Leslie Chapman-Henderson
President and CEO
FLASH
Mind the Gap

Earthquake Insurance & Post Disaster Recovery Forum - Consumer Tools

Leslie Chapman-Henderson, President and CEO
Federal Alliance for Safe Homes (FLASH)
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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
How can consumers increase affordability and insurability of homes with disaster risk exposure?
Understand risk quality — decode the building code.
Two out of three places prone to severe weather don’t have the building codes they need.

See if your local building codes protect you.
InspectToProtect.org

No Code. No Confidence. – Inspect2Protect.org
The general public is unaware yet confident …

8 out of 10 Americans assume they are at least moderately protected.

Assumed Protection from Building Codes

- A great deal of protection: 18%
- A lot of protection: 29%
- A moderate amount of protection: 35%
- A minimal amount of protection: 10%
- No additional protection: 8%
Inspect2Protect.org
Building Code Lookup Tool

- Code status
- Suggested upgrades
- Code history
- Disaster history
- What You Can Do
Improve risk quality – buy with disaster resilience in mind.
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 live in homes that have been built with their lives in mind, whereas other homes are damaged and destroyed. These stories are not uncommon. The challenge is...
Buyer’s Guide to Resilient Homes

FOR WILDFIRES

Review these considerations

- Is the home located in, or near, a forest or an area with dense vegetation?
- Has the home experienced wildfires in the past?

FOR TORNADOES

Review these considerations

- Is the home in an area that frequently experiences tornadoes?
- Does the home have a basement or storm cellar conforming to FEMA P-361 or P-366, or IBC 2009?
- Are the home’s windows, doors, and garage doors rated for design pressure or impact?

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?

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 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?
“Too few consumers are empowered to ask simple, upfront questions about disaster-resistant home features that can prevent costly damage and save lives,” says Leslie Chapman-Henderson, president and chief executive of the Federal Alliance for Safe Homes, or Flash, a nonprofit that helps house hunters and homeowners prepare for natural disasters. “The choices you make around your home can make a big difference.”
Protect the risk — *become a knowledgeable insurance consumer/take mitigation actions.*
If Disaster Strikes Will You Be Covered?

A HOMEOWNER'S INSURANCE GUIDE TO NATURAL DISASTERS
Dear Homeowner:

As you know, a home is more than just a major financial investment. Your home provides you and your family with shelter from the dangers of severe weather. Our goal in this guide is to help you ensure that your home is as safe and strong as it can be, and that your insurance coverage is sufficient to protect you and your belongings inside.

With these goals in mind, and as part of our ongoing commitment to safeguard families and homes from disasters, the Federal Alliance for Safe Homes, Inc. (FLASH®), in partnership with The Actuarial Foundation, is pleased to provide you with this informational resource that promotes safety and the financial security that comes from being properly insured.

As you know, homeownership comes with many responsibilities, the most important of which is protecting the financial investment you’ve made in your home. In this guide, you will learn about the major weather perils that threaten your property. You’ll gain a better understanding of different insurance products and forms, which vary for different types of disasters. And you will learn many steps you can take to mitigate potential losses from natural disasters.

This guide is designed to help you answer these important questions:

- What coverages are appropriate for my living arrangement?
- Who sells these coverages?
- What coverages do I need to purchase? Are they available?
- What perils are covered in the policy I purchase?
- What is the proper amount of insurance to purchase?
- Are there steps I can take to lower my premium?
A Homeowners Insurance Guide to Natural Disasters

- One of the most popular resources
- More than 531,141 pageviews
- PDF downloads
  - More than 34K English
  - More than 13K Spanish
Questions