

Earth, Wind, and Fire: Resilient Building for Extreme Weather

Friday, May 16th | 12:45 PM



SURVIVABLE AND INSURABLE CITIES

Manuela Ekowo

Insurance Institute for Business & Home Safety

My Family Home







RESILIENT CITIES

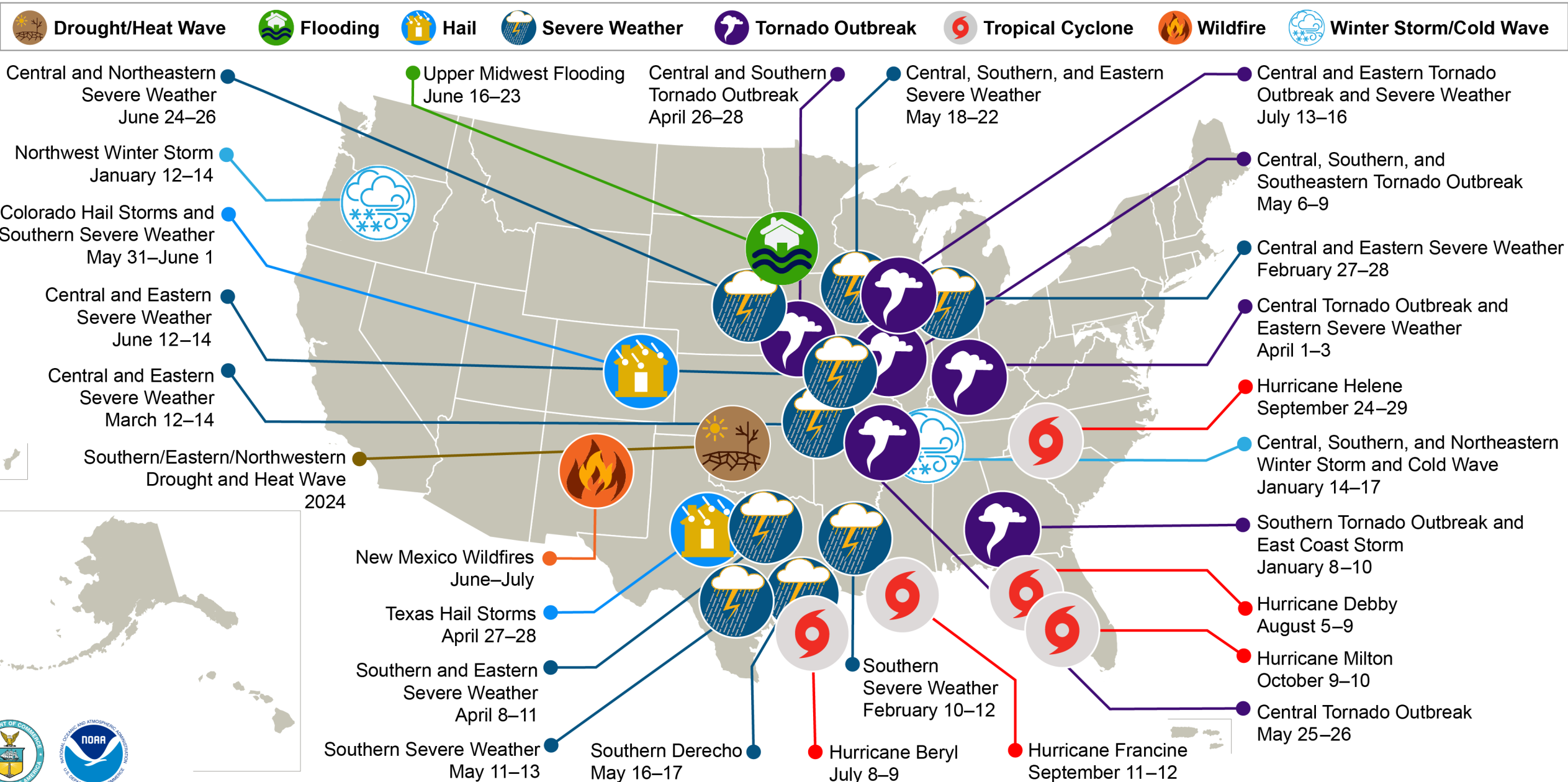
I. The Risk

II. The Benefits

III. The Solutions

IV. Discussion

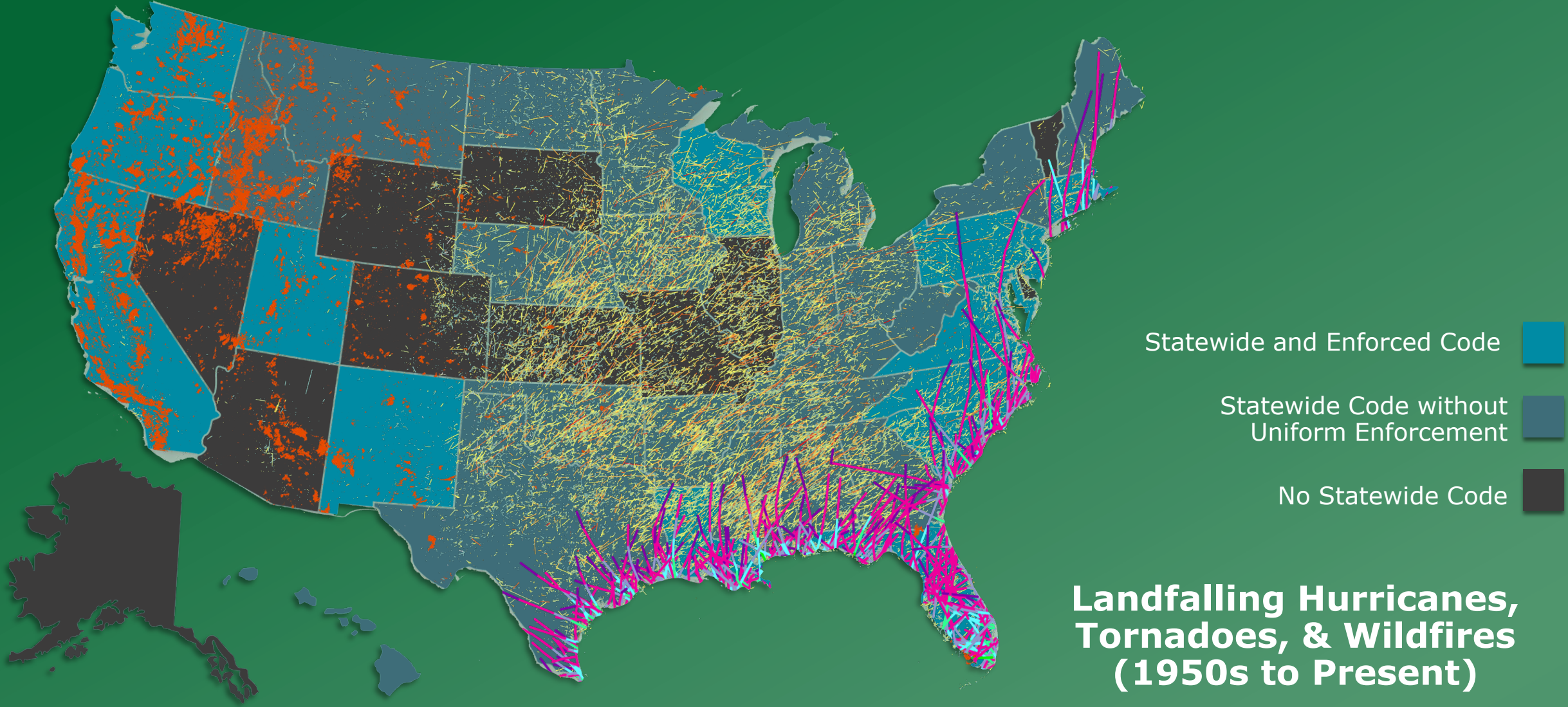
U.S. 2024 Billion-Dollar Weather and Climate Disasters



*This map denotes the approximate location for each of the **27 separate billion-dollar weather and climate disasters** that impacted the United States in 2024.*

Statewide Building Codes

ACROSS THE CONTINENTAL UNITED STATES





**When was the last time
Clearwater, FL was impacted
by a billion-dollar disaster?**



What International Building Code (IBC) is your state on?

