

Severe Weather Mitigation and Resiliency Advisory Council Public Meeting

May 8th, 2025, 10:30 AM-12:30 PM ET

Presented By: CoChairs Sonja Larkin-Thorne & Robert Hotaling

Mission



Explore the development of a resiliency grant and incentive program including the scope of such program, assess needs, funding levels, non-state funding sources, and establishment of a dedicated resiliency office to coordinate the program.

Identify program standards including qualifications and eligibility criteria along with incentives for consumers and an outreach/marketing/education component of the program.



Agenda



The meeting will feature updates on the Council's work to strengthen Connecticut's resilience to climate-related risks, expert presentations, and a public comment session.

- Overview of Alabama's Strengthen Alabama Homes Program by Brian Powell (NAIC)
- Updates from Council Subgroups: Program Design, Financing & Funding, and Education & Communications
- Presentations by Susan Asmus (National Association of Home Builders) and Jon Basso (American Red Cross)
- Public Comment Session
- Closing Remarks by Commissioner Andrew N. Mais

Connecticut Flooding





Program Design Draft

FORTIFIED Concepts

Presented By: George Bradner & Matthew Horvath-Wulf

Resilience Story



Modeled after the Alabama Safe Home Program.

12 states now have or are looking to create a “Fortified” home program. (incl. ME, NH & RI)

Insurance Institute for Business and Home Safety (IBHS) FORTIFIED Home Program.

Smart Home America (SHA)

NAIC/CIPR



Program Design



Looking at the following elements to the design:

- Fortified Home Program for Wind Resiliency “Fortified Roof”
- Communication and Education Program
 - for greater Flood Awareness.
 - wind mitigation



Fortified Home



Fortified Home Program for Wind Resiliency IBHS FORTIFIED Roof®

- Reinforcing the roof deck with ring shank nails at a tighter spacing (4 inches on center) than standard code to double the strength of the attachment.
- Sealing the roof deck using options like tape, fully adhered membranes, or a double layer of 30 lb. felt.
(already in code for CT)
- Ensuring proper drip edge installation where the drip edge goes over the underlayment, providing an anchor point for the roof covering and preventing wind and water intrusion at the edges.
- Ensuring the envelope, Wind resistant graded garage doors.



Fortified Home

Fortified Home Program for Wind Resiliency

Requirements under consideration

- Most states have Funding / Grant amounts between \$10k-\$15k
- Eligibility insured Single family owner occupied & Owner Occ rental property 1-4 family
- Other considerations (e.g. Tree removal)
- Small Business owner? How to define?
- Geographic considerations/ Community centric?
- Establish an initial pilot program



Fortified Home



Fortified Home Program for Wind Resiliency Requirements under consideration

- Verification considerations
 - Creation of Home “Evaluators”
 - **Third-party verification** by certified “evaluators” to ensure compliance.
- Identification & training
 - contractors to be IBHS certified.
 - Engaging with the Home Builders & Remodelers Association of Connecticut to educate and involve contractors and potential evaluators
- Private Market incentives (Insurers, Mortgage Co.'s Realtors, etc.)



Flood Communication & Education



Flood Resiliency

- Legislative initiatives SB 9
 - Inform consumer at time of purchasing new home if property ever flooded
 - Provide awareness and availability of flood ins by lenders and realtors.
 - Notice on insurance policies coverage “Flood COVERAGE” is not provided.
 - Notice by producers of the availability and importance of flood insurance when purchasing insurance.
- Initial program will emphasize Communication and Education
 - Statewide communication initiative to inform residents of their risk of flooding (if it rains you can flood)
 - Availability of flood insurance public and private.



Flood Communication & Education



Flood Resiliency Future

- Future considerations:
 - Working with Council of Government's (COGS) and municipalities on how to inform residents of their flood risk.
 - Once Fortified program established look into expanding FORTIFIED program to include flood resiliency/mitigation.
 - Need to identify meaningful and cost benefit measures to protect properties from flood.
 - Work with organizations such as FM Global and other organizations to identify cost effective flood protective measures.
 - Establish a task force to develop standards for practical property-level flood-risk reduction retrofit strategies





Financing and Funding Working Group (FinFuWG)

