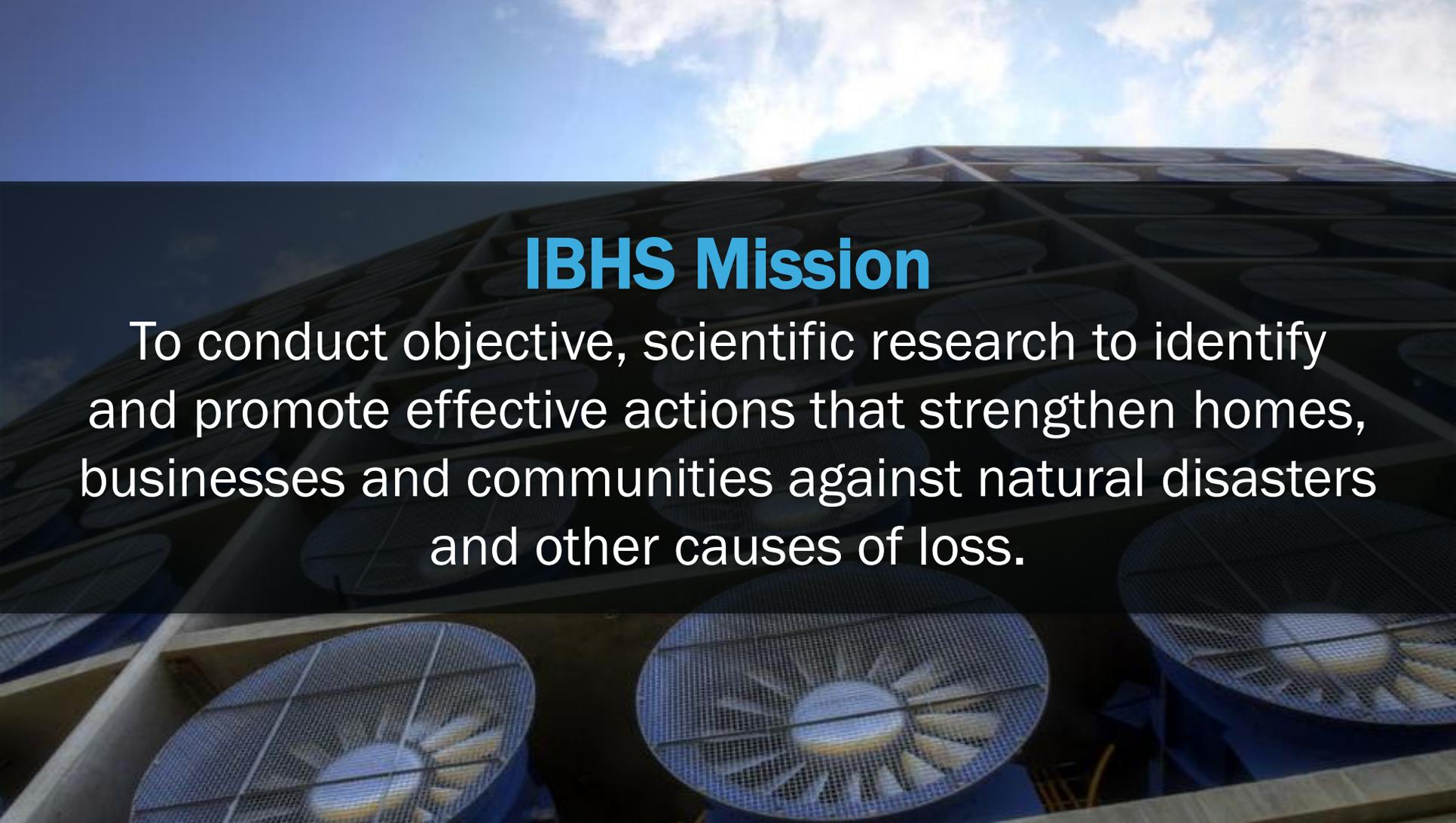




Mitigation Matters: The Drive Toward Resilience

Debra Ballen, General Counsel and SVP Public Policy



IBHS Mission

To conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses and communities against natural disasters and other causes of loss.

