

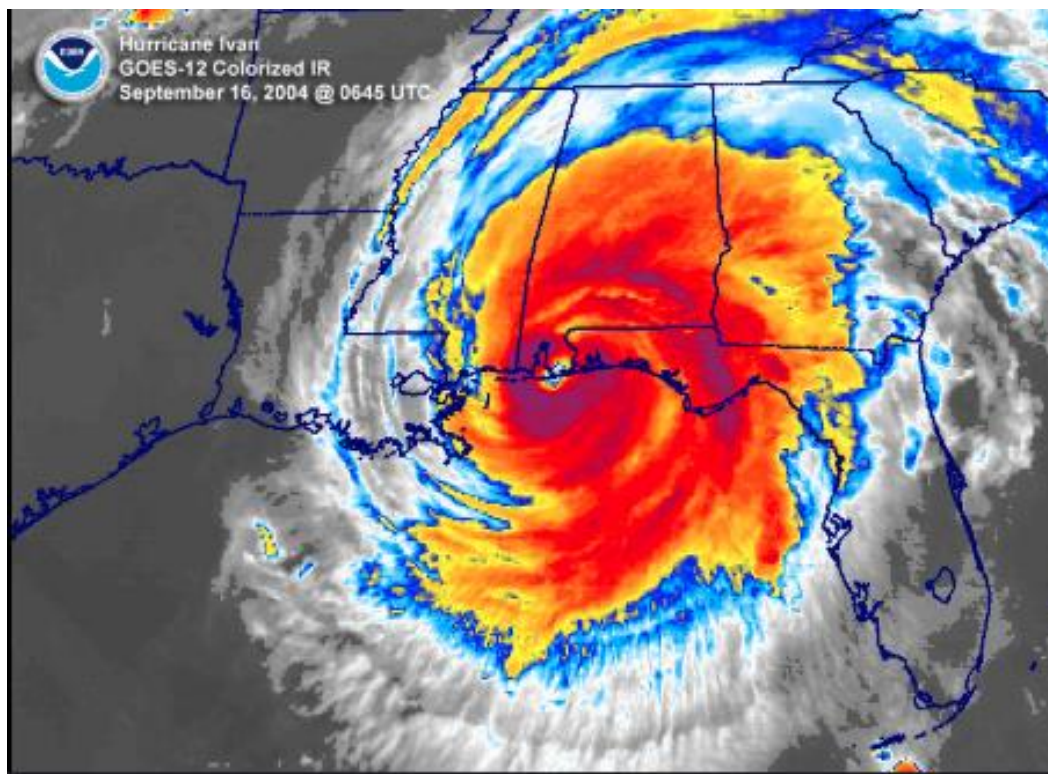


SMART HOME

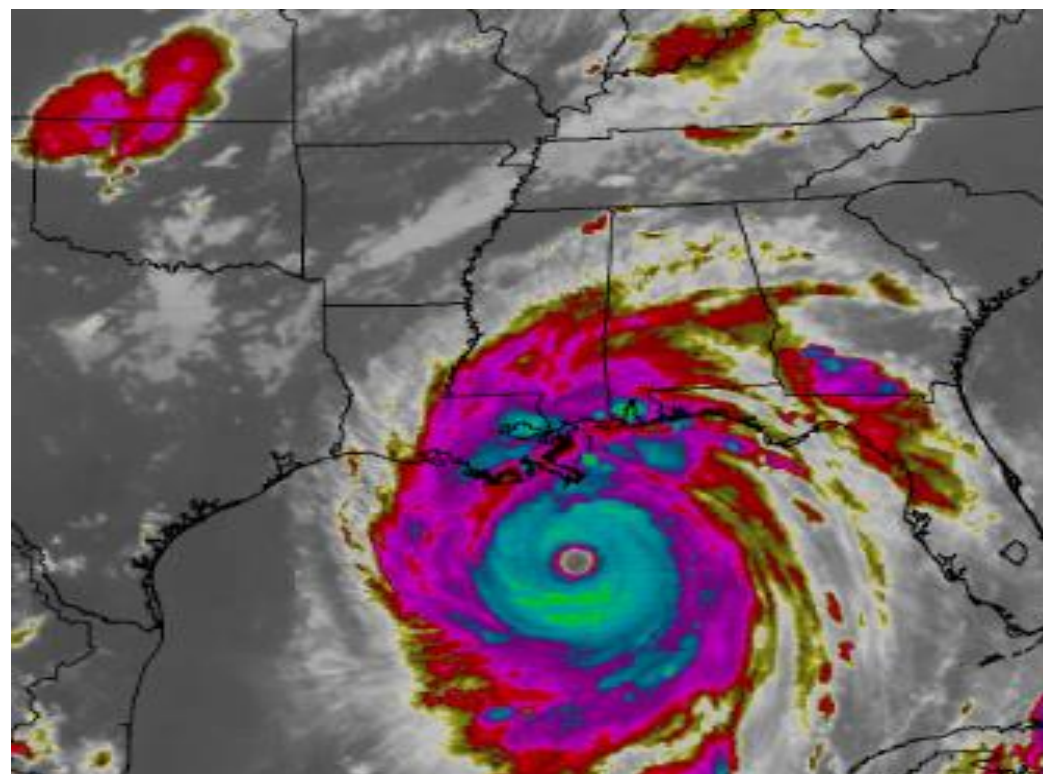


AMERICA





Hurricane Ivan
September 2, 2004



Hurricane Katrina
August 29, 2005

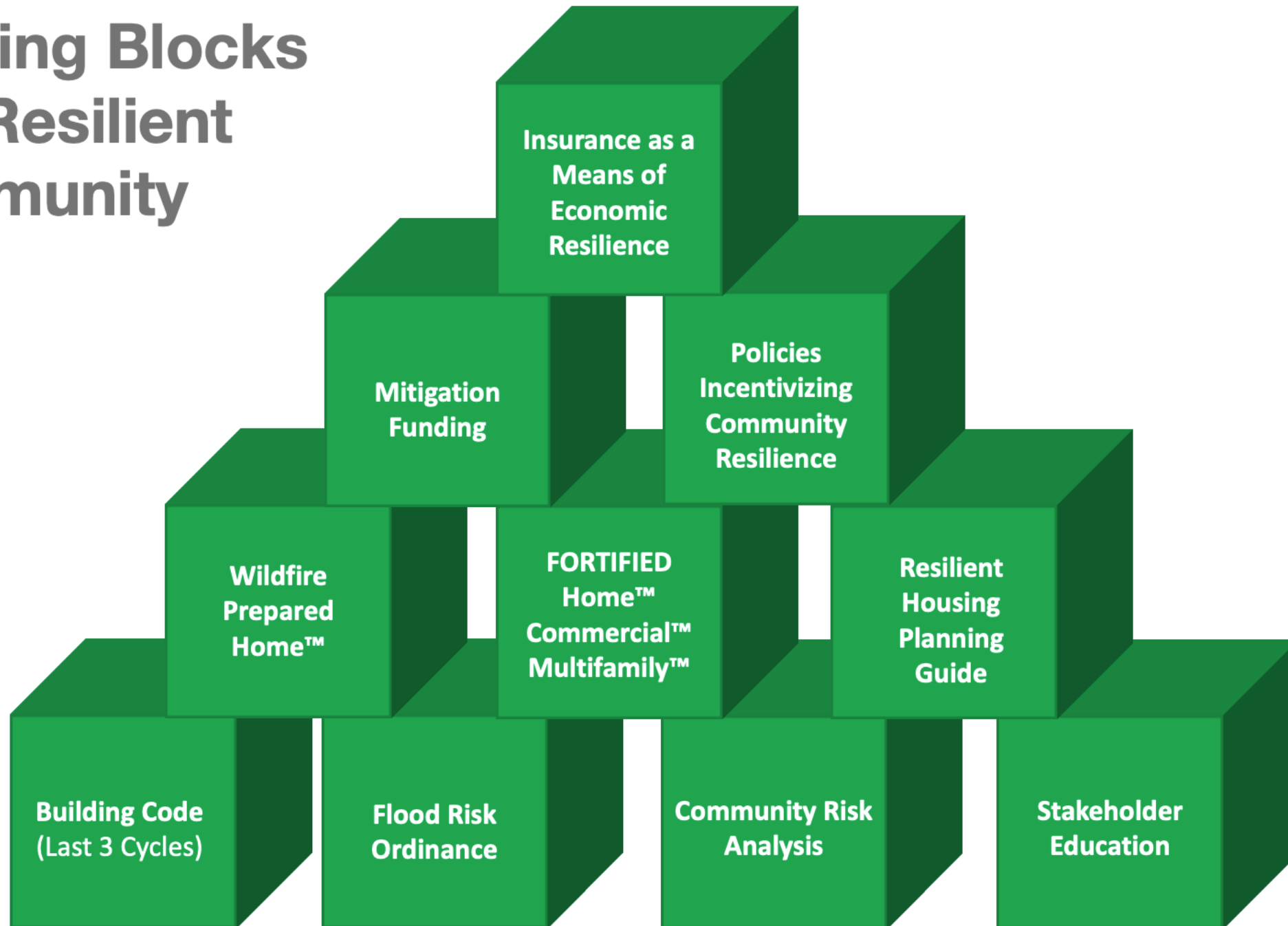
Our Vision

Stronger, Sustainable, More Resilient Communities





