

Connecticut Insurance Department's Severe Weather Mitigation and Resiliency Advisory Council Public Informational Session

Wednesday, December 18, 2024

Leslie Chapman-Henderson
President/CEO



Connect on LinkedIn



- 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



CENTER FOR INSURANCE POLICY AND RESEARCH





Our mission

We promote life safety, property protection and resiliency by empowering the community with knowledge and resources for strengthening homes and safeguarding families from natural and manmade disasters.

Our vision

A world where people value, demand, and build strong homes and resilient communities.

Core Values



Innovation

Designing and developing effective and easy-to-use tools and techniques to foster mitigation behavior change.



Integrity

Designing and developing effective and easy-to-use tools and techniques to foster mitigation behavior change.



Collaboration

Designing and developing effective and easy-to-use tools and techniques to foster mitigation behavior change.

Resilience Policy Resource Guide and Retrofitting Program Playbook



**CENTER FOR INSURANCE
POLICY AND RESEARCH**



Resilience Policy Resource Guide and Retrofitting Program Playbook for State Insurance Regulators

Addendum – August 2024



**CENTER FOR INSURANCE
POLICY AND RESEARCH**





As property insurance markets confront disruption from costly natural disasters and climate risk, resilience strategies offer state insurance regulatory leaders proven solutions to foster stability.

This paper by the National Association of Insurance Commissioners – Center for Insurance Policy and Research (NAIC-CIPR) and nonprofit Federal Alliance for Safe Homes (FLASH)¹ details three key strategies many regulators leverage as climate risk and accelerating disasters impact state insurance markets. The strategies include **1 - Leadership to Advance Building Code Policy**, **2 - Creating and Sustaining Retrofitting Programs**, and **3 - Fostering a Culture of Resilience**.

Leadership to Advance Building Code Policy

Post-disaster forensic engineering and economic studies prove modern building codes protect life safety while limiting economic damage from disasters. States and communities with current building codes

recover more swiftly from disaster impacts, and their insurance consumers enjoy pre-disaster “blue sky” benefits, including annual premium discounts and enhanced insurance availability for newer, stronger homes.

Building code advocacy is traditionally localized, decentralized, and often strongest after a disaster strikes. However, as states’ de facto risk managers, insurance regulators are highly credible and uniquely positioned to lend their voices to building codes as a proven tool to strengthen insurance markets and overall state economic health.

The growing building code leadership opportunity for regulators comes at a time when the available portfolio of advocacy resources is rapidly expanding. FEMA is implementing a new building code strategy

- Playbook Overview
- Strategy:

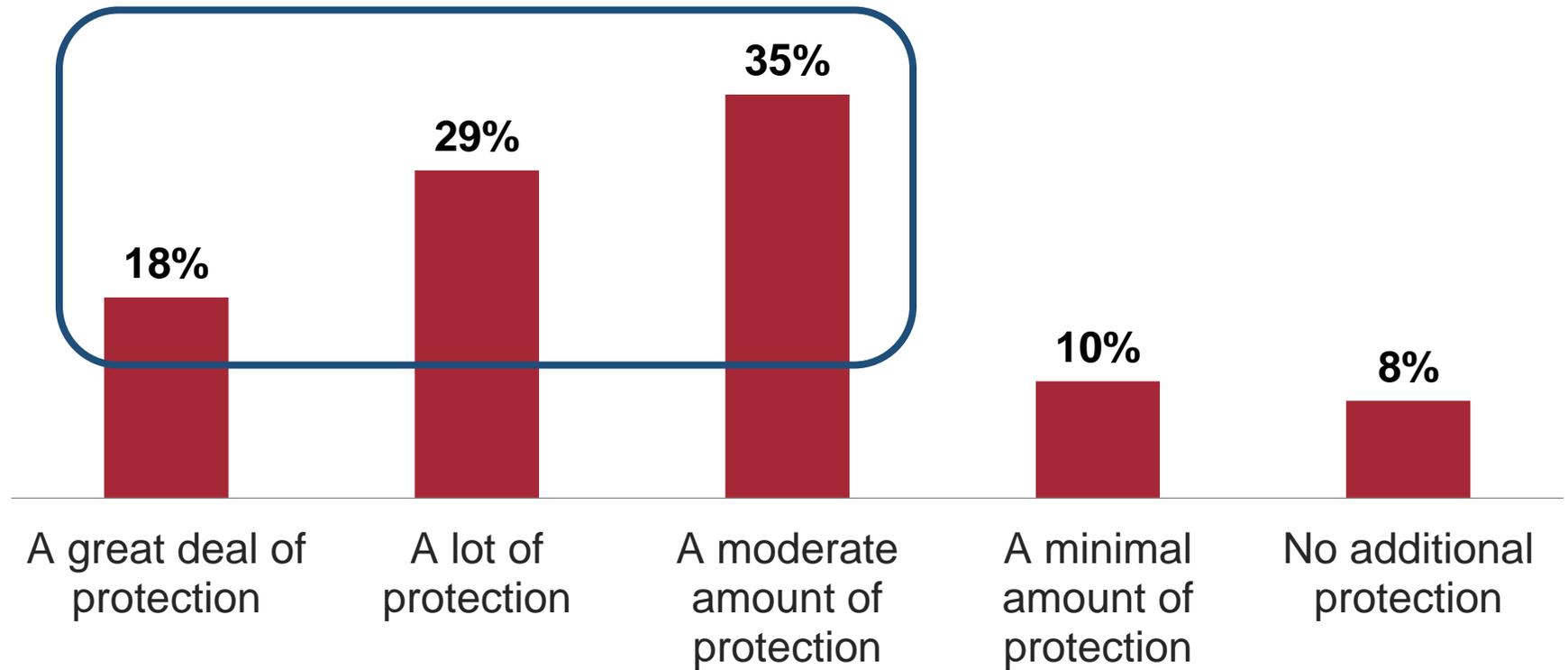
1. Leadership to Advance Building Code Policy
 - FEMA Building Code Strategy
 - National Initiative to Advance Building Codes
2. Creating and Sustaining Retrofitting Programs
3. Fostering a Culture of Resilience