13

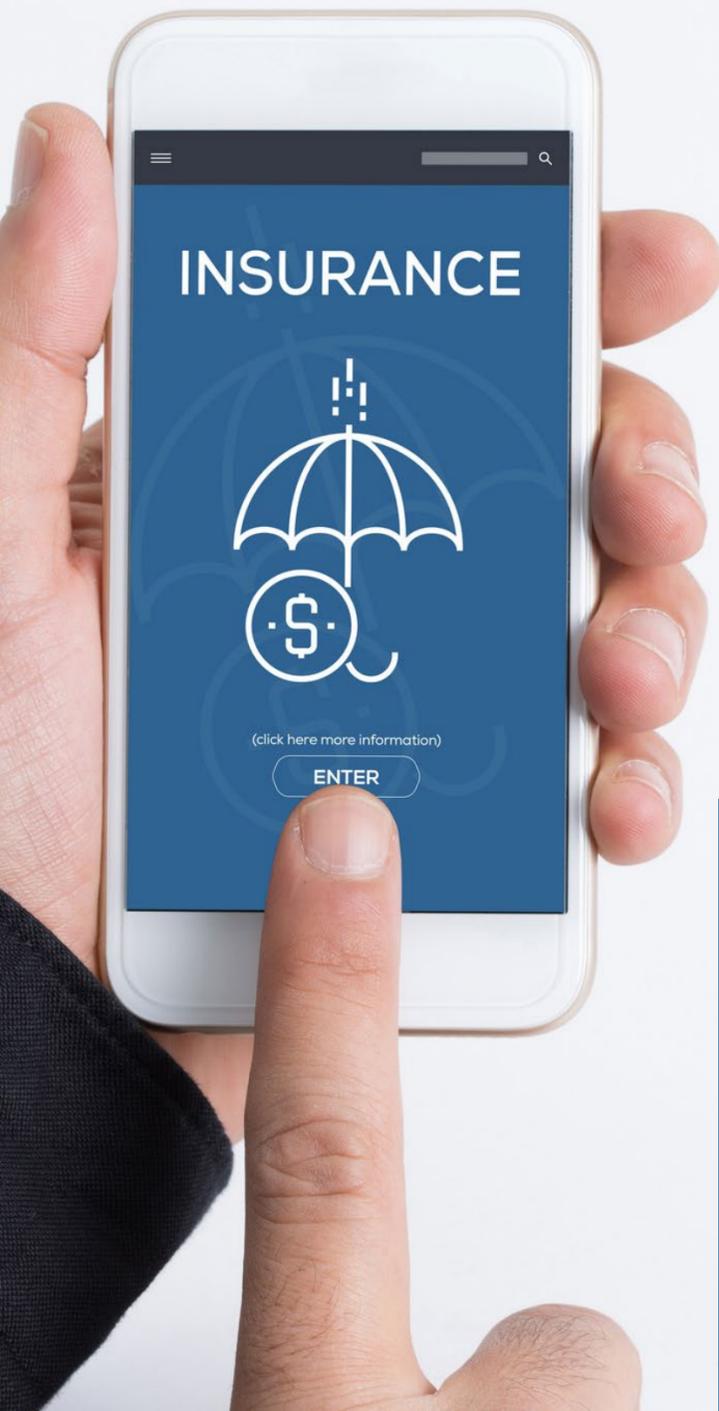
Presented By: Rob Hotaling

Methodology - Approach

1. Data-Driven Decision Making
2. Comprehensive Stakeholder Engagement – including “Deep Dives” (e.g., Maine, NAIC-CIPR, DECD-WBDC, Green Bank)
3. Clear Communication and Education

Objective

to explore the development of a sustainable resilience grant and incentives program including the scope of such a program, assess needs, funding levels, state and non-state funding and financing sources.





What We Know

Residential– Single Family

- **Incremental Cost of Fortified Roofs** – upgrading a residential roof to meet FORTIFIED standards, designed to enhance resilience against severe weather, typically costs an additional \$1,000 to \$3,000 for a 2,000-square-foot home
- **Market Size** – there are approximately 930,000 owner-occupied homes assessed at \$260.4 billion, of which 833,000 are insured, leaving around 97,000 uninsured (i.e., 10.4%). The premiums paid are \$1.8 billion, providing \$648 billion in coverage.
- **Underinsured Properties** – if the incremental cost of FORTIFIED for single-family properties is \$2,000, then \$1.86 billion of investment is needed in rooftops of owner-occupied single-family properties to increase resilience against extreme weather, specifically wind
- **Program Design** – seeking to target vulnerable communities (i.e., 40% of investment) with focus on coastal and inland geographies identified by the Program Design WG



What We Know (cont'd)

Recommendations for Consideration

- **Taxes and Fees** – explore use of “best practice” tax revenues (including exemptions) and application fee structures that other states are taking advantage of
- **Discounts** – replicate insurance discounts for policy holders that increase the resilience of their properties
- **Savings Accounts** – assess the viability of tax-free savings accounts for catastrophes
- **Collaborations** – work across agencies to ensure that resilience investments are incorporated into funding (e.g., DOH - LIHTC) and financing (e.g., Green Bank – Smart-E Loan) programs
- **Codes** – transform markets beyond voluntary actions (e.g., FORTIFIED) and towards improved codes



What We Don't Know (Yet)

Small Business

- Accurate Data on Insured vs. Uninsured Small Businesses
- Assessment of Financial Impact
- Identification of Vulnerable Small Businesses
- Funding and Financing Options
- Education and Outreach Strategies