Focus on the Roof



FEMA



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FEMA



High Wind Demo 2012



© Insurance Institute for Business & Home Safety

2017 Atlantic Hurricane Season

- Harvey, Irma and Maria collectively affected 10 states and 5 U.S. territories \approx 8 percent of U.S. population
- \geq \$200 B in losses, \approx 30% insured
- Flood losses huge, but many uninsured
- FL building codes credited with reducing damage and disruption
- Lack of power one of biggest barriers to recovery



Close the Doors on Irma



By ED LEEFELDT MONEYWATCH August 25, 2017, 1:17 PM

Hurricane Harvey: How homeowners should prepare

1 Comments / f Share / t Tweet / Stumble / @ Email

Julie Rochman has seen her share of hurricanes. As president of the Insurance Institute for Business & Home Safety, her job includes predicting and assessing the kind of storm damage that experts fear **Hurricane Harvey** is about to inflict on Texas.

So when she advises residents and business owners in the path of the storm to be ready to evacuate, they should listen.



Hurricane Joaquin, in the Bahamas, 2015 Miami Herald File

PEOPLE

Hurricane Irma pro tip: Close your doors. ALL of them.

BY MADELEINE MARR
MMARR@MIAMIHERALD.COM
SEPTEMBER 08, 2017 12:16 PM

Facebook is really useful in times like this.

Scrolling around Friday (so not Friyay), we kept seeing advice about how to stay as safe as possible when Hurricane Irma rips through South Florida (H/T @Cata Balzano)

One really useful —and super easy — pro tip: Shut the doors.

According to the info packed website disastersafety.org, you need to close all the doors in your house. We're talking bathrooms, closets, laundry rooms. Every one of them, inside and out. The Insurance Institute for Business & Home Safety — which conducts studies in order to help consumers strengthen their homes and businesses against natural disasters and other

TIME

WEATHER

What You Need to Know About Boarding Up Your Windows Before a Hurricane

Abigail Abrams
Sep 07, 2017



People in the southeastern United States are preparing for **Hurricane Irma** this week as it barrels toward the coast, and part of that involves getting their homes ready for the storm.

One of the most important steps you can take to protect yourself in a hurricane is to secure and board up your windows. There are typically three ways to protect windows, according to Julie Rochman, president and CEO of the **Insurance Institute for Business & Home Safety (IBHS)**.



October 2017 California Wildfires

- 43 fatalities, \geq \$10 B in insured property losses, \approx 5,000 homes destroyed = worst in U.S. history
- High winds caused ember spread to urban areas = widespread destruction of neighborhoods
- State housing crisis complicates recovery for homes, businesses and communities



Tubbs Fire — Coffey Park



©Insurance Institute for Business & Home Safety

<http://calfire-forestry.maps.arcgis.com/apps/PublicInformation>



FORTIFIED: Implementing Resilient Design



FORTIFIED is a suite of systematic, inspection-based resilience programs developed by IBHS

FORTIFIED Home Levels



Hurricane



High Wind/High Wind & Hail

Roof and Attic Vent System

Roof System*

*Class 3 or 4 Impact Rating for HWH

Openings, Gables
and Attached Structures

Gables, Porches, Carports
and Chimneys

Structure (Continuous Load
Path) and Chimney

Garage Doors and
Structure (CLP)

Location and Design Wind Speed are key determining factors in deciding which standard(s) apply.

FORTIFIED Commercial Levels



Roof

Roof

Building envelope, and electrical connections for backup power

Building envelope, and optional electrical connections for backup power

Key structural systems – load paths; provide on-site backup power for critical utilities

Key structural systems – load paths; provide on-site backup power for critical utilities

DisasterSafety.org/fortified/commercial

FORTIFIED Homeowner

“

You're paying an extra percentage to protect your software, your computer, your car ... why not do it with your home?

Maureen F.



Political Challenges

- Political gridlock (especially in Congress) prevents even consensus legislation from advancing
- Budget rules and short-term outlooks prevent spending \$ today to save \$\$\$\$ in the future and value post-disaster aid over pre-disaster mitigation
- Pre- and post-disaster aid processes are inefficient
- It is politically easier to suppress insurance rates than reduce property risk
- Home builders and realtors are more directly politically engaged than insurers and mitigation allies

Moving Forward

- Leaders can galvanize public attitudes toward property risk
- Clear, consistent messages needed for public education
- We must understand benefits/risks of new technologies
- Relationship between natural and built environment influences risk
- Focus on “no regrets” strategies for mitigation and insurance



Thank You

Please visit DisasterSafety.org
Contact IBHS at info@ibhs.org