**, plus your agent's and insurers' claim contact details
- Mitigation survey form, FORTIFIED certificate, and TDI WPI-8 (Texas)
- Opening-protection invoices and **product approval numbers**
- Roof invoice and shingle wind-rating information
- Home inventory video and photos (dated)
- Mortgage company information (claim checks may be made out to you and your lender [\[13\]](#))

After the storm: safety, claims and contractors

8.1 Safety first

- **Wait for local officials** to say it's safe before going back or going out [16].
- **Don't touch wet electrical equipment** or anything electrical while you're standing in water. If it's safe, shut off power at the main breaker [16].
- **Stay out of floodwater.** It can hide debris, chemicals, sewage, wildlife and live power lines [16].
- **Wear protective clothing** during cleanup and work with someone else. People with asthma, other lung conditions or weakened immune systems shouldn't enter buildings with visible or smelly mold. Children shouldn't help with cleanup [16].
- **Generators outside only,** more than 20 feet from windows, doors and vents [18].
- **Text instead of calling.** Phone systems are often down or overloaded [16].

8.2 Document, then protect

1. **Photograph and video everything before you clean up** or make temporary repairs [23].
2. **Separate damaged items from undamaged ones, but don't throw them away** until the adjuster has seen them or you've talked to your insurer [23, 26]. For flood claims, FloodSmart says to keep samples of damaged carpet, flooring and curtains, then throw out items that pose a health risk [13].
3. **Prevent more damage.** LDI says policyholders have an obligation to mitigate further damage, such as tarping a roof or boarding up broken windows. **Keep receipts** for these temporary repairs [21, 23].
4. **Fight mold fast on flood losses.** Standard NFIP policies don't cover mold damage [13].

8.3 File your claims

- **Call your insurer or agent as soon as possible.** Have your policy number ready and keep a log of every call: name, title, date, time and what was said [21, 23].
- **You may need to file with more than one policy:** homeowners, wind and flood. LDI says to use your best judgment and file with all that may apply. The adjusters will sort out which policy covers which damage [21].
- **If you can't live in the house,** ask whether your policy covers additional living expenses, and give your insurer a way to reach you [21, 26].
- **Flood claims:** report the loss right away. FloodSmart says it can take **4–8 weeks** for a flood claim to be finalized and paid [13]. TDI reminds policyholders that federal flood policies require you to **file a claim and document your losses within 60 days** [26]. Ask your adjuster about advance payments, which FloodSmart says may be available during major flood events [13].
- **Federal disaster aid:** if the President declares a disaster, you may also apply for FEMA assistance in addition to your flood claim [13].

8.4 Louisiana claim timelines (R.S. 22:1892)

Under La. R.S. 22:1892 [22]:

- **Starting the adjustment:** insurers generally must begin adjusting a property damage claim within **14 days** after you report it. After a **catastrophic loss** (a presidentially or gubernatorially declared emergency or disaster), the deadline is **30 days**, and the Commissioner may extend it by up to 30 more days.
- **Payment:** insurers generally must pay within **30 days** after receiving satisfactory proof of loss. Claims for damage to your home after a declared catastrophe fall under a companion statute, R.S. 22:1892.2, so ask LDI or your attorney how the timelines apply to your claim.
- **Your adjuster's report:** you can ask for a copy of the insurer's **field adjuster report**, and the insurer must provide it within **15 days** of your request [22].

8.5 Texas claim timelines

Under the Texas Insurance Code and TDI's homeowners Consumer Bill of Rights [25]:

- Within **15 days** of your claim, the company must acknowledge it, start investigating and ask for the information it needs. (For an eligible surplus lines insurer, the statute allows 30 business days.)
- Within **15 business days** of getting everything it needs, the company must approve or deny the claim in writing. It can take up to 45 days if it tells you it needs more time and why.
- Within **5 business days** of approving the claim, the company must pay.
- TDI can extend these deadlines by **15 days** after a weather-related catastrophe.

Texas deductible rule: TDI says state law makes it **illegal for contractors or roofers to offer to waive your deductible** or promise a rebate for it. Save proof that you paid your deductible [26].