What's Next

Financing and Funding Working Group

1. **Dig Deeper into Small Business** – continue assessment of small business sector
2. **Finalize Data Collection and Analysis** – ensure comprehensiveness and accurate data for residential single-family and multifamily, and small businesses
3. **Findings and Recommendations** – finalize the working group's findings and recommendations for resilience funding and financing for the Council's consideration



Appendix

Financing and Funding Working Group



Rob Hotaling

Department of Revenue Services
Deputy Program Advisor for
Infrastructure & Federal Funds



Joanna Wozniak Brown

Office of Policy and Management
Climate & Infrastructure Policy
Development Coordinator



George Bradner

Connecticut Insurance Depart.
Assistant Deputy Commissioner
and Director of P&C Division



Bryan Garcia

Connecticut Green Bank
President and CEO



Recommendations

Residential – Single-Family



Recommendation	Source of Funding	Administrative Action	Regulatory Action	Legislative Action	Ease of Implementation (Easy, Mod, Hard)	Impact Timing			Impact (Low, Med, High)
						Near	Mid	Long	
Smart-E Loan Credit Enhancement	Public	X			Easy		X		Low-Med
Resilient Home Loan Program	Private	X			Easy		X		Low-Med
Insurance Discount Incentives	Private	X		X	If AA (Easy-Mod); if LA (Hard)		X		Med
Sales Tax Exemption	Public			X	Mod		X		Low-Med
Surplus Lines Premium Tax	Public			X	Hard			X	High
Surplus Lines Authority Application Fee	Public			X	Hard		X		High
Resilient Home Grant and Incentive Program	Public	X		X	Hard			X	High
Resilient Code Updates	Private	X		X	Hard			X	High
Property Tax Exemption – Before Disaster	Public			X	Hard			X	Med
Property Tax Exemption – After Disaster	Public			X	Hard			X	Med
Catastrophe Savings Account	Private	X		X	Hard			X	Low-Med

What We Know Residential



Property Type	# of Properties	Assessed Value (\$B's)	Insured			Uninsured		
			Policies	Premium (\$B's)	Coverage (\$B's)	Policies	Premium (\$B's)	Coverage (\$B's)
Residential – Owned	930,000	\$260.4 \$280,000 avg	833,000	\$1.8	\$648.0	97,000	\$0.2	\$65.5

Research on the residential single-family sector revealed that Connecticut has approximately 930,000 owner-occupied homes with an assessed value of \$260.4 billion, of which 833,000 are insured, leaving around 97,000 homes uninsured (i.e., 10.4%). The premiums paid are \$1.8 billion, providing \$648 billion in coverage.

REFERENCES

1. OPM Grand Lists by Municipality - [Total Grand List by Town](#)
2. U.S. Census Bureau; American Community Survey, 2021 American Community Survey 5-Year Estimates, Table B25032
3. Lending Tree estimates that in Connecticut, there are about 10.4% of single-family owner-occupied homes without home insurance – [click here](#)
4. Data provided by George Bradner – Average Premium Written \$2,114 (2022) and Coverage for Insured equals (833,000/798,808)*\$621,402,113,944
5. Upgrading a residential roof to meet FORTIFIED standards, which are designed to enhance resilience against severe weather, typically costs an additional \$1,000 to \$3,000 for a 2,000-square-foot home, depending on factors like roof size, geometry, and location.



Communication & Education Strategy

Communication & Education Overview

Goal: Develop a Comprehensive Plan to Educate Key Stakeholders on Details of CT Resiliency Program

Strategy: For Connecticut's Resiliency program to gain traction, a wide array of different constituencies within the State will need to be educated on the benefits of the program, its key components and how it works. A comprehensive communication and education program will be needed to ensure that all stakeholder groups are appropriately engaged. Key components include:

- Use a variety of different communication mechanisms to create widespread visibility and meet the needs of particular stakeholder groups (i.e. Program Applicants, Contractors, Government Officials.)
- Leverage existing materials utilized by other states that have implemented resiliency programs and from other external resources (i.e. NAIC, FLASH).
- Maximize use of existing federal, state and local resources and communication channels to publicize the program.





The Who: Key Stakeholder Interests

- Legislators & Government Officials. Garner support for the program from public officials and policymakers by providing insights into the potential benefits and impacts of the program for state residents.
- Homeowners & Small Business Owners: Raise public awareness the program's existence, it's benefits and how to participate. Focus on reaching diverse demographics, including those with lower income, older populations and those who may not be digitally literate.
- Contractors & Builders Associations: Educate them on the program's requirements, training and certification opportunities and enlist their support in promoting resilient building practices.
- Evaluators: Establish training and certification processes for professionals who will assess properties and certify fortification upgrades.
- Municipal Governments & Local Officials: Engage local authorities, building officials and regional groups in disseminating information and supporting the program within their communities.
- Insurance Industry: Educate carriers on the benefits of mitigation efforts to influence underwriting and rate setting practices.
- Realtors, Banks and Mortgage Companies: Enlist their support in educating their customers about the benefits of resilient homes and how to access the program.





