

When the numbers have to work, Concrete Block adds up.



*A*ccording to architect Louis Sullivan, form follows function. Sullivan said, “the purpose of a building should be the starting point for its design where the function does not change, form does not change. The granite rocks, the ever-brooding hills, remain for ages.”



Form Follows Function

The principal function of a house is to provide protection from the elements. A home not only offers shelter, but also privacy, safety, and reasonable protection from the outside world. A home that fails to offer these essentials through adequate design cannot be termed “proper housing.” Form follows function is the principle of architectural design requiring the construction materials of homes, multi-family, and commercial buildings to primarily relate to the intended function of the home or building. And that is simply protection from everything outside, wanting to get in.

Living in Florida

There is heat, cold, wind, and rain to some degree in most of the world, but there are few places where dangerous winds, hail, lightning, and rapidly rising water threaten personal safety so intently like the State of Florida. Escaping these threats almost always includes seeking shelter in a sturdy building, and concrete is the construction material that sets one building apart from others when considering sturdiness and safety.

Building Materials Matter

Using concrete block, not only on the first floor of a home or building but on all floors, is the essential component of building safe homes and commercial buildings in Florida. Bob Gilmore has 40-plus years of experience in construction. When asked about building homes in Florida from concrete block, Gilmore, who is the CEO of RescomX Interior Finishes in St. Petersburg, Florida responded quickly, “Have you ever heard of the story of the Three Little Pigs?” No surprise, the wolf in this story is Florida’s regularly occurring severe weather.



Everyone knows the Big Bad Wolf was easily able to blow down the houses made of straw and sticks, but not the house made of bricks. The moral of “The Three Little Pigs” is that hard work and dedication pay off. In Florida, the lesson tells us our homes are more likely to survive hurricane winds, storm surge, lightning strikes, and heavy rain when built from concrete block rather than wood framing. Powerful squall lines, tropical storms, and hurricanes can gobble up little piggies if they can’t find safety in a sturdy building made of concrete block.

Financial Impact of Florida Storms

Beyond personal safety, concrete block also offers financial security. RescomX Insurance Solutions President Greg Marholin has 30-plus years of experience in insurance. He has worked with just about every national and regional property and casualty insurer, helping them solve problems across the entire insurance lifecycle. When asked about the benefits of building Florida homes out of concrete block, his answer is no fairy tale, it’s based on hard data. Marholin says “insurance is a math equation, and the

factors on the homeowner’s side of the equation equaling the best possible results are building materials that stand the test of time, including concrete block.”

As an example, insurers collect premiums and the monies are invested, operational expense is incurred, claims occur, and the actual cost of the claim to restore the home to its pre-loss condition is paid out. For every \$1.00 in premium collected, there are non-claim expenses and claim expenses, and if those numbers add up to less than a dollar plus investment income, the insurer makes a profit.

The key for the insurer is to price the insurance based on the risk of claim expenses. One data point used in this model is the “type of construction” such as frame or concrete block. If insurers use just this one data point to gauge price insurance, the results will show losses for wood-framed homes are much higher than losses for concrete block homes. Better construction materials used by choice or because of stronger building codes lower the claims cost to insurers, allowing savings to be passed on to all homeowners. Concrete block stands up to the elements, retains integrity longer, and simply keeps out all the bad things wanting to get in. Concrete block offers protection and greater financial security through lower insurance costs. Concrete block builds better.

About Block Strong

Block Strong is a partnership between Florida Concrete & Products Association, Inc. and Florida Concrete Masonry Education Council, Inc. The awareness program’s primary mission is to help consumers, construction professionals and designers understand the vital link between quality building materials and the health and safety of those people living in the homes and structures that they design and build. Block Strong also serves as an information source for aiding prospective homebuyers as they go through the various steps of the home-buying journey.

To learn more about the benefits of concrete block, visit BlockStrong.com.