8.6 Working with adjusters

- **Ask for ID and license.** All adjusters working in Louisiana must be licensed by LDI, and you can verify a license through LDI [21, 23].
- **NFIP flood adjusters** should show a **Flood Control Number** card with their photo, dated for the current storm year [13].
- **Be there for the inspection** if you can. Have your policy, your inventory, your "before" photos and your temporary-repair receipts ready [21].
- **Review the estimate carefully** and ask for an itemized explanation of any settlement offer [13, 21].

8.7 Avoiding storm chasers

After a storm, scammers show up fast. LDI warns about unlicensed people posing as contractors or inspectors, fake donation requests, and false offers of state or federal aid, by phone, text, email, mail or door to door [23]. FloodSmart notes that scammers may pose as government agents or insurance adjusters [13].

Before you hire anyone (per LDI and LSLBC) [21, 24]:

- **Check the contractor's license or registration** with the Louisiana State Licensing Board for Contractors (lsb.louisiana.gov, "Find a Contractor"). Home improvement work over **\$7,500** requires at least a home improvement registration [24].
- **Get at least three bids** and ask for references [21].
- **Ask for proof of insurance**, ideally sent directly from the contractor's insurer [21].

- **Get a written contract** that spells out the labor and material costs, who gets the permits, the start and finish dates, and cleanup [\[21\]](#).
- **Don't sign agreements with contractors until you've talked with your insurer** [\[21\]](#). FloodSmart also says to talk to your agent or adjuster before signing a contract with a cleaning or repair contractor [\[13\]](#).
- **Be wary of large up-front payments.** If supplies must be bought, LDI suggests going with the contractor [\[21\]](#).
- **Texas TWIA areas:** repairs and re-roofs must be built and inspected to TDI windstorm standards [\[11\]](#).

Off-season care for your storm protection

Storm protection that sticks, jams or is missing hardware on the day you need it isn't protection. LSU AgCenter recommends checking that permanent shutters are properly attached and inspecting connectors for wear or missing pieces [\[19\]](#). NC State Extension suggests a trial run before the season [\[27\]](#).

Always follow your manufacturer's care instructions first. The general care below comes from our field experience.

9.1 Yearly care by type

- **Roll-down shutters:** run each one fully down and up. Clear debris from tracks and the bottom of the housing. Listen for grinding. On motorized units, test the switch or remote **and** the manual override. Check that the bottom bar and locks seat fully.
- **Accordion shutters:** clean the top and bottom tracks, check that every blade glides, and test the center locks and keys. Look for bent blades or loose track screws.
- **Storm panels:** count every panel and fastener against your opening list. Check that anchors and tracks on the house are tight and not corroded. Store panels flat and labeled by opening.
- **Storm screens / fabric:** unroll and inspect for tears, UV wear and damaged edges or grommets. Clean per the manufacturer's directions and store dry.
- **Impact windows and doors:** check weatherstripping, locks and hinges, and look for frame or seal damage.
- **All types:** keep your product approval paperwork with your storm file. Replace any missing or rusted fasteners with the manufacturer's specified hardware.

9.2 The homeowner's year

Month	Task
January–February	Review last season. Order replacement hardware or panels. Schedule any upgrades before spring calendars fill.
March–April	Book your wind-mitigation survey or FORTIFIED evaluation if you made upgrades [4, 7] . Watch for Fortify Homes registration announcements [7] .
May	Test-deploy everything [27] . Refresh your kit [17] and inventory video. Check that flood coverage is active, keeping the 30-day wait in mind [12] .
June–July	Season begins June 1 [14] . Keep hardware, keys and tools staged.
August–October	Peak season, centered on September 10 [14] . Watch the 5-day outlook [15] . Deploy early.
November	Season ends November 30 [14] . Clean and inspect before storing. Note anything that needs repair.
December	Ask your agent how Regulation 136 and wind-mitigation credits apply at renewal [1, 2] .

A note from Shade & Storm

For 13 years we've installed and serviced storm protection from Lake Charles through Acadiana and into Southeast Texas: storm shutters, storm screens and motorized protection. We put this guide together because these are the questions homeowners ask us most: *Will this lower my insurance? What does the inspector need to see? What happens if I only do the front of the house?*

The honest answer is that it depends on your house, your insurer and your policy. That's why this guide keeps sending you back to your agent. What we can help with is the part we know best: making sure every opening on your home is protected with tested, approved products, installed right, with the paperwork your surveyor or evaluator will ask for.