The What: Core Messages to be Communicated

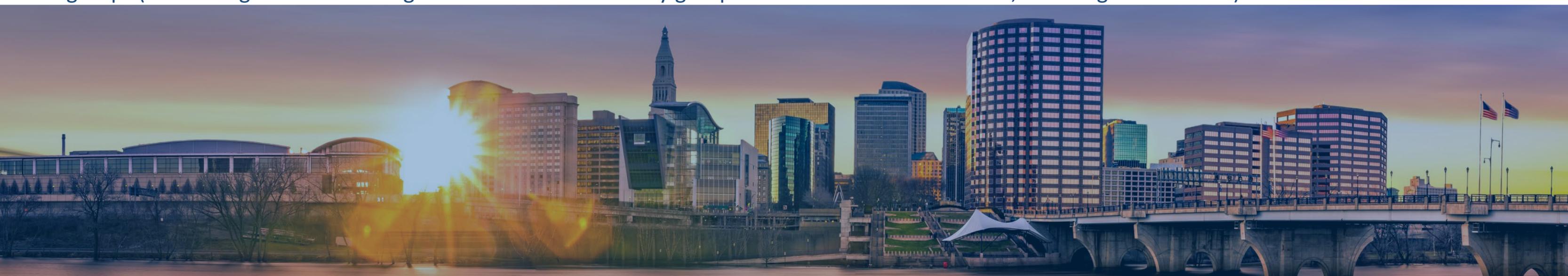
- Benefits of Resilience: Educating the public on the importance of protecting homes and businesses from wind and flood damage.
- How to Participate: Providing clear instructions on how individuals and contractors can access the program.
- Program Design: Clearly explain the program's eligibility criteria, grant amounts, application process, and requirements.
- Fortified Roof Standards: Explain the technical requirements and benefits of IBHS fortified roof standards.
- Flood Awareness: Use education and communication channels to also educate the public about flood risk and potential mitigation measures.
- Insurance Education: Educate consumers on how resiliency measures can potentially impact insurance policies.
- Contractor Training and Certification: Educate the contractor population on benefits of program, how to participate and how to become certified to perform resilient retrofits.
- Evaluator Training and Certification: Develop a program to train and certify individuals who will assess properties for resilience upgrades.
- Financial Assistance Information: Make individuals and businesses aware of other potential sources of financial assistance for resiliency upgrades (i.e. Green Bank's Smart-E loans.)





The How: Key Communication Channels

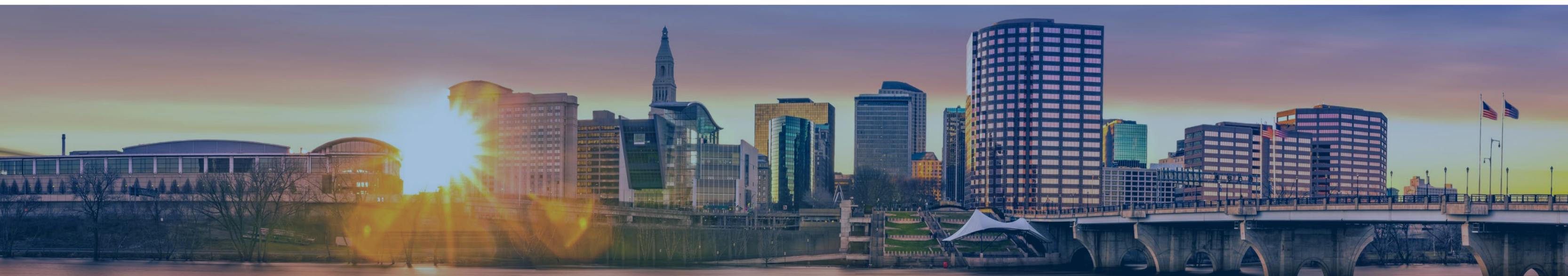
- Program Website and Program Management portal: Develop a user-friendly website as the primary source of information about the program with links to resiliency resources and primary access point for various stakeholders (homeowners, contractors, evaluators) to enroll and participate in the program.
- Public Awareness Campaigns: Broad outreach efforts will be necessary to make the public aware of the program's existence and benefits; assess multilingual needs based on target audiences.
- Print Materials: Recognizing that not everyone is digitally literate, the program will need to develop accessible print materials that can be distributed through libraries and other community resources.
- Digital Resources: Utilizing online platforms and potentially social media to reach a wider audience.
- Partnerships with Existing Organizations: Collaborating with established entities like FEMA, Connecticut Green Bank and Energize CT to broaden awareness of the program and its benefits.
- Press Releases and Media Engagement: Utilizing the Insurance Department's communication channels for announcements and updates.
- Targeted "Get the Word Out" Messaging: Tailoring communication methods and content to the specific needs of different stakeholder groups (i.e. leverage faith-based organizations and community groups for outreach in urban areas; multilingual materials).





