

After their home was destroyed by Hurricane Charley, a Punta Gorda couple gets the chance to start over with a new, storm-resistant house

Down *but* Not Out

Before

one fateful day in 2004, Jim Minardi and Teresa Fogolini were comfortably ensconced in their 1960s-era Punta Gorda home. Situated on a canal, it had nice water views and was located not too far from the city's historic core. The couple had remodeled the home a bit over the few years that they had owned it, and they had plans to do even more.

Then Hurricane Charley hit on August 13, 2004. Fogolini was in California at the time, visiting family. But Minardi was home holding down the fort, or at least trying to. "I was the one having all the fun," he says with a laugh.

As Charley came ashore, the home's windows began to blow in, compromising the integrity of the structure. When the eye passed over, Minardi went outside to have a look around. He barely made it to his neighbor's house before the winds really began picking up again. "I thought the winds would pick up slowly, but they went from like zero to 140 miles an hour in a heartbeat," he says. From his neighbor's he watched his house continue to fall apart and saw the entire roof get blown into the canal. The whole time, he was talking with Fogolini on his cell phone, relaying the

BY BETH LUBERECKI

storm's destruction to her.

When it was finally over, there wasn't much left of the couple's previous existence. "It was pretty emotional," says Minardi. "Virtually everything in the house was blown out or wet."

Fogolini came home as soon as she could, flying into Tampa International Airport. "As soon as I got past North Port, I could see the damage," she says. "I could start to feel this kind of intense energy. Downtown Punta Gorda was a mess. It was pretty shocking."

But somehow, the couple kept it together and began doing what they could to reclaim their lives. "At that point, I think you're in such shock you don't know what to do," says Fogolini. She had brought some supplies with her from California, and soon groups like the American Red Cross and the U.S. Army came into town, handing out food, water, and other needed items.

A few days after the storm, the couple was outside rummaging through the debris of their home, searching for anything salvageable, when fate intervened again. Leslie Chapman-Henderson, president and CEO of the Federal Alliance for Safe Homes (FLASH), pulled up in an



TOP AND MIDDLE PHOTOS COURTESY OF FEDERAL ALLIANCE FOR SAFE HOMES; BOTTOM PHOTO BY LESTER KUHN

Hurricane Charley virtually destroyed the Minardi/Fogolini home (top), but with the help of home improvement expert Bob Vila (in middle photo, between Minardi and Fogolini), the rebuilt home (bottom) will fare better during storms.

Of House & Home



New windows and sliding doors are, of impact-resistant glass (left), and cast-in-place concrete walls (above) provide superior wind resistance and protection made from windborne debris.

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air-conditioned SUV and asked if this had been their home. When they replied yes, she invited them inside the car for a chat.

Founded in Florida in 1998, FLASH is a nonprofit organization dedicated to promoting disaster safety and property loss mitigation. After seeing the devastation caused by Charley, the group hoped to bring something good out of all the destruction. It wanted to tell the story of two houses, one that was built to “code-plus” standards and had escaped the storm relatively unscathed, and one that was not and therefore did not hold up so well. “There is no more effective way to tell the story of how important it is to protect your home, which by itself can be a little bit of a dry topic,” says Chapman-Henderson. “But if you take that same issue and tell the stories of families and what happened to them...we realize that’s a way to get our message out.”

Chapman-Henderson asked Minardi and Fogolini if they would be willing to participate, and the couple agreed. “When I met them, I knew they would be people we could count on to tell the rest of the story,” says Chapman-Henderson.

That collaboration resulted in “A Tale of Two Houses,” a short film that documented the destruction and demolition of Minardi and Fogolini’s home and the survival of a newer home located across the street. And that film led to the next chap-

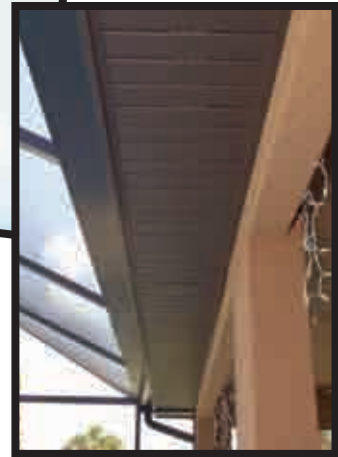
ter of the couple’s hurricane saga.

Bob Vila, the nationally known home improvement expert, had been in contact with the Federal Emergency Management Agency following the storm. He was looking to help someone who had lost a home to Charley and use that experience to teach viewers of his self-titled television program about protecting their homes from disasters. After he saw FLASH’s “A Tale of Two Houses,” he decided that he wanted to help Minardi and Fogolini rebuild their home and their lives.

With Vila on board, the next step was to find a home builder. With help from the University of Florida, FLASH located Mercedes Homes, a Melbourne, Florida-based firm that had already been using advanced construction methods in the homes it built.

Throughout the process, the whole team worked with Minardi and Fogolini in order to create a home that would not only be storm resistant but also be something in which the couple enjoyed living. “We didn’t want to live in an Army bunker,” says Fogolini. So after they picked out a Mercedes Homes plan, they worked with the builder to make some modifications to it. One involved jettisoning a third bathroom so that they could have a view of the canal from their kitchen and family room.

“I can’t say enough good things about



The rebuilt home featured storm-proof additions such as roof tiles attached with two stainless steel screws (left), enhanced metal roof connectors (top right), and solid wood blocking behind the soffits, shown prior to finishing (bottom center), and in finished form (far right).