If you'd like help with your home, visit www.shadeandstorm.com.

Disclaimer. This guide is for general education only. It is **not insurance, legal, engineering or tax advice**, and it does not create any professional relationship. Shade & Storm is not an insurance agency, adjuster, engineer or law firm. Insurance discounts and credits vary by insurer, policy, home and location, apply only as your insurer determines, and may change. Surplus lines insurers are not required to offer Louisiana wind-mitigation discounts. **Confirm every discount, coverage and deadline with your licensed insurance agent or insurer**, and consult an attorney for legal questions. Program details, including Regulation 136, Fortify Homes grants and TWIA credits, are summarized from official sources checked on October 15, 2026, and can change. Always check the linked source. Follow instructions from local officials and the National Weather Service during any storm. Product performance depends on tested approvals and correct installation.

PART TWO

Printable checklists and worksheets

Print these pages and keep them with your storm file. Check the boxes as you go.

Checklist 1 • Pre-season (April–May)

Home and openings

✓	Task
☐	Test-deploy every shutter, panel and storm screen, and fix anything that sticks [27]
☐	Count panels and fasteners, and label each one by opening
☐	Test motorized shutters, including the manual override
☐	Locate keys, cranks, wrenches and drill bits. Charge tool batteries [27]
☐	Check garage door tracks and bracing. Find the door's rating label
☐	Clean gutters and drains [16]
☐	Trim limbs near the house (hire a pro near power lines)

Paperwork

✓	Task
☐	Review declarations pages: hurricane/named-storm deductible, all-peril deductible [21]
☐	Confirm flood coverage is active, keeping the 30-day wait in mind [12]
☐	Ask your agent the five questions (Agent Call Log)
☐	Update the home inventory video and photos
☐	Scan your storm file to secure cloud storage [16]

People and supplies

✓	Task
☐	Know your evacuation zone, route and where you'll stay. Plan for pets [16]
☐	Water: 1 gallon per person per day for several days [17]
☐	Several days of non-perishable food and a manual can opener [17]
☐	Radio (battery or hand crank) and NOAA Weather Radio, flashlights, batteries [17]
☐	First aid kit, medications, glasses, infant and pet supplies [17]
☐	Phone chargers and backup batteries [17]
☐	Battery or battery-backup CO detector if you'll use a generator [18]
☐	Sign up for local emergency alerts [16]

Checklist 2 · Storm-week (fridge-ready)

① A system is in the 5-day outlook

- ☐ Check hurricanes.gov and your local NWS office with each new advisory [\[15\]](#)
- ☐ Refill prescriptions. Get cash. Fill vehicles and gas cans (store fuel safely outside)
- ☐ Buy what's missing from your kit [\[17\]](#)
- ☐ Stage shutter hardware, keys and tools at the openings

② Watch issued (about 48 hours before tropical-storm winds) [\[15\]](#)

- ☐ **Deploy shutters now**, ladder work and second story first
- ☐ Bring in furniture, grills, planters, toys and decorations [\[16\]](#)
- ☐ Retract awnings and solar shades and secure them per the manufacturer
- ☐ Photograph the house, outside and in (your "before" record)
- ☐ Documents into a waterproof container. Phones and power banks charged [\[16, 17\]](#)
- ☐ Plan to keep the fridge and freezer closed in an outage: a full freezer keeps food safe about 48 hours, a fridge about 4 hours [\[18\]](#)

③ Warning issued (about 36 hours before tropical-storm winds) [\[15\]](#)

- ☐ **All preparations complete** [\[15\]](#). Every shutter closed and locked
- ☐ Windows and doors closed and locked [\[27\]](#)
- ☐ Evacuate immediately if ordered [\[15\]](#)
- ☐ If staying: interior room chosen, kit in that room [\[16\]](#)
- ☐ Generator set up outside, more than 20 feet from windows, doors and vents [\[18\]](#)

④ After the storm

- ☐ Wait for officials to say it's safe. Avoid floodwater and downed lines [\[16\]](#)
- ☐ Photograph and video the damage before cleanup [\[23\]](#)
- ☐ Tarp, board up and save the receipts [\[23\]](#)
- ☐ Call your insurer(s) and start a claim log [\[21\]](#)
- ☐ Check any contractor's license or registration before signing [\[21, 24\]](#)