Key Resources

- [NAIC Materials](#): Ready-to-use educational content on insurance and resilience measure available to states at no cost.
- [FLASH Resources](#): Consumer awareness materials, guides and practical preparedness checklists related to disaster preparedness.
- [IBHS Expertise](#): Standards for fortified roof construction and training resources for evaluators and contractors.
- [Alabama's Strong Homes Program](#): Their online platform (CAPS) for managing grants, connecting homeowners with evaluators and contractors, and tracking progress is being considered as a potential logistical backbone for the Connecticut program.
- [Connecticut Insurance Department](#): Existing preparedness information and communication channels.
- [Connecticut Emergency Management](#): Resources and information related to disaster preparedness.
- [Energize Connecticut](#): Existing infrastructure for home visits and consumer engagement that could potentially incorporate resiliency messaging.
- [Connecticut Green Bank \(Smart-E Loans\)](#): An existing loan program that can be leveraged for resilience upgrades.
- [American Red Cross](#): Preparedness education programs and resources available to consumers.
- [Other States' Programs](#): Learning from the experiences and materials developed by other states like Alabama, Louisiana and Maine.



Sample Web Portal



- Discounts
- About
- Eligibility
- Login
- Benefits
- FAQ
- Contact
- Resources
- Subscribe



3 Ways to FORTIFY Your Roof

With Grant

1

Apply for a \$10,000 grant through the Louisiana Fortify Homes Program.

See below for more information.

Without Grant

2

Self-fund your Fortify Homes project without grant assistance.

[Click Here to Find a FORTIFIED Professional in Your Area](#)

Please note: the LFHP does not permit the use of grant funds to homeowners who elect to fortify their roof without first receiving a LFHP grant

3

Add the FORTIFIED Endorsement to your insurance policy.

Contact your insurance agent or company to learn more.

Sample Educational Materials

CONNECTICUT
INSURANCE
DEPARTMENT



#HurricaneStrong

OUTREACH

#HurricaneStrong is an initiative to save lives and homes through collaboration with leading organizations in disaster safety.

[Learn more >](#)



Strong Homes

PARTNERSHIP

Strong Homes partners provide expertise and resources to upgrade disaster-affected homes to a more resilient standard.

[Learn more >](#)

Free or Low-Cost Things You Can Do Right Now to Prepare for Hurricanes



Build a
Disaster Supply Kit

[LEARN MORE](#)



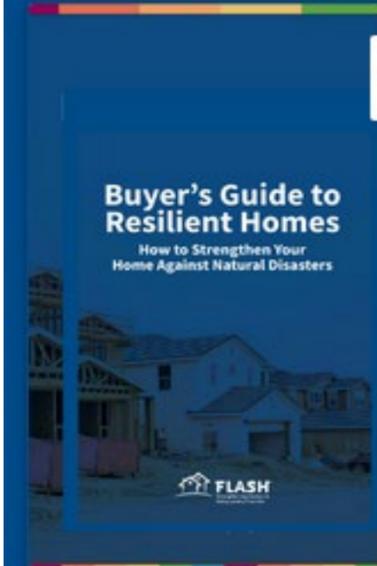
Create an Insurance
Home Inventory

[LEARN MORE](#)



Get an Insurance
Checkup

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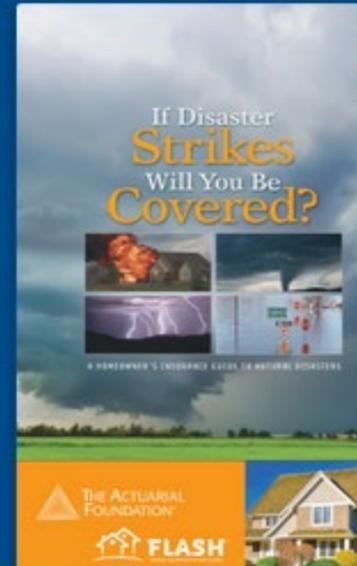


Buyer's Guide to Resilient Homes

OUTREACH

This guide helps homeowners and homebuyers understand their resilience options.

[Learn more >](#)



Homeowner's Guide to Insurance

OUTREACH

If disaster strikes, will you be covered? Use this guide to find out.

[Learn more >](#)



How to Board Up Your
House

[LEARN MORE](#)



Make a Family Disaster
Plan

[LEARN MORE](#)



Strengthen Your
Gutters

[LEARN MORE](#)

NAIC Catastrophe Modeling Center of Excellence
Resilience HUB

**Public Meeting of Connecticut's Severe Weather Mitigation &
Resiliency Advisory Council**

May 8, 2025

Brian E. Powell, MBA, CPM
Catastrophe Risk Resilience Specialist



What is the National Association of Insurance Commissioners (NAIC)?

