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
2017 Atlantic Hurricane Season

- Harvey, Irma and Maria collectively affected 10 states and 5 U.S. territories ≈ 8 percent of U.S. population
- ≥ $200 B in losses, ≈ 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
Hurricane Harvey: How homeowners should prepare

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

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

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 (IIHS).
October 2017 California Wildfires

- 43 fatalities, ≥ $10 B in insured property losses, ≈ 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
FORTIFIED is a suite of systematic, inspection-based resilience programs developed by IBHS.
# FORTIFIED Home Levels

<table>
<thead>
<tr>
<th>Hurricane</th>
<th>High Wind/High Wind &amp; Hail</th>
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<tbody>
<tr>
<td><strong>Roof and Attic Vent System</strong></td>
<td><strong>Roof System</strong>&lt;sup&gt;*&lt;/sup&gt;</td>
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<tr>
<td><em>Class 3 or 4 Impact Rating for HWH</em></td>
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<tr>
<td><strong>Openings, Gables</strong></td>
<td><strong>Gables, Porches, Carports</strong></td>
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<tr>
<td><strong>and Attached Structures</strong></td>
<td><strong>and Chimneys</strong></td>
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<tr>
<td><strong>Structure (Continuous Load Path) and Chimney</strong></td>
<td><strong>Garage Doors and Structure (CLP)</strong></td>
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Location and Design Wind Speed are key determining factors in deciding which standard(s) apply.
FORTIFIED Commercial Levels

Hurricane

Roof

Building envelope, and electrical connections for backup power

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

High Wind & Hail

Roof

Building envelope, and optional electrical connections for backup power

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

DisasterSafety.org/fortified/commercial
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