Resilient investments

=

**retained jobs,
production, and
income**

The Preparedness Payoff: The Economic Benefits of Investing in Climate Resilience

2024 Climate Resiliency Report
Produced in partnership by the U.S. Chamber of Commerce,
Allstate, and the U.S. Chamber of Commerce Foundation



U.S. Chamber of Commerce



Allstate.



U.S. Chamber of Commerce
Foundation



Name another benefit resilient buildings provide for your community.



SIGNED. SEALED. DELIVERED.



Three Levels of Protection



Keep the roof on and the water out.
Reduce damage amplifiers:
Strengthen gable walls and porches.
Strengthen garage doors.
Protect openings against debris impact.



Keep the roof on and the water out.
Enhanced by a sealed roof deck and a high performing wind rated roof cover.

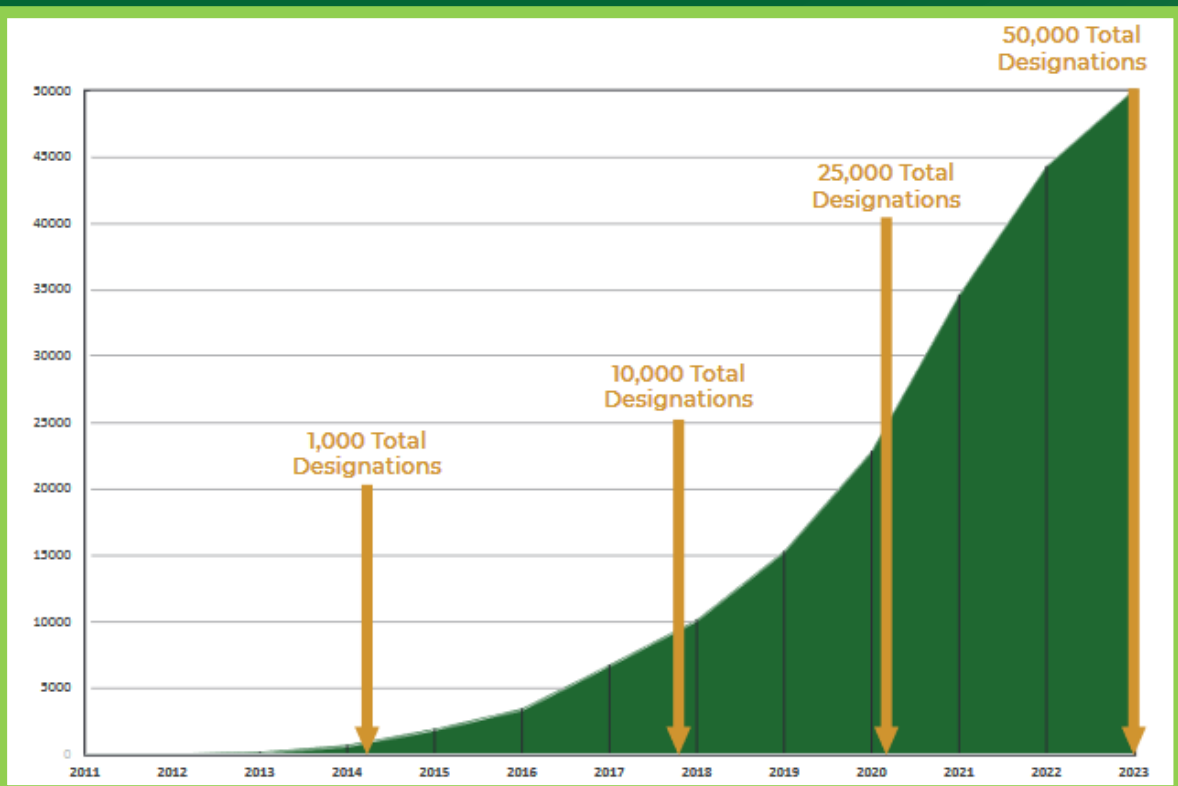


Keep the roof on and the water out
Reduce damage amplifiers
Keep the entire building intact with a continuous load path and protect against debris impact.