Building Blocks of a Resilient Community



Adequately Insured vs Underinsured



**64% of
homes are
underinsured by an
average of 24%**

24% of a \$216,000 home is \$51,840

Adequately Insured vs Underinsured



**75% of
businesses are
underinsured by an
average of 40%**

40% of a \$973,000 business is \$389,200

Traditional

Minimum Standard



Focus:
Life Safety



Make building
able to survive a
severe event



FORTIFIED

Beyond-Code Standard



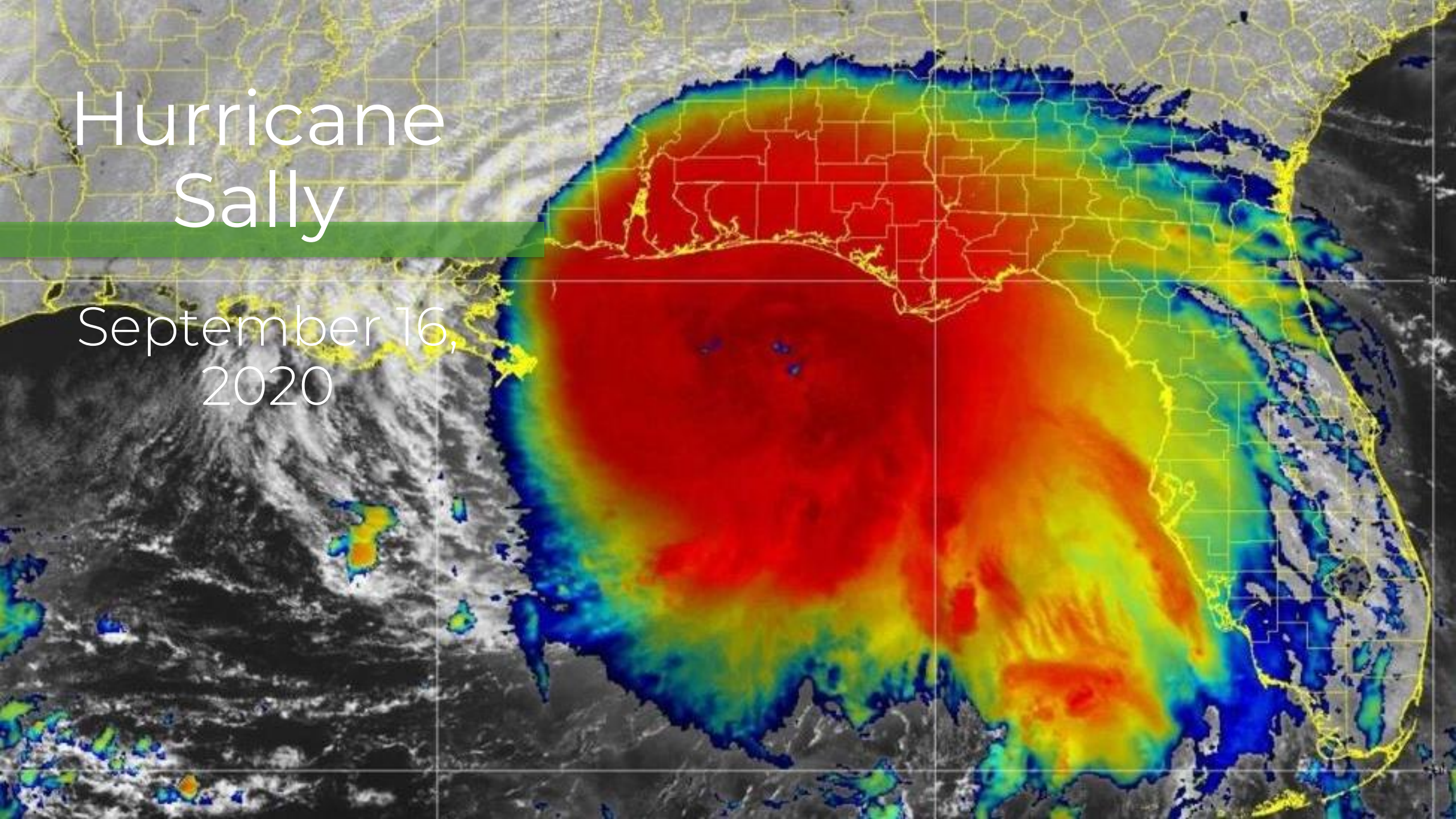
Focus:
Life Safety
Property Protection



Make building able
to survive a severe
event & useable in a
short period of time.

