Devastating Storms May Spur Action on Disaster Preparation

By Christopher Flavelle

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Severe weather disrupts lives, displaces families, and drives financial loss. IBHS delivers top-tier science and translates it into action so we can prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry, and support thriving communities.

These three imperatives define the focus of the Institute.
Solve with Research

Initial Performance

Aging Effects

Repair vs. Replacement
Inside the Risks We Study: Wind
Rain
Hail

Hard Bounce Impact
WHAT WE KNOW

New, Proven Findings from IBHS on Wildfire

- 5’ noncombustible zone is appropriate, effective
- Reducing home vulnerabilities
  - Landscaping and 0-100’ considerations
  - Smaller intake screens
  - 6” vertical noncombustible zone
  - Tempered glass
  - Decking
- Proven affordability with Headwaters Economics
Peak Gusts

Hurricane Michael
Progression of Damage

- Roof cover, soffits, facia
- Wall cover
- Roof sheathing, roof structure
- Total collapse

Wind speed
WHAT WE KNOW

Post Hurricane Damage Assessments

• More about the vulnerabilities of homes against wind
• Sealed roof decks limit water intrusion damage
• Newer roofs did better
• Homes built to newer codes did better
• Low slope roofs are vulnerable; installation is key
• Garage doors are "damage amplifiers"
• Homeowners need help understanding their options
Prevent Avoidable Damage

• Building codes + FORTIFIED to strengthen homes and businesses

• Educate public and policymakers to prevent avoidable suffering

• Inform insurance industry to help reduce and manage risk

• Overall goal = thriving communities = a resilient nation
A Word About Building Codes

- Minimum life safety standards
- Not meant to ensure you have a home to go back to after the storm passes
- Landmark IBHS Report Rating the States is an excellent resource on code environment in coastal states
Voluntary beyond-code building standards

Begins with the roof

- 2x stronger roof-to-framing attachments
- A sealed roof deck

Three progressive levels

10,000+
Community Resilience

- Businesses
- Homeowners
- Public Services & Leadership
- Infrastructure
It’s Time to Double Down on Resilience