Building Code Leadership

The general public is unaware yet confident ...

Assumed Protection from Building Codes

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



Inspect2Protect.org Building Code Lookup Tool

How strong is my building code?

Modern building codes ensure that your home is built using the latest practices and standards to protect against natural disasters like earthquakes, floods, hurricanes, and wildfires. Find the current building codes adopted in your local area.

 Single-family home Multifamily residence Commercial building[See if you're protected](#)

What you'll learn



Renovations, retrofits, and upgrades to make your home safer and stronger



If your code is up to date



Your community's disaster history

Inspect2Protect.org Building Code Lookup Tool



Code status



Suggested upgrades



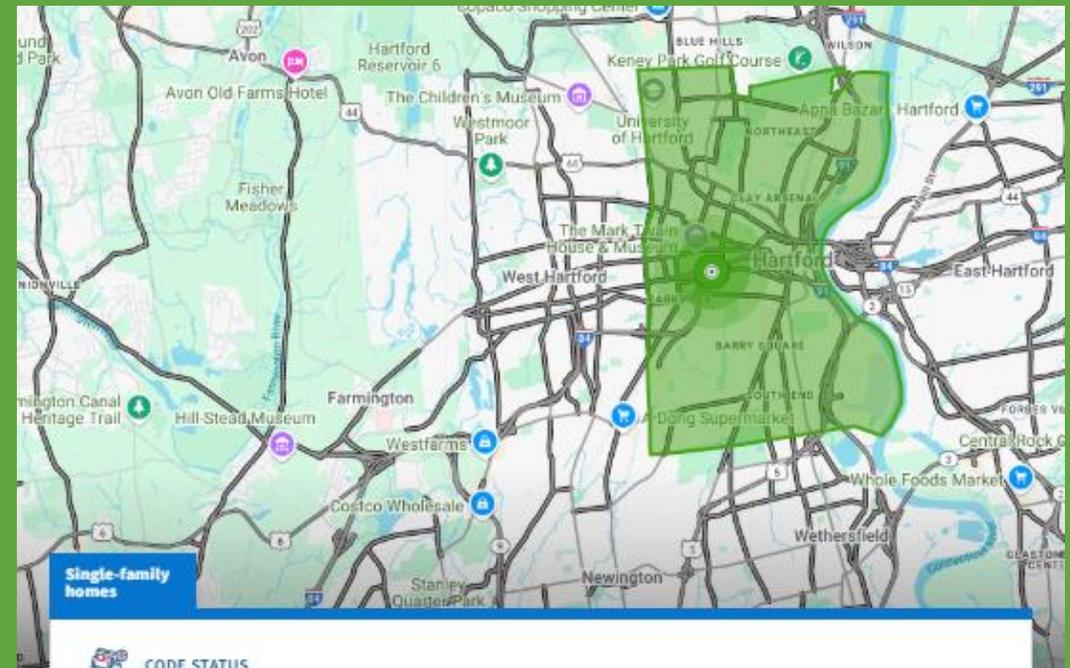
Code history



Disaster history



What You Can Do



Single-family homes



CODE STATUS

85 Glendale Ave, Hartford, CT 06106, USA

Based on our data, the adopted residential building code for Hartford, CT is the state mandated [2021 International Residential Code](#). Depending on when your home was built, it may have been constructed to a previous code version. While the current building code provides life safety protection, your home will likely be even stronger against natural disasters if you make certain renovations, retrofits, or upgrades.



Up to date

[Read Disclaimer](#)



Strong to Flood



Strong to Hurricane

CODE KEY



No Code Adopted



Code is Current



Code Out of Date



Unavailable

Declared Natural Disasters in Hartford County, CT

 **NATURAL DISASTERS DECLARED IN HARTFORD COUNTY, CONNECTICUT** ←
Previous natural disasters in your county according to FEMA's list of Presidentially-declared disasters

	Total 
✓ Floods	2
✓ Hurricanes	10
✓ Severe Storms	6
✓ Tornadoes	1
✓ Wildfires	1
✓ Winter Storms	8

Statewide Declared Disasters

 **STATEWIDE DISASTERS AND EMERGENCIES DECLARED FOR THE STATE OF CONNECTICUT** ←
Previous statewide natural disasters according to FEMA's list of Presidentially-declared disasters

	Total 
✓ Hurricanes	2

Code History for the State

