“Building Resiliency”
Debra Ballen
General Counsel
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.”
The Building Performance Chain

Where you build
How you build
How well you maintain & repair

Retrofitting

Locations & Risks
Design
Construction & Installation
Maintenance & Repair

Building Code Enforcement

We cover it all.
Adaptation/Mitigation

Sustainability/Resilience

Lower Environmental Impacts/
Lower Impacts of the Environment
Environmental Benefits

✓ Less waste in landfills
✓ $\text{CO}_2$ and other greenhouse gas effects of fire
✓ Wildfire $\rightarrow$ landslides $\rightarrow$ loss of vegetation
✓ Consistent with natural floodplains
✓ Carbon footprint of community reconstruction
Community Benefits

- Keeping communities intact
- Protecting vulnerable populations
- Maintaining the health care system
- Preserving jobs
- Saving post-disaster dollars
High Wind Commercial Construction Test

Full-scale, strip mall-type structures

Test was designed to demonstrate that building performance can be significantly improved in several key areas with relatively modest increases in costs.
Creating Fire Adapted Communities

Traditional Neighborhood
Post- 2007 Wildfire
San Diego County, Calif.

Wildfire-adaptive Community
Post- 2007 Wildfire
San Diego County, Calif.
Pre-Hurricane Ike, Bolivar TX
Fortified for Safer Living® Homes
Post-Hurricane Ike, Bolivar TX
Fortified for Safer Living® Homes
IBHS Voluntary, Superior Construction Standards

Programs of the Insurance Institute for Business & Home Safety
Pilot Project—Gulf Coast

- Expansion Opportunities
- Need to Identify and Enact Incentives
Safe Building Code Incentive Act
Federal Incentives for Strong State Codes
Executive Order 13653

• Remove/reform barriers to investment
• Reform programs that increase vulnerability
• Support more climate resilient investments
• Create data, information, and decision support tools
• Create Council on Climate Preparedness & Resilience
DisasterSafety.org – Your Go-To Resource for Reducing Losses

Where building safety research leads to real-world solutions.

IBHS Wildfire Postcard
Postcard offers wildfire preparedness checklists for maintaining and retrofitting your home.