Hurricane Sally

September 16,
2020



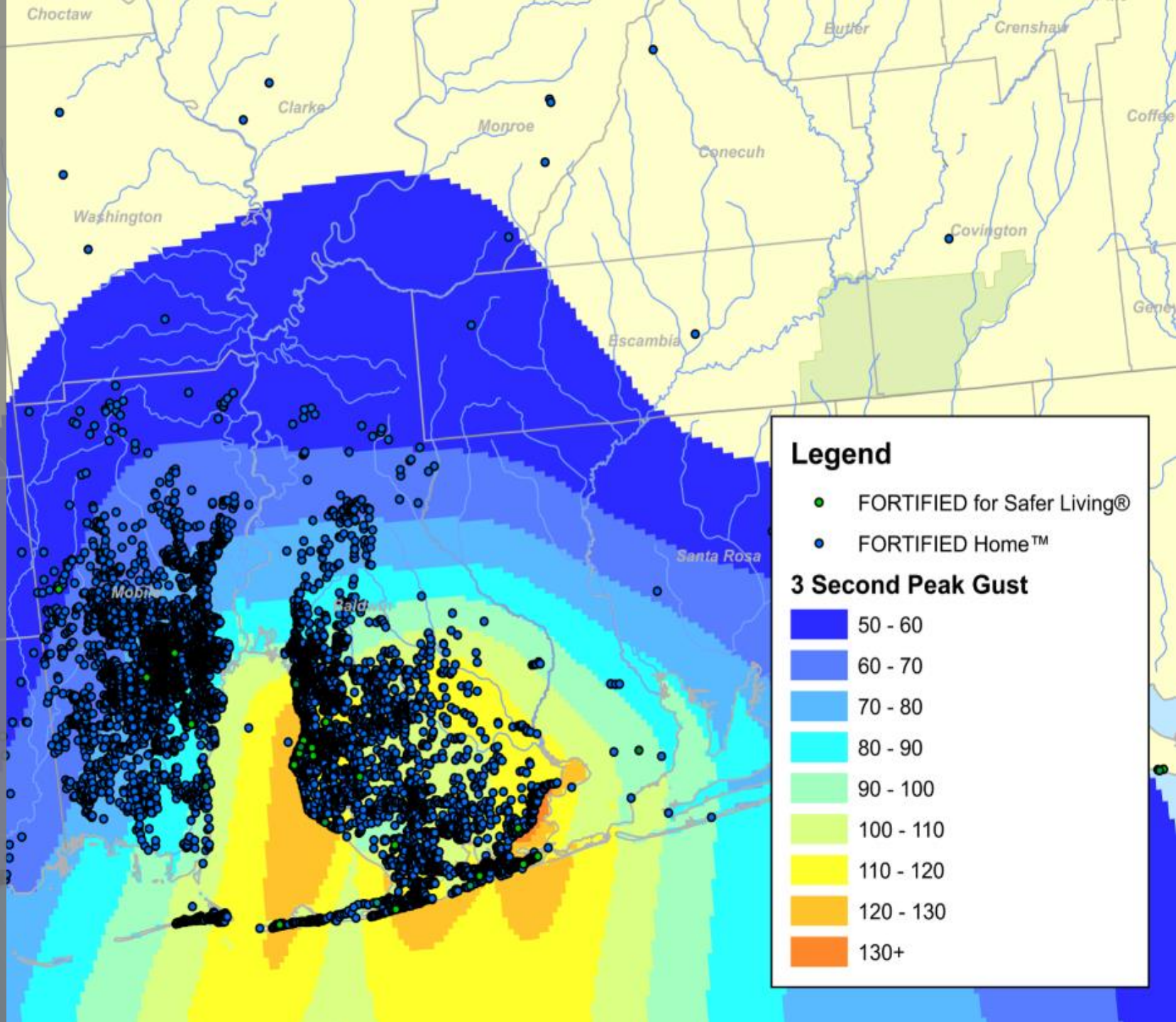
In total, nearly
17,000

FORTIFIED Homes