 **VIEW THE CODE HISTORY FOR THE STATE OF CONNECTICUT** ←
See below for the available information on the history of codes adopted in your community.
Contact your local government offices to learn more if you do not see your information here.

✓ Code History	8
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 SUGGESTED UPGRADES

2005 - 2015 ▼ Select the year your home was built to see relevant upgrades ?

2003 International Residential Code

< Floods **Hurricanes** Winter Storms >

	Cost Learn More	Impact Learn More
<input checked="" type="checkbox"/> Improve Anchorage of Attached Structures	\$\$ - \$\$\$	
<input checked="" type="checkbox"/> Install a Secondary Water Barrier	\$\$ - \$\$\$\$	
<input checked="" type="checkbox"/> Strengthen Roof-to-Wall Connections: Install Hurricane Clips or Straps	\$\$ - \$\$\$\$	
<input checked="" type="checkbox"/> Strengthen Roof Deck Connection	\$\$ - \$\$\$\$	
<input checked="" type="checkbox"/> Window and Door Protection	\$\$ - \$\$\$	
<input checked="" type="checkbox"/> Upgrade to Wind-Resistant Roof Covering	\$\$ - \$\$\$	
<input checked="" type="checkbox"/> Brace Soffits	\$ - \$\$\$	
<input checked="" type="checkbox"/> Brace Gable-End Walls	\$\$ - \$\$\$	

Year Selection

Relevant Perils

Retrofit Recommendations

Impact Relevance

Cost Relevance

Inspect2Protect.org Building Code Lookup Tool



\$529,900
385 Westfield Ave, Bridgeport, CT 06606

4 beds
2 baths
2,002 sqft

[Request a tour](#)
as early as today at 2:30 pm

[Contact agent](#)

Est.: **\$3,571/mo** [Get pre-qualified](#)

Single Family Residence	Built in 1928	6,969 sqft lot
Zestimate®	\$265/sqft	5- HOA

What's special

- BUILT IN DRESSERS
- MATTE BLACK FEATURES
- ADJACENT BONUS ROOM
- FINISHED LOWER LEVEL
- BRAND-NEW KITCHEN
- MECHANICAL ROOM
- ENORMOUS BACKYARD

Single-family homes

CODE STATUS

385 Westfield Ave, Bridgeport, CT 06606, USA

Based on our data, the adopted residential building code for Bridgeport, CT is the state mandated **2021 International Residential Code**. Depending on when your home was built, it may have been constructed to a previous code version. While the current building code provides life safety protection, your home will likely be even stronger against natural disasters if you make certain renovations, retrofits, or upgrades.