Checklist 3 • Survey-day folder (Louisiana)

✓ Item	Notes
☐ Survey form, Section I completed [4, 6]	
☐ Surveyor found through the LSUCCC database [4]	Name / date:
☐ Policy declarations page and agent contact	
☐ Year built; permits or code-compliance records	
☐ Roof invoice: install year, product, wind rating (ASTM D3161 F / D7158 G or H) [6]	
☐ Secondary water barrier documentation, if any [6]	
☐ Opening-protection invoices with product approval / NOA numbers for every opening [6]	
☐ Garage door rating (ANSI/DASMA 115 or product approval) [6]	
☐ Roof-to-wall connector information (straps, clips) if known [6]	
☐ FORTIFIED certificate, engineer letters, prior surveys	
☐ Attic hatch and all exterior walls accessible	
☐ Copy of completed form sent to insurer/agent [4]	Date sent:

Worksheet A • Agent call log

Question	Answer	Date / who I spoke with
Is my carrier admitted or surplus lines ? [4]		
What Reg 136 zone am I rated in, and how will the FORTIFIED discounts apply at renewal? [1, 2]		
What wind-mitigation credits do I have now? Is a survey on file? [5, 6]		
What does my company give for opening protection?		
Would a FORTIFIED discount replace or add to my current credits? [3]		
Hurricane / named-storm deductible (% and \$)? All-peril deductible? [21]		
Do I have flood coverage? Building and contents limits? [12]		
Can I get a premium calculation worksheet? [5]		

Worksheet B • Opening inventory

List every exterior opening: windows, doors, sliders, sidelights, skylights and garage doors. The Louisiana survey rates the **weakest** one [\[6\]](#).

#	Location (room / side)	Type	Size (W×H)	Protection type	Product approval / NOA #	Invoice on file?
1						☐
2						☐
3						☐
4						☐
5						☐
6						☐
7						☐
8						☐
9						☐
10						☐
11						☐
12						☐
13						☐
14						☐
15						☐
16						☐
17						☐
18						☐
19						☐
20						☐

Protection type key: R = roll-down · A = accordion · P = storm panel · S = storm screen/fabric · I = impact glass · W = plywood/OSB · N = none

Worksheet C • Home inventory

Make one sheet per room. Pair it with your walk-through video. Record the make, model and serial number for appliances and electronics [13, 21].

Room: _____ Date recorded: _____ Video file name: _____

Item	Brand / model	Serial #	Purchase date	Price paid	Photo / receipt?
					☐ photo ☐ receipt
					☐ photo ☐ receipt
					☐ photo ☐ receipt
					☐ photo ☐ receipt
					☐ photo ☐ receipt
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					☐ photo ☐ receipt

Worksheet D • Claim log

Policy / claim #: _____ Insurer: _____ Date of loss: _____

Date / time	Spoke with (name, title)	Company / policy	What was discussed / promised	Follow-up by

Temporary repair receipts (keep originals) [\[21, 23\]](#):

✓	Date	What was done	Cost	Receipt kept
☐				☐
☐				☐
☐				☐
☐				☐

Official links

Topic	Where to go
Regulation 136 FORTIFIED discounts and zone map	Idi.la.gov/fortifiedbenchmarks [1]
Louisiana wind-mitigation survey and incentives	Idi.la.gov → Consumers → Homeowners → Wind Mitigation Incentives [4]
Find an authorized wind-mitigation surveyor	LSUCCC database: lsuccc.dps.louisiana.gov [4]
Louisiana Fortify Homes Program grants	Idi.la.gov/fortifyhomes [7, 28]
FORTIFIED standards, evaluators and contractors	fortifiedhome.org [9]
Louisiana contractor license lookup	lsbc.louisiana.gov [24]
Louisiana insurance questions and complaints	Idi.la.gov [21]
TWIA windstorm coverage	twia.org [10]
TDI windstorm inspections and WPI-8 lookup	tdi.texas.gov/wind [11]
Texas insurance questions and complaints	tdi.texas.gov [25]
Flood insurance (NFIP)	floodsmart.gov [12, 13]
Hurricane forecasts, watches and warnings	hurricanes.gov · weather.gov [15]
Preparedness, kits and evacuation	ready.gov [16, 17]
Federal disaster assistance	disasterassistance.gov · fema.gov [16]

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