Threatened

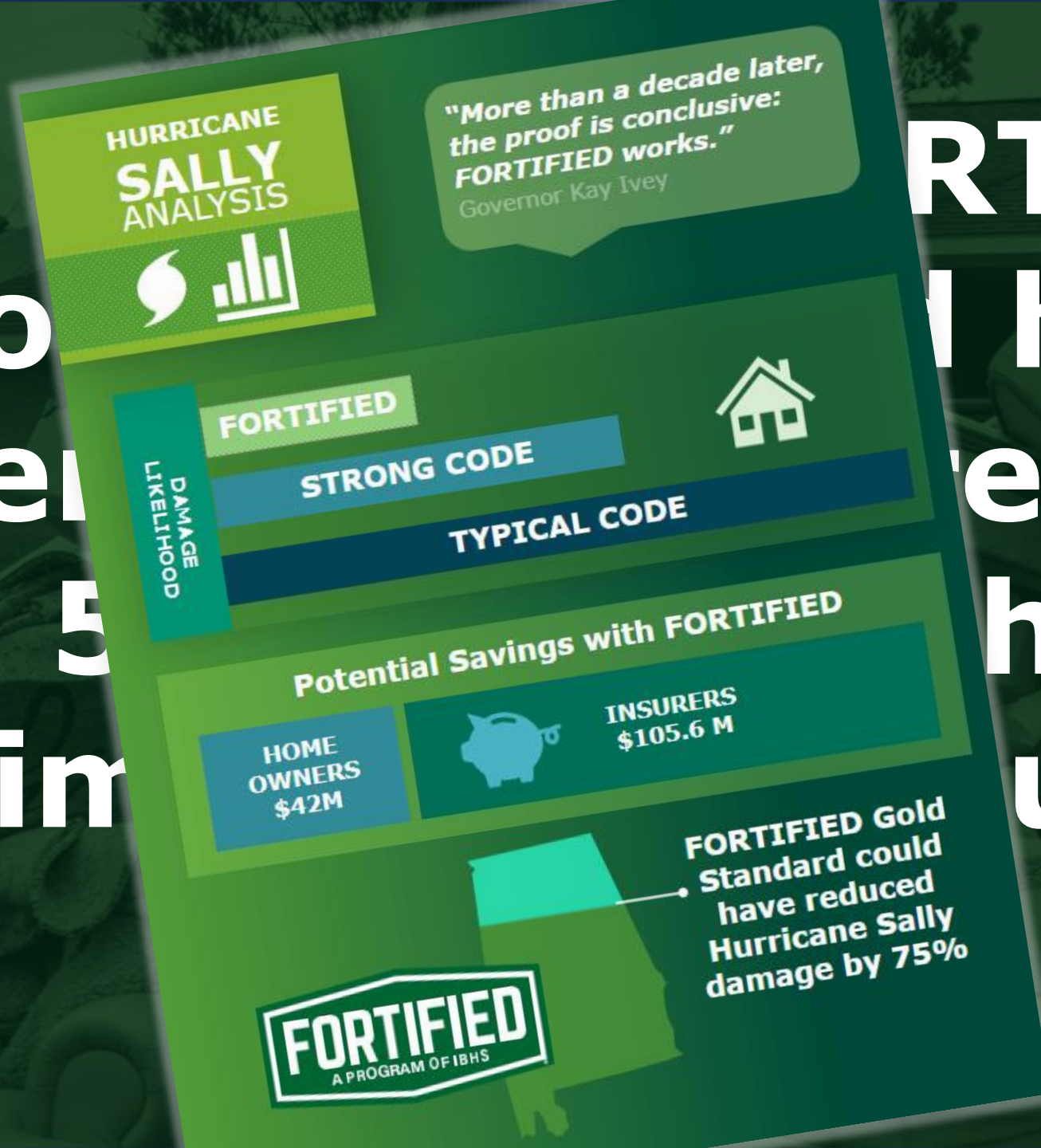
Approximately

95%

Had Little or
No Damage