Up to date
Read Full Report

Strong to Flood

Strong to Hurricane

CODE KEY

- No Code Adopted
- Code is Current
- Code Out of Date
- Unavailable

Inspect2Protect.org Building Code Lookup Tool



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What's special

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BRAND-NEW KITCHEN MECHANICAL ROOM ENORMOUS BACKYARD

SUGGESTED UPGRADES

1920 - 1929

Select the year your home was built to see relevant upgrades

General Recommendations 1920 - 1929

Floods Hurricanes Winter Storms

Cost [Learn More](#) Impact [Learn More](#)

Improve Basement/Foundation Wall Drainage

\$ - \$\$\$

Add a Sump Pump with Backup Power

\$ - \$\$

Anchor Fuel Tanks

\$ - \$\$\$

Install Flood Vents

\$\$\$

Install Backflow Preventers

\$ - \$\$

Provide Flood Protection for Utilities and Mechanical Equipment

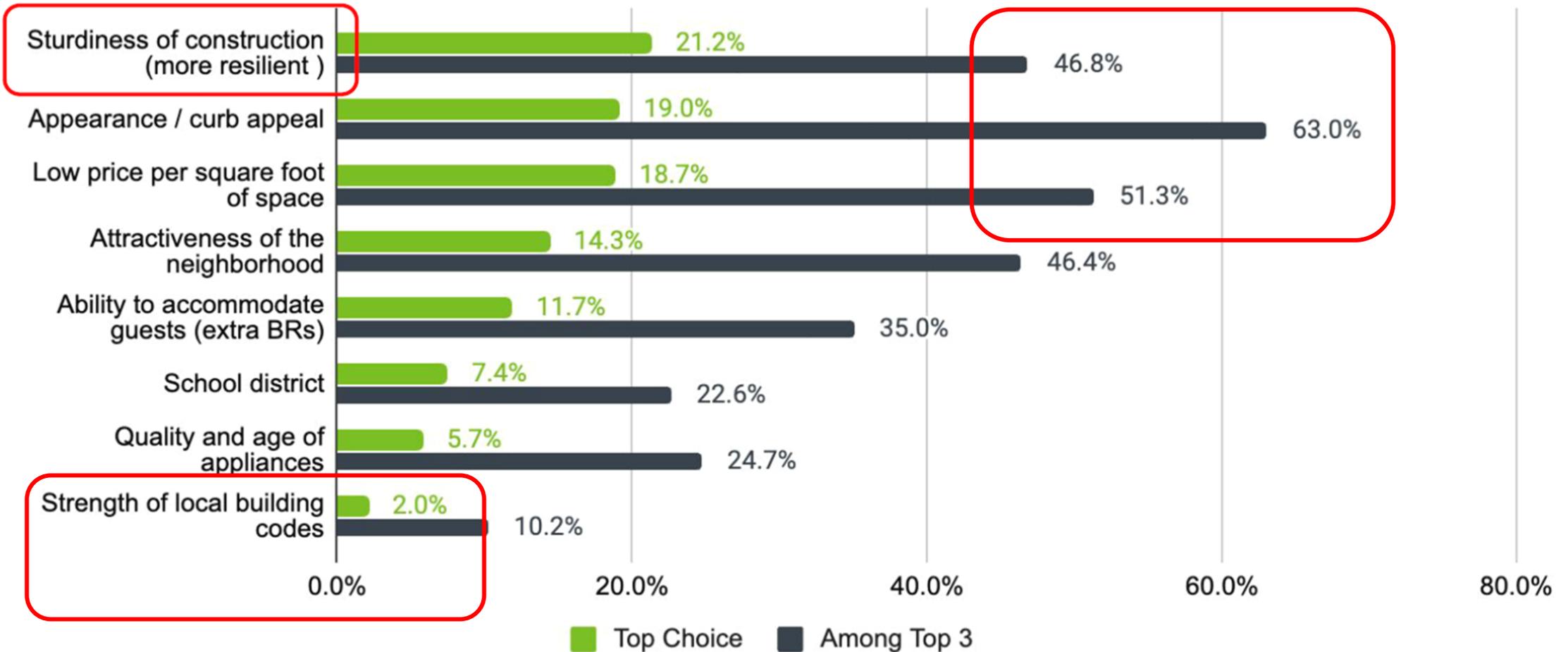
\$\$ - \$\$\$

Elevate Lowest Floor

\$\$\$\$

Homebuyers seek **resilience, appearance, low cost and neighborhood**

Qualities people seek when buying a home



SOURCE: FLASH Resilience Score Survey, July 2024 (n=1054)

