

"Building Resiliency" Debra Ballen General Counsel



Insurance Institute for Business & Home Safety

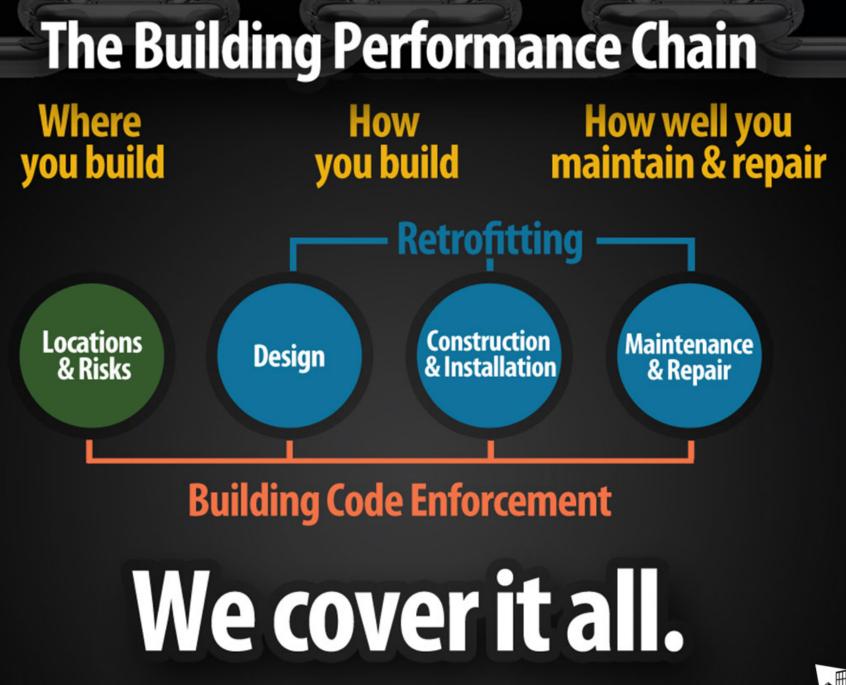




IBHS Mission:

"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."





















GOING BUILDING

Adaptation/Mitigation

Sustainability/Resilience

Lower Environmental Impacts/ Lower Impacts of the Environment

Environmental Benefits

- Less waste in landfills
- CO2 and other greenhouse gas effects of fire
- $\checkmark Wildfire \rightarrow landslides \rightarrow loss of vegetation$
- 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.



Rating the States Atlantic and Gulf Coast States

NC 81 SC 84 AL GA MS 18 66 4 TX LA 18 73 FL 95 © Insurance Institute for Business & Home Safety

ME 64

> MA 87

- RI 78

49

NJ 93

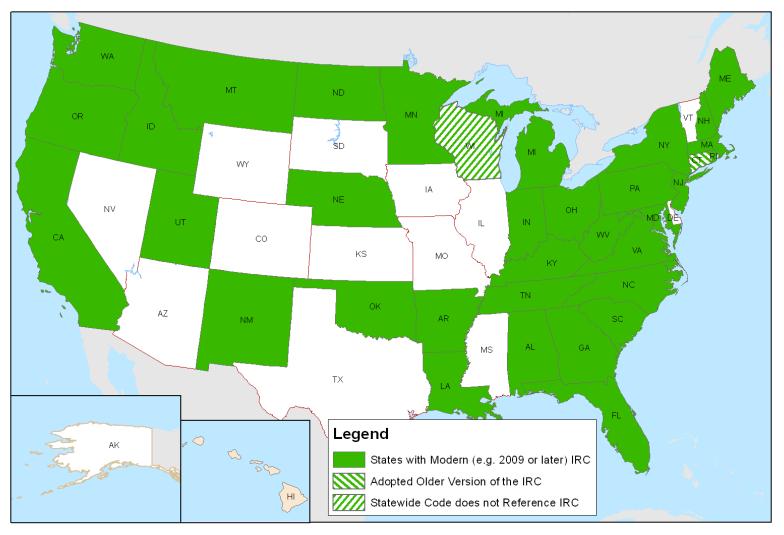
DE 17 81

NY 60

MD 73

VA 95

States that Have Adopted a Modern International Residential Code



Creating Fire Adapted Communities

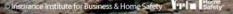
Traditional Neighborhood Post- 2007 Wildfire San Diego County, Calif. Wildfire-adaptive Community Post- 2007 Wildfire San Diego County, Calif.



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





IBHS Wildfire Postcard

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