- Founded in 1871, the U.S. standard-setting organization is governed by the chief insurance regulators from the 50 states, the District of Columbia, and five U.S. territories, to coordinate regulation of multistate insurers.
- The National Association of Insurance Commissioners (NAIC) provides expertise, data, and analysis for insurance commissioners to effectively regulate the industry and protect consumers.

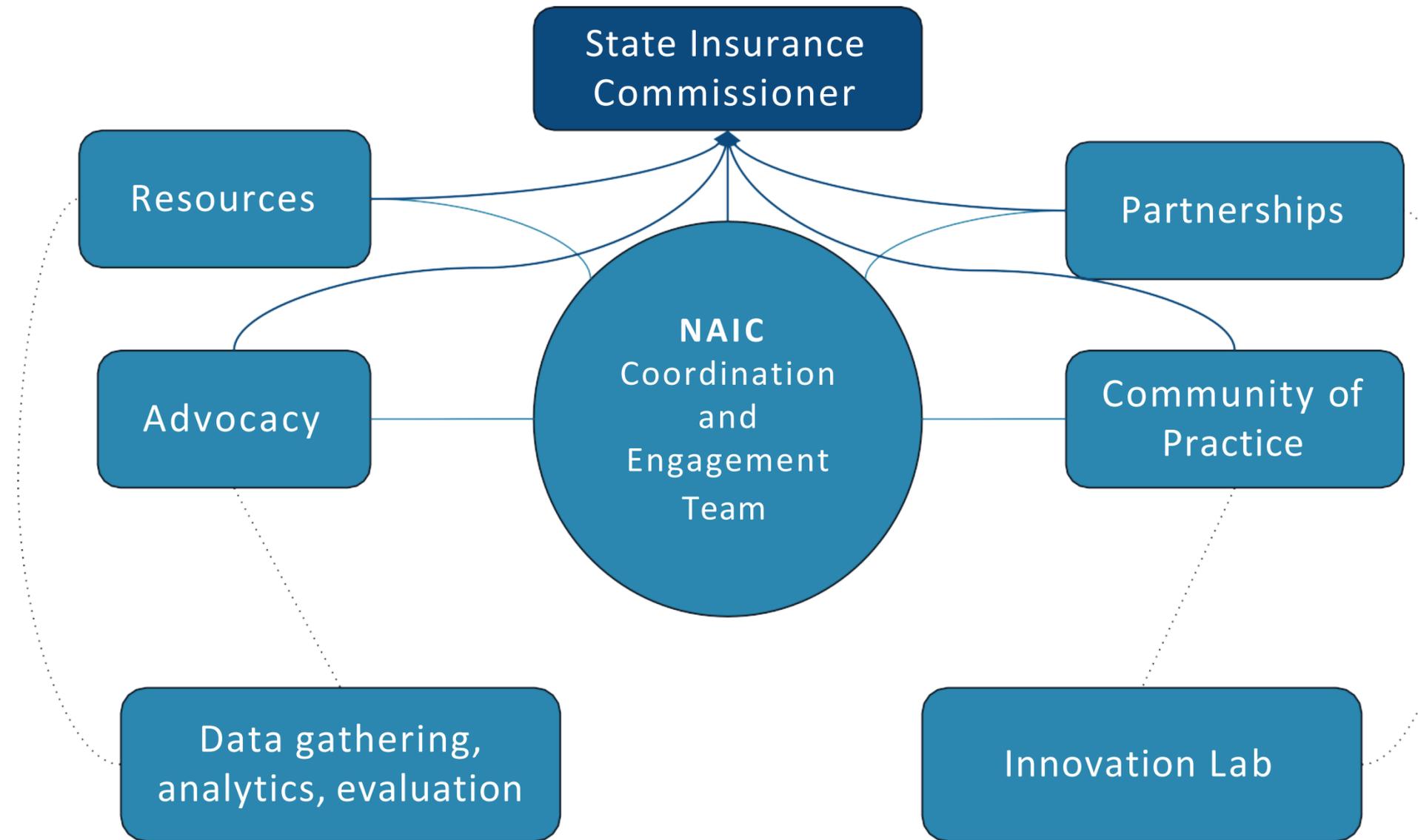
Mitigation and Resilience Assistance – Resilience HUB

Mitigation Program Coordination and Development

- Leads DOIs through establishment of mitigation programs
- Coordinates between partners to establish operating programs

Peer to Peer Learning Opportunities

- Educational Events
- Legislative Templates



Consumer Education and Outreach

- Federal Alliance for Safe Homes
- Insurance Institute for Business and Home Safety
- Smart Home America
- United Policyholders

Resilience Funding

- Internal and external resources
- Reinsurers and Brokers

Data and Analysis

- Insurance Market Insight
- Mitigation Research
- Hazard Impacts Research

Create consistency across the US in the approach and support of mitigation and resiliency efforts

Increasing demand for resources requires a consistent approach to provide effective support for commissioners and partners:

- Need for consistency in the approach to program design is imperative to provide expected interaction for insurance companies (consistent approach to language, discount methodology & reporting, incentives, etc.).
- Need for consistency in the approach to program design is imperative to provide expected entities evaluating mitigation standards (IBHS).
- Partners in this space are developing standard approaches to support mitigation and resilience initiatives as an effective tool for determining and deploying resources.
- Demand for cross communication and problem-solving resources from the CAT COE Resilience HUB.

