

# Pre-Disaster Mitigation Workstream

## *NAIC Climate and Resiliency Task Force*

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- 1998 – Volunteer committee of emergency managers, insurers, meteorologists, risk communicators, and organizations dedicated to strengthening homes and safeguarding families
- Today – Nonprofit coalition of more than 100 academic, corporate, nonprofit, and government partners



\* Legacy Partner

# Buyer's Guide to Resilient Homes



Welcome to Resilient Homebuying

- > Is the Home You're Buying Resilient?
- > The Home Selection Process
- > Maintaining Your Home

Stay Resilient Out There

Basic Resilience Checklist

Disaster-Specific Checklists

Recommended Retrofits by Disaster

Glossary

Resources

## How to Ensure Your New Home Will Withstand Natural Disasters

How would you feel if a natural disaster destroyed your new home, but your neighbor's home survived? Would you wonder what made the difference? Would you think it was just bad luck?

At the Federal Alliance for Safe Homes (FLASH), we call this the "Tale of Two Homes," and we have seen it unfold countless times. Earthquakes, floods, hurricanes, tornadoes, or wildfires strike communities, and many homes resist the shaking, wind, water, or fire. The families inside these homes are resilient. They bounce back swiftly and get on with their lives. Yet other homes are damaged and destroyed. Those families endure an expensive, long road to recovery. Some never make it back to "normal."

The most important lesson from this story is that no matter how it turns out, it's not just about luck. When homes survive disasters, it is almost always because someone made responsible decisions about how and where to build. They likely followed a modern building code, and inspectors verified that things were done the right way. But how do you, the buyer, find the right home?

*The Buyer's Guide to Resilient Homes has the information you need to identify homes that will still be standing after the disaster.*

The guide will take you beyond aesthetics like curb appeal and stainless steel appliances to focus on the risks where you live and how your home should perform when tested by nature. You will learn how to identify inspectors or realtors who can help you determine a home's safety potential. You will discover features and upgrades that make it safer and stronger. We'll even help you understand how insurance provides financial security so you have the resources to recover.




# Buyer's Guide to Resilient Homes

**FOR WILDFIRES**

Review these considerations



- Is the home subject to building codes or land use ordinances that include wildfire safety measures?
- Is the home located in or near a forest or an area with dense vegetation?
- Has the home experienced wildfires in the past?



**FOR EARTHQUAKES**

Review these considerations

- Is the home in an earthquake-prone region?
- Was the home built using a current model building code?
- Is the home in tsunami inundation, hazard, or evacuation zones?



**FOR TORNADOES**

Review these considerations

- Is the home in an area that frequently experiences tornadoes?
- Does the home have a safe room or storm shelter conforming to FEMA P-320 or P-361, or ICC 500?
- Are the home's windows, doors, and garage doors rated for design pressure or impact?

**FOR HURRICANES**

Review these considerations

- Is the home in an area that has experienced or is predicted to experience hurricanes?
- Is the home located in a storm surge evacuation zone?
- Does the home have hurricane protection like shutters?



**FOR FLOODS**

Review these considerations

- Has your potential home or neighborhood ever flooded?
- Is the home in a FEMA-designated flood zone?
- If flood potential exists, is the home elevated?



# Buyer's Guide to Resilient Homes

Will the Home You're Buying Survive the Next Disaster?

Get the Buyer's Guide to Resilient Homes

> VISIT THE WEBSITE  
> DOWNLOAD THE GUIDE

[www.buyersguidetoresilienthomes.org](http://www.buyersguidetoresilienthomes.org)

Buyer's Guide to Resilient Homes  
How to Strengthen Your Home Against Natural Disasters  
FLASH

Will your DREAM home withstand disasters common in your area?

FLASH

Weather any storm

## **The Federal Alliance For Safe Homes (FLASH) Launches First-ever Homebuyers Guide Centering Resilience Against Climate Change And Natural Disasters**

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**The groundbreaking, free Buyer's Guide to Resilient Homes is available for download at: <https://buyersguidetoresilienthomes.org/>**

NEW YORK, Sept. 28, 2021 /PRNewswire/ -- The Federal Alliance for Safe Homes (FLASH), the country's leading consumer advocate for strengthening homes and safeguarding families from disasters, has launched the [Buyer's Guide to Resilient Homes](#), a first-of-its-kind resource educating homeowners, homebuyers, and renters about home resilience against natural disasters.

Informed by years of research, the Buyer's Guide to Resilient Homes empowers consumers to make informed decisions about safeguarding their homes, demystifying complicated homebuying issues, and providing a wide audience of prospective or new homeowners, renters, contractors, and realtors with comprehensive insights and recommendations to protect homes against potential disaster. Accompanying the guide is the [Inspect to Protect](#) tool, allowing individuals to research the strength of the building code of their prospective or current property.

# Buyer's Guide to Resilient Homes



Hurricanes, tornadoes and wildfires – oh my!

It's hard to deny that recent weather patterns in North America have posed some major challenges to homes and communities. In response, the new [free Buyer's Guide to Resilient Homes](#) provides a framework for homebuyers, homeowners, and even renters to see how they can protect their homes against these types of perils.

This free comprehensive guide offers resilience and disaster-preparedness checklists for people to include in their home search process, questions you can ask your realtor, **things** you can do to your current home to make it disaster-resilient, etc.



# Buyer's Guide to Resilient Homes

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- Next Steps
  - 90-day promotional period
  - Realtor ideation
  - New partner recruitment
- NAIC Member Opportunity
  - Co-branding/linking
  - Targeted promotion
  - Outreach







# National Disaster Resilience Conference

*The People, Professionals, and Passion of our Movement*

**December 1 - 3, 2021**

- Theme reflects the breadth of the talent, expertise, and dedication that come together to make resilience happen.
- Keynote presentations, panels, and spotlight topics will showcase breakthrough ideas and the latest innovation
- [www.NationalDisasterResilienceConference.org](http://www.NationalDisasterResilienceConference.org)



# Questions