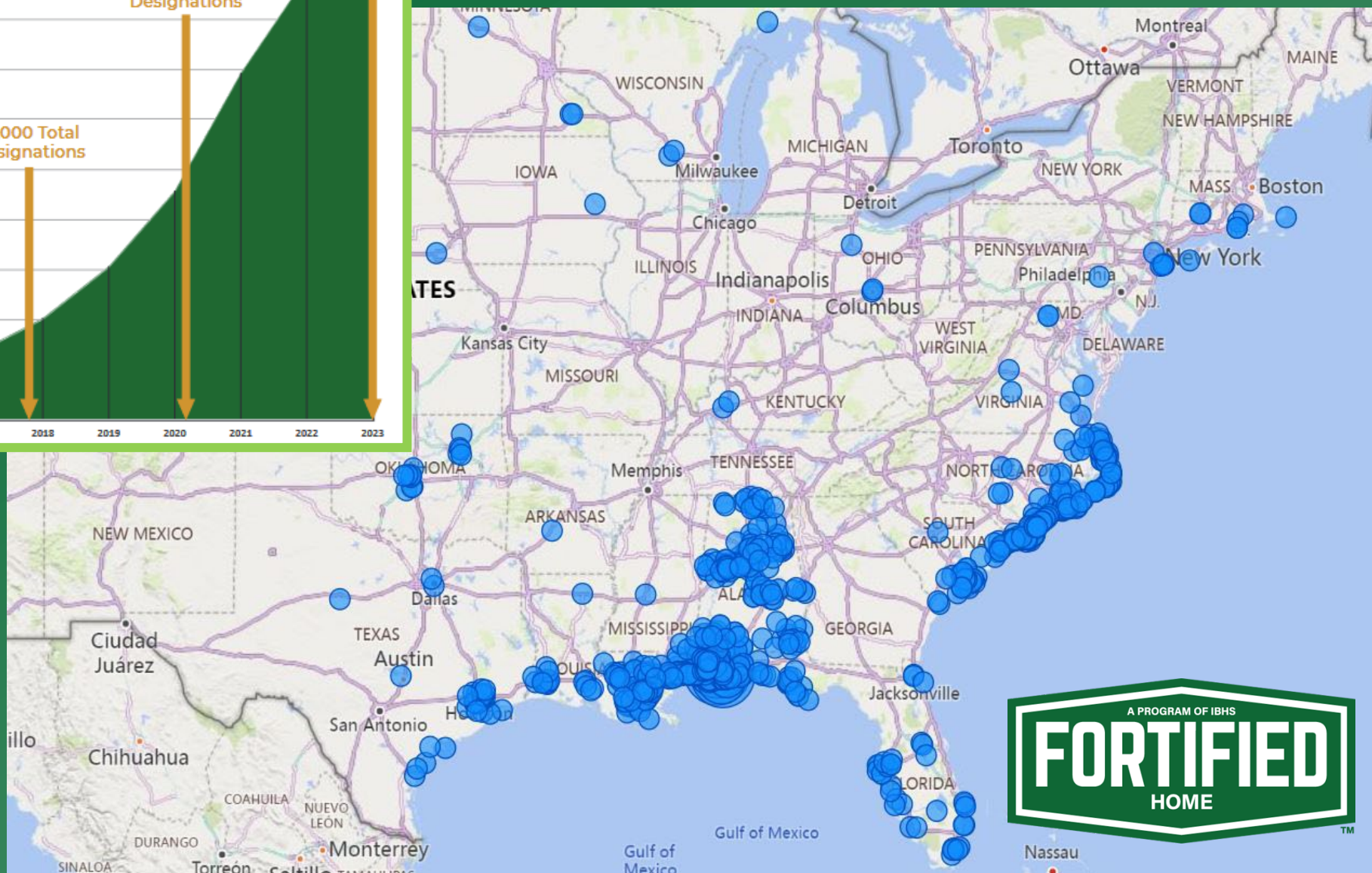


Three FORTIFIED Programs





FORTIFIED Growth Across the Country



**More than 77,000
designations nationwide**

Growing by more than 1500 per month

Designations issued to buildings in 32 states

Magnolia Speech School
Madison, Wisconsin
Designation: FORTIFIED Commercial Hurricane Silver
Designation Year: 2023