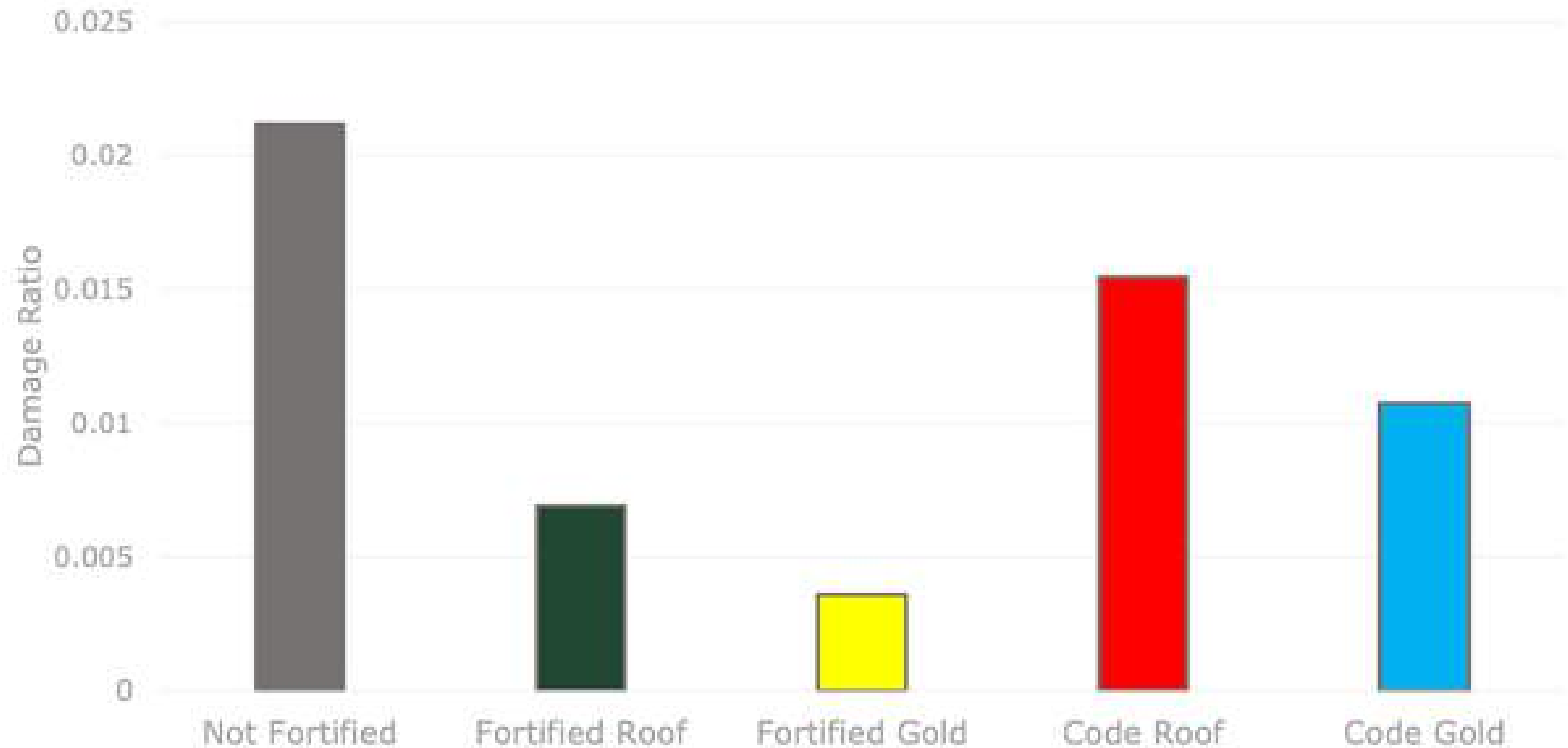


On
Roofs
per
5
sim



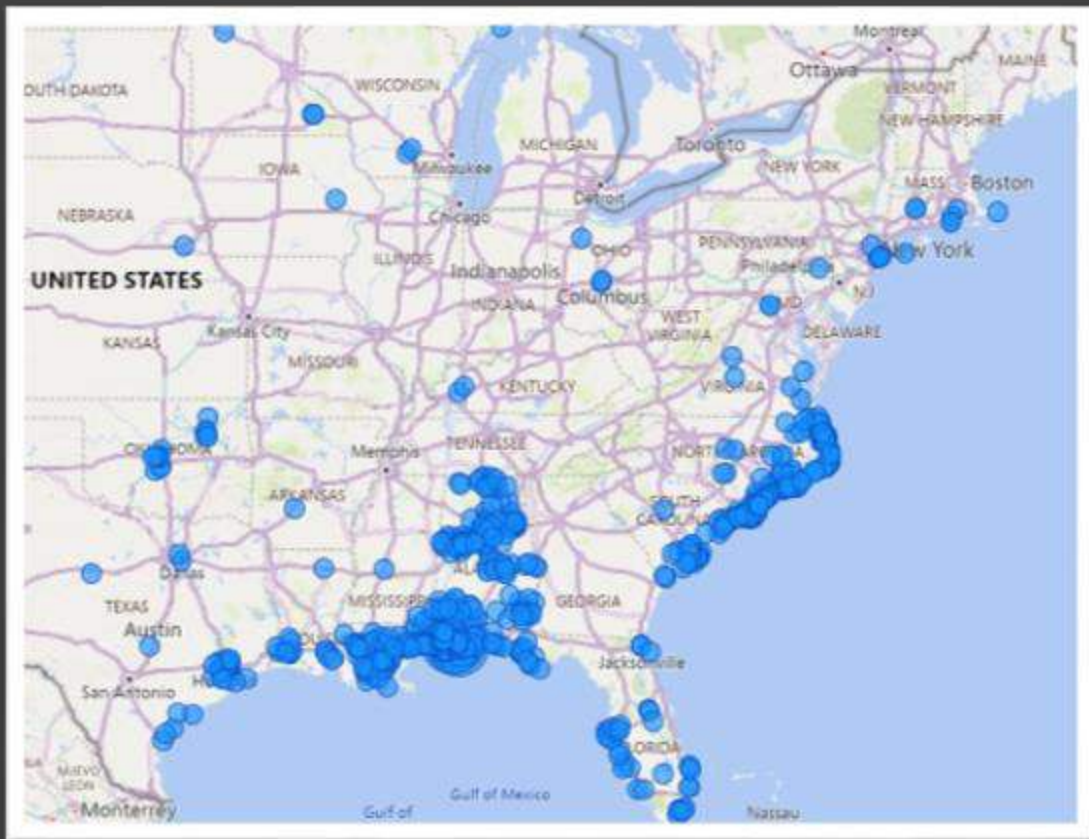
RTIFIED
houses
e than
han
uses.