State Level Wind Mitigation Programs in the US as of 5/7/25

Existing DOI wind mitigation program in operation

1. Alabama
2. Louisiana
3. Mississippi
4. South Carolina
5. Oklahoma

Existing non-DOI wind mitigation programs

1. Florida*
2. North Carolina

Authority to establish a DOI wind mitigation program; creating programs

1. Kentucky
2. Minnesota
3. Maine
4. Arkansas

Legislation filed to establish authority for a DOI wind mitigation program

1. New Hampshire
2. Rhode Island
3. Texas
4. Colorado

Intent of the program is to create a platform for change:

- Change the behavior of residents and empower them to make informed decisions about protection options for their homes against severe windstorms.
- Change the approach to construction methods by creating a resilient housing stock through the FORTIFIED™ program.
- Help change the trajectory of the property insurance market by reducing risk of loss.
- Build a culture of resiliency.

Milestones to enact and begin establishment of a mitigation program

- State Legislature enacts a law establishing to establish a mitigation grant program designed to aid homeowners improve their homes with updated building modifications, also known as wind retrofitting, that minimizes property loss due to hurricane or other catastrophic windstorm events.
- Program design completed within a department of insurance.
- Typically, will initially see pilot programs fielded.
- Offers a grant (average range is from \$10k to \$15K) to mitigate an existing home that obtains a FORTIFIED designation.
- Most grant programs in the US facing sever wind events and hail adopt the FORTIFIED™ program as its retrofitting standard. The FORTIFIED™ program was developed by the Insurance Institute for Business and Home Safety and takes a systems approach to protecting homes from storm damage.

Funding for state wind mitigation grant programs:

- Funding comes from the insurance industry in the form of a portion of retained fees collected by the department. This avoids additional tax on residents or disrupts the established tax base budgets.
- Direct donations.
- Matching funds from public-private partnerships.

Typical eligibility requirements for entering program:

- Residents that claim their primary residence in counties where grants are being awarded may apply. (You cannot live in a condominium or mobile home).
- Your home must be in good repair.
- You must provide proof that you have an in-force homeowners insurance policy before the grant will be paid.
- You must have flood insurance if your home is in a special flood hazard area. This policy can be from the National Flood Insurance Plan or a policy written by a private insurance carrier.
- You must get a home evaluation from a Certified **FORTIFIED™** Evaluator who is approved by the program.



- FORTIFIED is a voluntary construction and re-roofing program designed to strengthen homes and commercial buildings against severe weather such as high winds, hail, hurricanes, and even tornadoes.
- Contractors trained to provide the right upgrades to protect your home from the type of severe weather events it faces each year are employed to mitigate the home.
- Third-party verification that the upgraded construction materials and installation methods used on the home meet the standards required for a FORTIFIED designation certificate.

Consumer Incentives/ Motivations

- In addition to grants, some states offer additional incentives such as wind premium discounts.
- Some states have adopted roof endorsements for those that may elect not to apply for a grant.
- Some states require upgrades of materials that will add an extra level of protection to homes. An example: Class A shingle roof also works as a fire barrier.
- Additional peril specific education for homeowners on mitigating their homes such as against flood, or earthquake.

Providing regulators with technical expertise, tools, and information to effectively regulate their markets.