**How many tiers/levels does
the FORTIFIED program
offer?**

FORTIFIED Performs Against Hurricanes

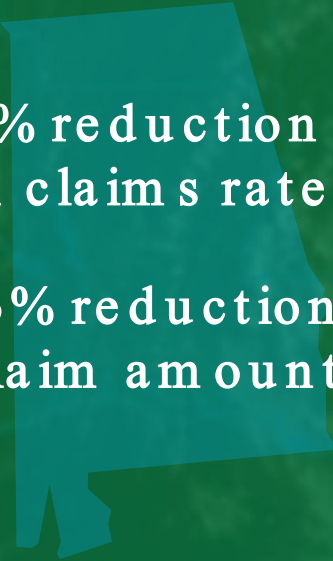
SALLY



7% reduction
in claims rate



13% reduction in
claim amount



ALABAMA

MATTHEW , FLORENCE, DORIAN, ISAIAS



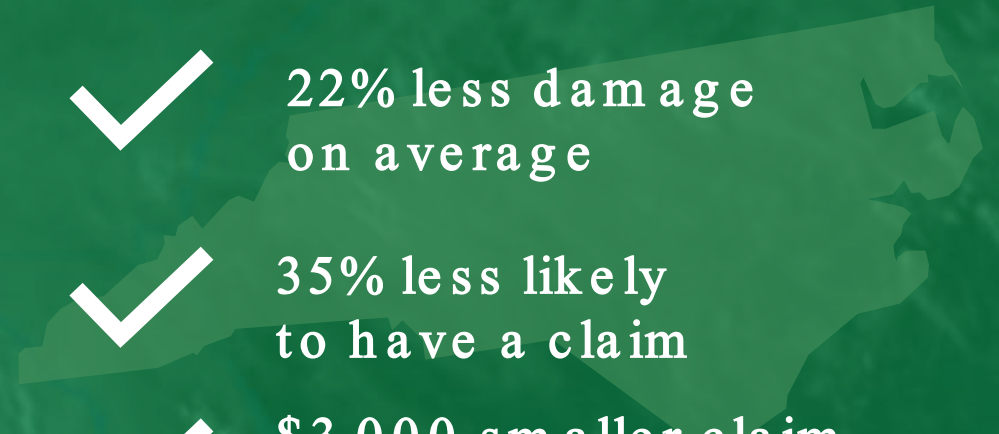
22% less damage
on average



35% less likely
to have a claim



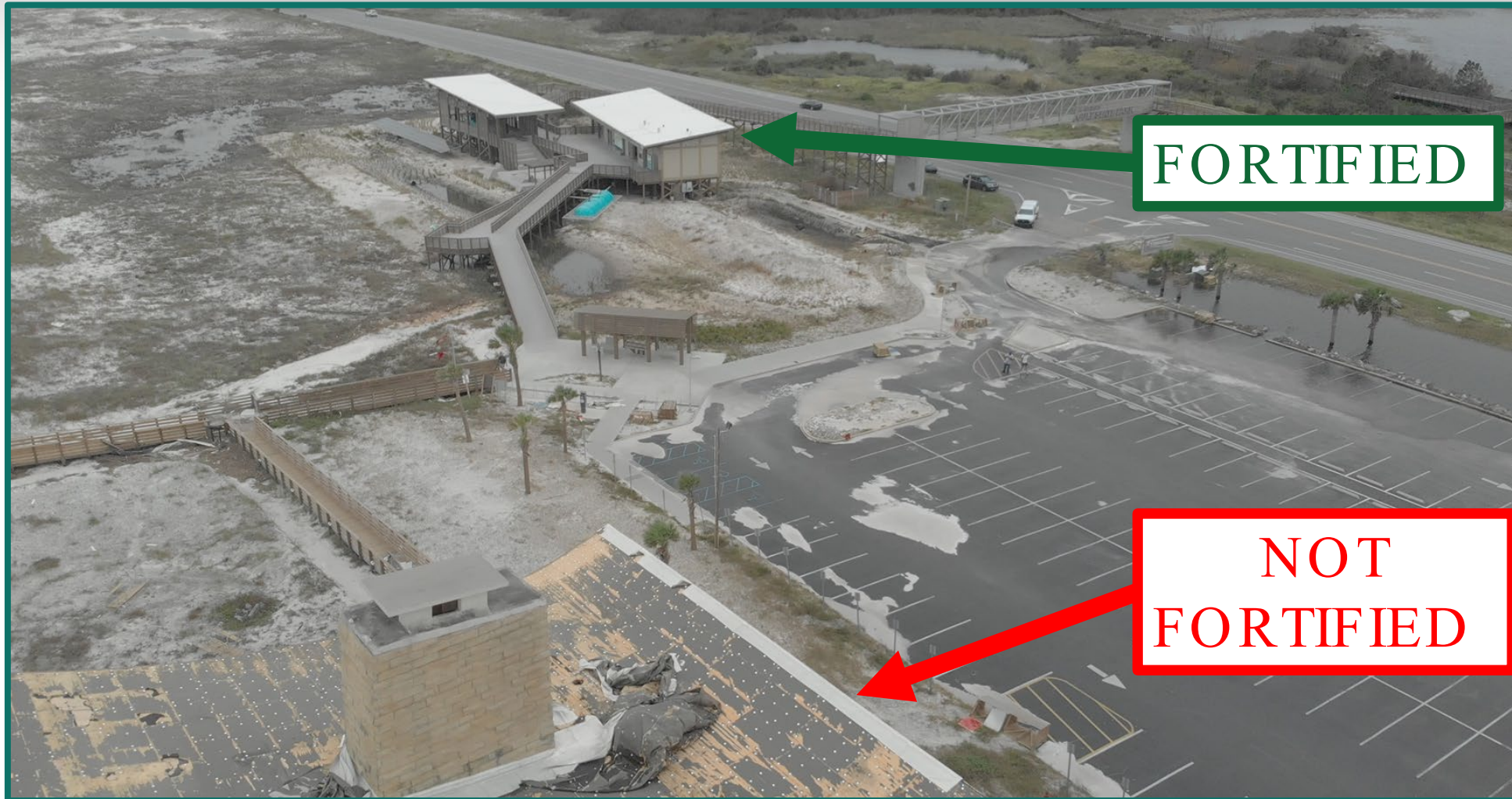
\$3,000 smaller claim
on average



NORTH CAROLINA

FORTIFIED Works

STANDING UP TO Hurricane SALLY



Estimated FORTIFIED Costs



when re-roofing

\$1,000 - \$3,000
plus evaluation costs



for new construction

0% - 3% of house hard costs
plus evaluation costs

FORTIFIED FUNDING



Office of the Governor
Kelly Ayotte



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Press Release

For Immediate Release

Date: February 27, 2025

Contact

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Governor Ayotte Signs Housing Finance Bill into Law

CONCORD, N.H. – Today, Governor Kelly Ayotte signed into law Senate Bill 4, creating a commercial property-assigned clean energy and resiliency (C-PACER) program in New Hampshire.

INSURABLE BUILDINGS



**LOUISIANA
DEPARTMENT OF
INSURANCE**



MISSISSIPPI
INSURANCE DEPARTMENT



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Insurance and Safety Fire**
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THUNDERSTORM READY



WILDFIRE READY



WINTER WEATHER READY

IBHS Designation Programs