Damage ratio by construction type: Hurricane Sally





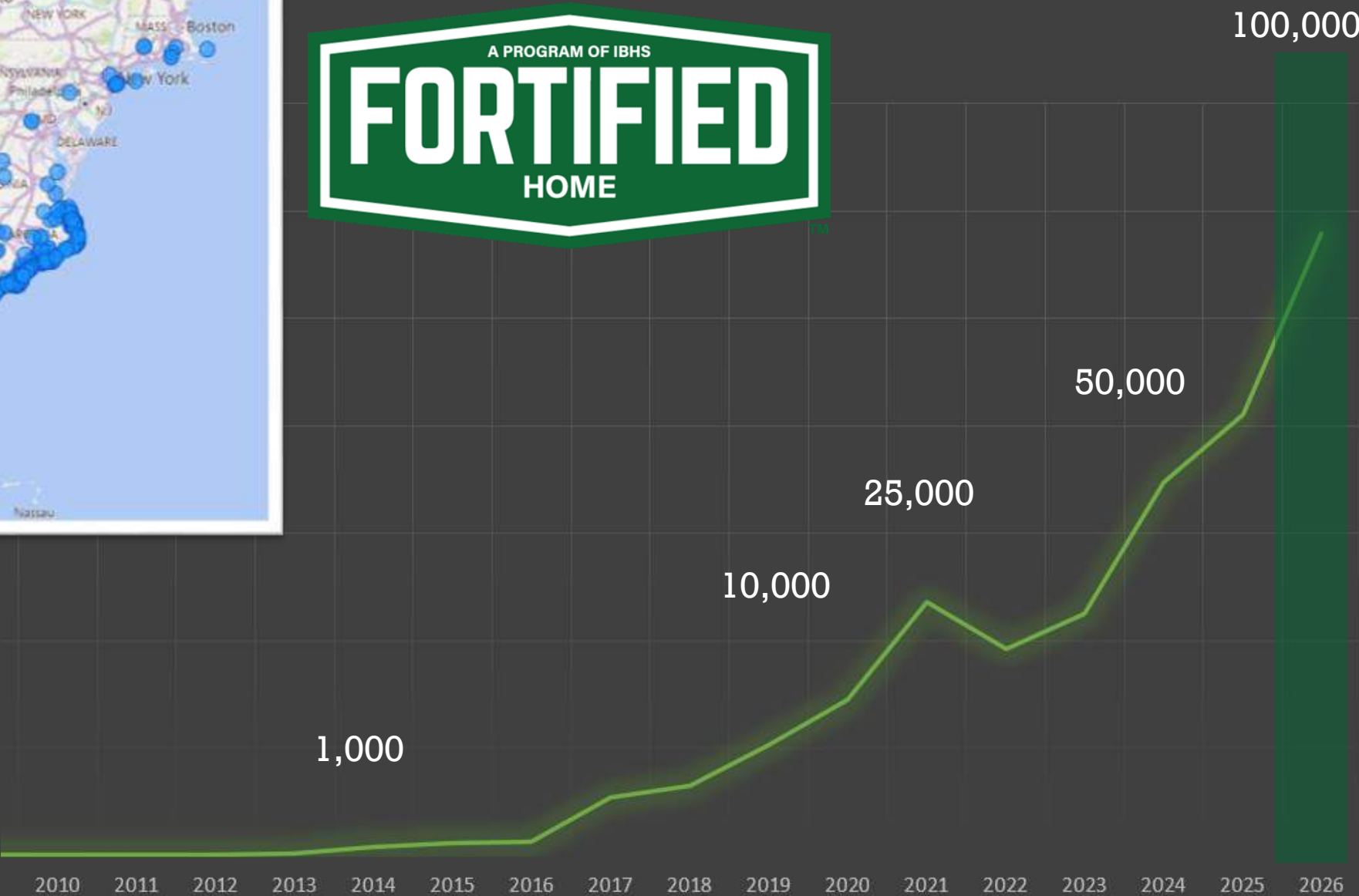
**After Hurricane Sally,
FORTIFIED Homes were
70% less likely
to have an insurance claim
than typically built homes.**