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If your code is up to date



Your community's disaster history

2025 – New site enhancement featuring “Strong Home Scale”

Culture of Resilience



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StormStruck: A Tale of Two Homes



Empowerment – Homeowner Action

In a one-year follow-up survey, more than half (55.4%) completed protective/preparatory actions

Record Attendance

Most popular attraction in INNOVENTIONS with 5.8 million guests

Message Retention

More than 75% recalled key messages/information

Multi-peril Behavior Change

36.5% reported they started preparedness/mitigation planning for other disasters beyond wind events



Hurricane Season 2024 is All About the Garage Door

The National Institute of Standards and Technology (NIST) analysis indicates that strong, reinforced garage doors can serve a vital and protective role in severe winds. NIST found that homes with intact garage doors following a severe wind event are likelier to retain their roofs and the walls adjacent to the garage. The correlation between intact garage doors and undamaged roofs remained effective in windspeeds up to 135 mph.



Wind-Loaded

Not Wind-Loaded

Scan the QR Code below to find three ways to strengthen your garage door.



PERSONAL FINANCE

How to make your home hurricane resistant, as scientists predict an 'extremely active' storm season

PUBLISHED WED, MAY 1 2024 10:07 AM EDT

ANA TERESA SOLA 604 SHARE f X IN

PERSONAL FINANCE Published June 19, 2024 12:00pm EDT

Forecasters project active hurricane season as homeowners remain unprepared for damages

News Sports Culture Q

Is your house hurricane strong? Survey suggests key may be in garage door

Published 2:27 pm Wednesday, May 8, 2024

By alabamano

TEMPORADA DE HURACANES

¿Tu hogar está preparado? Así puedes hacer tu vivienda más resistente a huracanes

Home / Real Estate / Advice / Are Hurricane Roof Clips Worth It

Hurricane Roof Clips: Are They Worth It?

Discover if hurricane roof clips are worth the investment in protecting your home from storms.

By Liz Brumer-Smith Edited by Dawn Bradbury Reviewed by Lisa Rajala July 17, 2024, at 3:42 p.m.

Save f X IN

SOCIAL MEDIA

Home > Real Estate > How to make your home hurricane resistant amid climate change

How to make your home hurricane resistant amid climate change

by newsconquest May 1, 2024 76

Ads by Google Stop seeing this ad Why this ad?

"Is America HurricaneStrong?" Annual Survey Reveals Low Awareness of the Most Affordable and Effective Home Protection Opportunity

New study shows strong garage doors can save homes during severe storms

By Esther Bover Published June 7, 2024 6:17pm EDT | Brevard County | FOX 35 Orlando

NOAA expects 4 to 7 major hurricanes in 2024. How to prepare your home

The Madras Tribune Last updated: 2024/06/01 at 8:07 PM

Share X

NEWS

How to make your home hurricane resistant, as scientists predict an 'extremely active' storm season

By Ana Teresa Sola/CNBC • Published May 1, 2024 • Updated on May 1, 2024 at 10:30 am

f X

Protect garages against hurricanes

New study shows importance of homeowners' preparation

By Chris Bonanno For Hometown News May 15, 2024 0

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Media Coverage



Better Homes
& Gardens®



Tampa Bay Times



- Total Audience: 168.1M
- Number of Stories: 651



Ready Business
Program

Hurricane
Toolkit

Inland Flooding
Toolkit

Power Outage
Toolkit

QuakeSmart
Toolkit

Severe
Wind/Tornado
Toolkit

The goal of the **FEMA Ready Business Program** is to assist businesses in developing a preparedness program by providing tools to create a business continuity and preparedness and mitigation plan that addresses the impact of many hazards.



Advancing Resiliency Value



Leveraging a Community of Practice

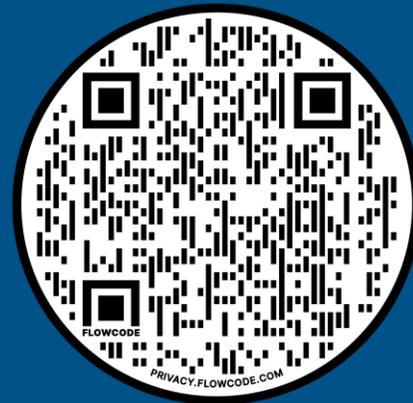
- Stakeholders with shared goals connected and working collaboratively
- The Vision
 - Safe citizens
 - Healthy insurance markets
 - Policyholder Protection
 - Disaster-resilient communities

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