Mercedes Homes,” says Chapman-Henderson. “They did the construction, we did the technical [aspects], and Bob Vila’s folks brought it all together, helped marshal all the vendors, and helped Jim and Teresa pick out what they needed.”

Though the finished home, a terracotta-colored Mediterranean-style structure with a barrel tile roof, looks like a lot of other new houses found in these parts, it’s what’s underneath the surface that really makes it special. Cast-in-place concrete walls provide excellent wind and impact resistance, and an elevated foundation with a three-foot stem wall below the slab mitigates flood damage. Windows and sliding doors are made with impact-resistant glass, so there’s no need for additional shuttering.

The roof system boasts enhanced metal connectors, thicker decking than required by the building code, and a secondary water barrier. For the roof tiles, two stainless steel screws were used to secure each one in place. On older homes, tiles are typically secured with just one

screw or sometimes by mortar alone, making them more susceptible to wind damage. Solid wood block was also used behind the soffits to further protect the home from wind and water damage.

No detail was overlooked. There’s mold-resistant drywall throughout the interior, impact-resistant and wind-abatement screening for the lanai, and an impact-resistant garage door. Entry doors to the home open outward rather than inward, to reduce the chance of wind pressure blowing in the doors. And the house has a permanent generator, a big plus because, in the event of a power outage, it can keep the air-conditioning running and prevent further damage should the home suffer from water intrusion during a future storm.

Though some of the suppliers provided their goods at wholesale costs, Minardi and Fogolini bought the house from Mercedes Homes and have a mortgage, just like any other typical home buyer. Minardi says that with all the safety features the home cost about 10 percent

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more than a stock house, but that it was well worth it. "I feel so much better when I'm in it," he says.

Bob Vila's crew documented the whole process, which was turned into fourteen episodes of his television series. The final filming took place on the day the couple took ownership of the four-bedroom, two-bath house in September 2005. "It was all so crazy," says Fogolini of the experience. "Once we finally got into the house, it's taken us until just recently to feel like we're home."

But they are well on their way to creating a comfortable, stylish dwelling, thanks to a lot of the interior features they helped pick out. The flooring used throughout the house's main living space is solid porcelain that gives the appearance of concrete or slate. The kitchen features stainless steel appliances and light wood cabinetry, while the master bath includes an open shower surrounded by glass blocks.

When it came to the color palette, Fogolini "wanted to get away from the old Florida style of flamingo pink and mint green." Instead of being stuffy or frilly, the furnishings and other decor exude warmth, from the bamboo window treatments found throughout the house to the rich Brazilian walnut flooring in the mas-

ter bedroom.

As they continue to settle into their new home, Minardi and Fogolini look back on the whole experience with fondness and gratitude. "It was a very unusual experience and a very interesting way to build a home," says Fogolini. "But I feel completely blessed that we were picked. Who knows why the sun was shining on us that day?"

"A lot of really good things have come from this," says Chapman-Henderson. She points out that Minardi and Fogolini went to Louisiana and Mississippi after Hurricane Katrina, to testify before the local governments about building codes. They also willingly open up their home to interested visitors and readily invite their neighbors over if a storm threatens the area. "They have become legitimate and very valued advocates for the cause of disaster-resistance building," says Chapman-Henderson.

"It's been nothing but a positive, life-changing experience," says Fogolini. "And I've learned that there are so many ways people can make a small change and make a big difference." 🙏

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Eighty percent of residential hurricane wind damage begins with wind breaching garage doors, so an impact-resistant garage door is a must (above).

WHAT YOU CAN DO

Learn more about the Federal Alliance for Safe Homes' "A Tale of Two Houses" and watch the film and a slideshow on the construction of Minardi and Fogolini's home at www.flash.org/programsCenter.cfm. You can also find information about Bob Vila's series on the home at www.bobvila.com/BVTV/Bob_Vila/Project-0101.html.

FLASH's Web site, www.flash.org, offers a wealth of information for people looking to protect their homes from future storms and disasters. The organization recommends a number of steps people can take to make their homes safer, everything from easy fixes to major retrofits. Here are a few ideas:

- Replace gravel/rock landscaping material with fire-treated, shredded bark to reduce storm damage.
- Trim and anchor down foliage.
- Reinforce garage doors and tracks with center supports. Approximately 80 percent of residential hurricane wind damage starts with wind entry through garage doors.
- Make sure all doors and windows are properly caulked and/or weather-stripped.
- Consider installing impact-resistant doors, windows, and skylights or install permanent impact-resistant coverings like shutters over windows and doors. When windows and doors are breached during a storm, high winds can enter your home and exert heavy pressure on your walls and roof.
- Choose exterior doors that open outward rather than inward.
- Consider a hipped roof system. Hipped roofs are more likely to stay put in a hurricane than gabled roof systems, because they slope upward from all sides of the structure.
- Install a roof deck of solid plywood, $\frac{5}{8}$ " thick, to maximize wind and wind-borne debris resistance.
- Create a secondary water barrier by installing self-adhering flashing tape or modified polymer bitumen strips over the joints in your roof deck to keep out rain in the event of roof damage or destruction.
- Install hurricane straps at every wall-to-rafter connection to reinforce the roof.
- When renovating an existing house, consider securing the wall framing to the floor via anchor bolts or connectors that tie the wall framing to the foundation. Doing so will help the walls resist wind uplift forces as well as wind shear forces that could push the walls over.
- Exterior structures like porches or screened enclosures should be anchored to the building and the ground by metal plates or straps.



"I feel so much better when I'm in it."

—Jim Minardi