Over 85,000
designations in 32 states

2,000 homes
Designated each month

Growth Across the Country





Grant Program Available

Coming Soon

Federal Home Loan
Bank of Dallas

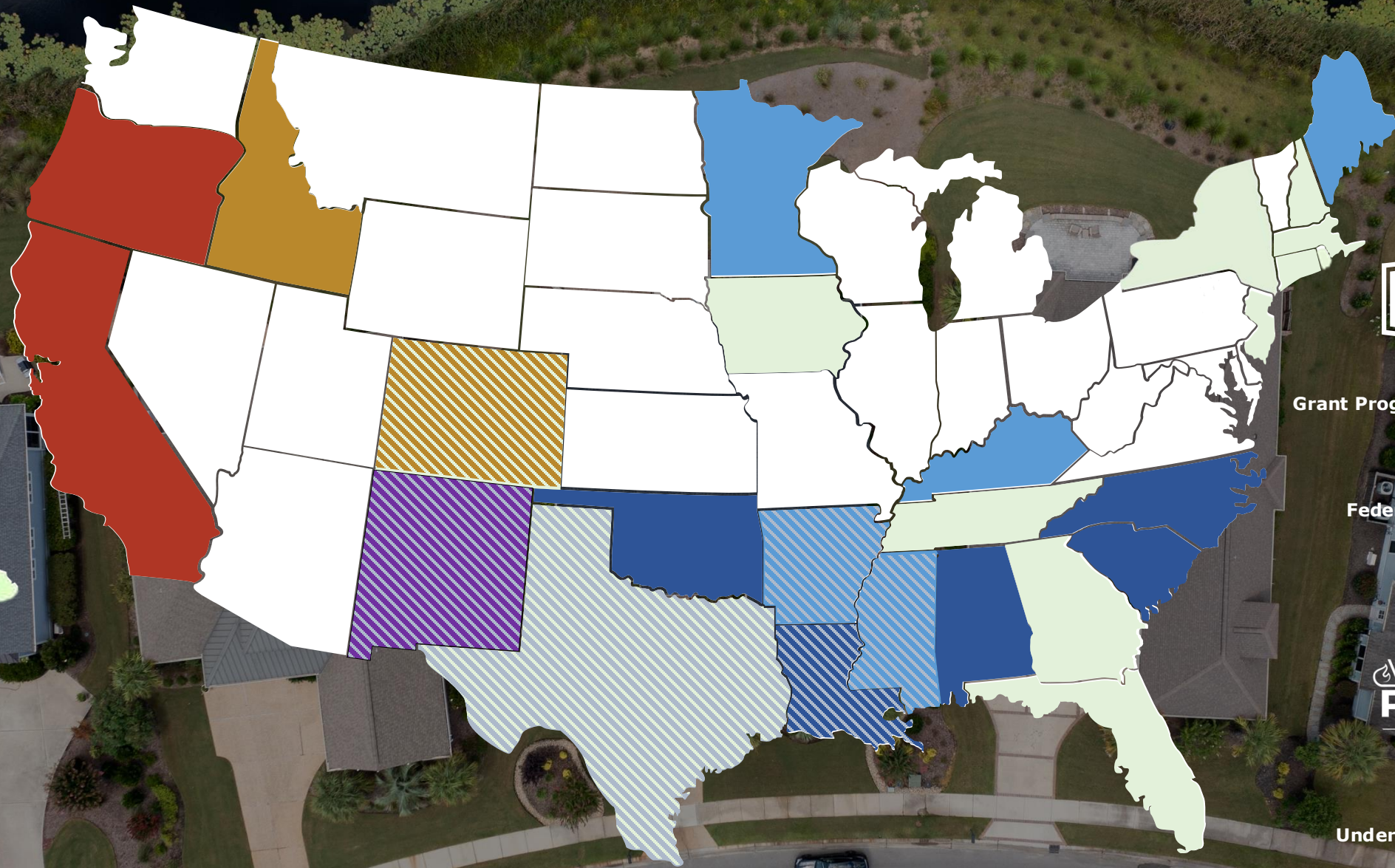
Under
Consideration



Coming Soon

Under Consideration

WFPH and FORTIFIED
Under Consideration





Paradigms of Recovery



Traditional

Disaster

Respond

Rebuild

Intentional Resilience

Mitigate

Disaster

Respond

Rebuild

Resilience

Resilient Housing Planning Guide

The **Goals** of the Resilient Housing Planning Guide are to:

1. Reduce damage and loss of current housing
2. Effectively apply for, receive, and use funding after a storm
3. Improve planning and building standards for new and renovated housing to reduce damage and loss in future storms.



MISSISSIPPI STATE UNIVERSITY
GULF COAST COMMUNITY
DESIGN STUDIO

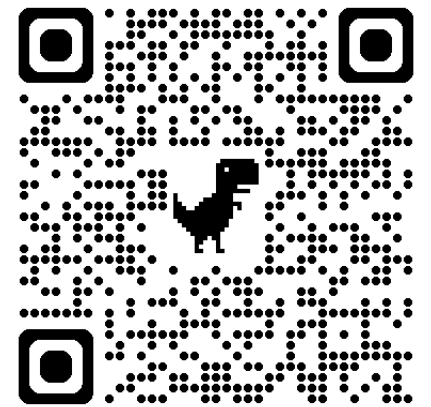


FUNDED THROUGH A COOPERATIVE AGREEMENT WITH THE EPA GULF OF MEXICO PROGRAM

Resilient Housing Planning Guide Training

Join our FREE 45-minute training on the Resilient Housing Planning Guide designed for planners, community leaders, and disaster resilience advocates. Learn practical tools and strategies to help your community withstand disasters and recover faster.

Enroll Today



State Farm



Thank you!

TRAVELERS 

