



*A Snapshot of the Disaster Safety
Movement ... Policy-wise &
Otherwise*

**President's Forum on Meeting
Coastal Challenges
June 16, 2008**



- *Mission – To promote life safety, property protection and economic well-being by strengthening homes and safeguarding families from disaster.*



- **More than 100 - Academic, Community, Leadership, National, State & Regional**
 - Academic & Scientific Leaders (William Gray, Ernst Kiesling, Max Mayfield)
 - Public Sector Leaders (Governors & Insurance Commissioners)
 - Corporate Leaders (Georgia Pacific, Home Depot, Skye Tech, RenaissanceRe, Simpson Strong-Tie, State Farm, Walt Disney World, USAA & WeatherPredict Consulting)
 - Government Agency Leaders (FEMA, NOAA/National Weather Service)
 - Nonprofit Leaders (Actuarial Foundation, American Red Cross, International Code Council, Salvation Army)



I. Consumer Awareness

- Multi-media Campaigns
 - Television PSA's
 - Web – www.flash.org
 - Animated video library
 - National, Toll-free Consumer Hotline
 - Print publications
- Outreach Programs

II. Professional Education & Training

- Code-plus construction techniques



CNN Live --- May 29, 2008

“... And now, from one of our favorite organizations, the Federal Alliance for Safe Homes – FLASH.org ...”

Senior Financial Correspondent, Gerri Willis

What's the Story?



Cave painting, Lascaux, France, 15,000 to 10,000 B.C.

➤ **Disaster Safety --- a movement that fosters a built environment that is sufficiently strong to meet natural disaster threats**

I. Consumer Awareness

- **Informed consumers create demand for safer, better-built homes**

II. Education

- **Professional training**
 - **Helps overcome change adverse attitudes & engages key stakeholders**
 - **Architecture**
 - **Construction**
 - **Design**
 - **Engineering**

- **Path to a built environment that is sufficiently strong to meet natural disaster threats**

III. Research/Innovation

- **Essential to leverage new knowledge**

IV. Building Codes

- **New Construction, Rehabilitated Construction & Restored Construction**

V. Mitigation Public Policy

- **Addresses Existing Structures (Pre-code)**
- **Success stories emerging**

VI. Incentives (Financial, Real Estate, Tax)



I. Disaster Safety Past,

- **Optimism, Challenges & Validation**

II. ... Present

- **Growth & Convergence of the Disaster Safety Movement**

III. & Future

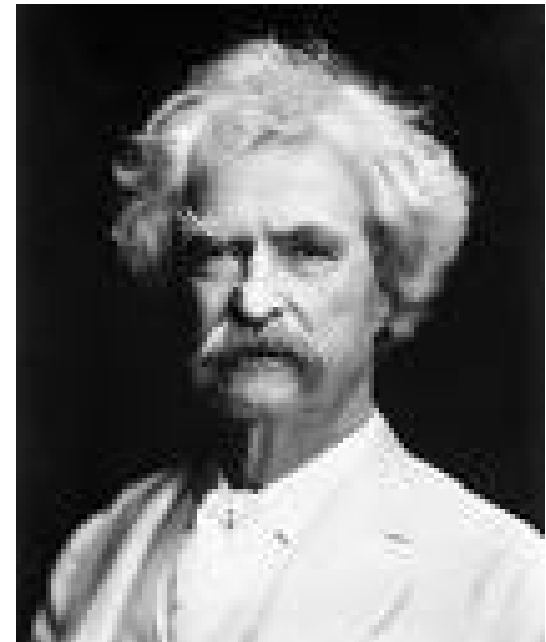
- **Unlimited Opportunities to Strengthen Homes & Safeguard Families**



Disaster Safety Past ... Optimism?

“Everybody talks about the weather, but nobody does anything about it.”

- Mark Twain





I. Disaster Safety Past ... Challenges

- Awareness Barriers
 - Myths (Top Three)
- Building Code Dialogue (Ongoing)
- Availability, Cost & Quality of Product
 - Mobile Homes
 - Window Film

– Greatest Perception Hurdle

- Stronger Codes & Mitigation are too expensive and too complicated, or
- Unnecessary - Wisconsin Dell's



I. Past ...Validation

- **Newer Code Homes Fared MUCH Better in 2004 & 2005**
- **Consumer Awareness on the Rise via:**
 - **Grassroots Success Stories**
 - **News Coverage**
 - **National Television Shows**
 - **Bob Vila, Home & Garden Television & PBS**
- **Research Findings**
 - **Cost/Benefit Study on Codes & Mitigation**



❑ Up to Four to One return on investment for mitigation
(National Institute of Building Sciences, *Natural Hazard Mitigation Saves: An Independent Study to Assess the Future Savings from Mitigation Activities, December 2005*)

❑ Ten Year Snapshot of FEMA Mitigation Grants/Projects

Findings:

- Reduced human losses (death, injuries and homelessness)
- Reduced direct property damage
- Reduced direct business interruption loss
- Reduced indirect business losses
- Reduced non-market damage
- Reduced cost of emergency response
- <http://www.nibs.org/MMC/mmcactiv5.html>

Key Florida Risk Metrics (Single family homes only)

Scenario	Avg Annual Loss	10 yr loss	100 yr loss	1,000 yr loss
Current Bldg Stock	5.5	13	63	150
What if: 1974	6.7	16	74	180
What if: 2008	1.5	3	22	74
What if: Fortified Home	1.0	2	14	53

* Ground-up economic losses, in \$ billions



- ❑ **Building Code Success Formula**
 - Statewide adoption of national, model codes
 - Prohibition of negative, local amendments that weaken impact
 - Enforcement provisions & funding essential
- ❑ **Bottom line**
 - No state is without need of a model code
 - Building codes represent the baseline or minimum legal building standards



II. Present ...

- **Public Policy Starting to Evolve**
 - Louisiana Building Code Adoption
 - Model Code Adoption Slowly Increasing
 - My Safe Florida Home Initiative
 - South Carolina Safe Home Mitigation Program
- **Issue Convergence & Integration**
 - Energy, Environment & Green
 - “Coastal Disaster Insurance in the Era of Global Warming ... the Case for Relying on the Private Market” --- Georgetown Environmental Law & Policy Institute



III. The Future --- Stronger Homes Realized

- Widespread consumer demand for safer, better built homes & market that supports same;
- Public policymakers and policies that reinforce sound building practices through adoption of national, model codes; creation of mitigation opportunities for existing homes (with special focus on affordable housing sector); resist short-term efforts to weaken standards; and,
- Growing support, including that from non-traditional partners from the energy, green & sustainability movements.

StormStruck

a tale of two homes



© Disney

1. Know your Risk
2. Understand your Options
3. Take Action

What's the Story?



Cave painting, Lascaux, France, 15,000 to 10,000 B.C.

“This is my house in the hurricane and I am fixing it.”

4 year old survivor of Katrina