<https://content.naic.org/research/center-of-excellence>

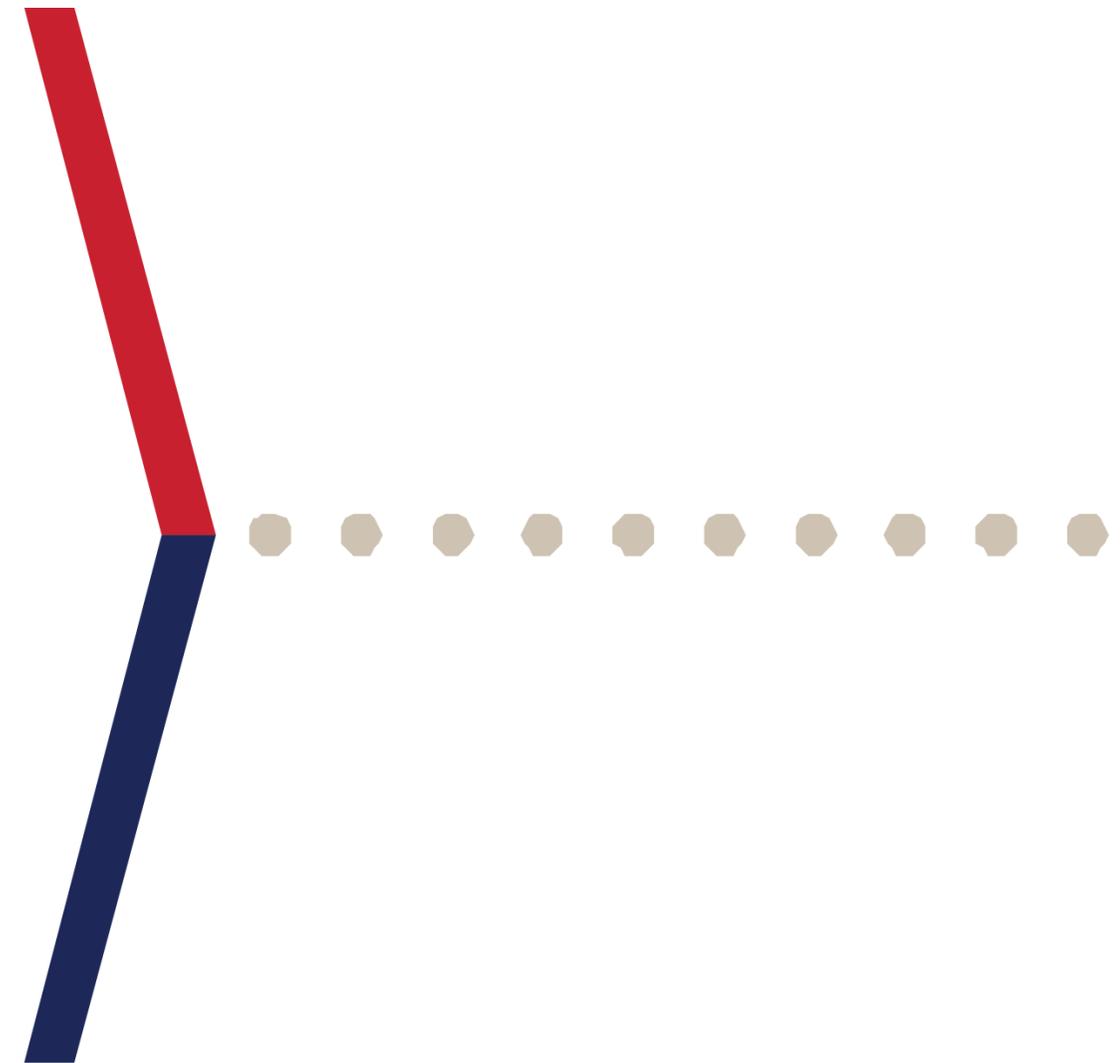
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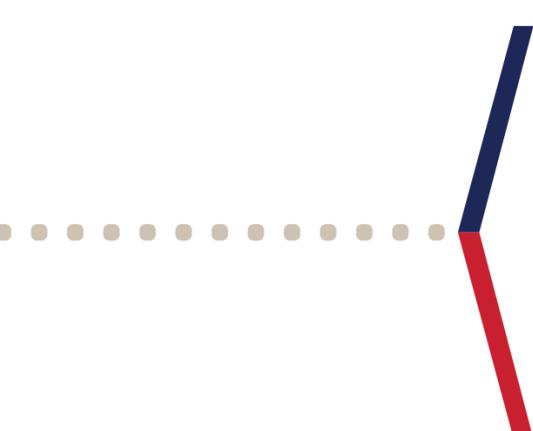
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- Eli Russo, Enterprise Risk Management Advisor - erusso@naic.org
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- Tim Barnett, P&C Cat Risk Actuary, tbarnett@naic.org



Building an Above-Code Resiliency Incentive Program

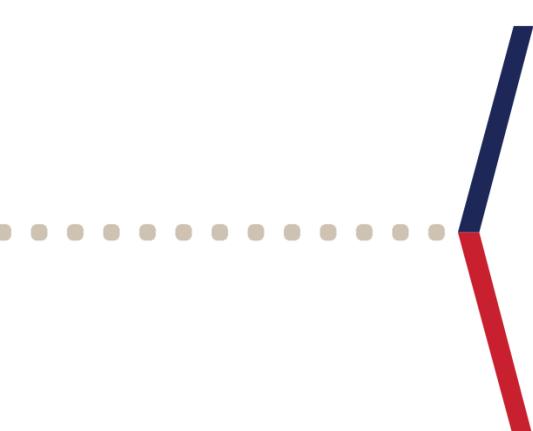
Connecticut Severe Weather Mitigation & Resiliency Advisory Council





NAHB Overview

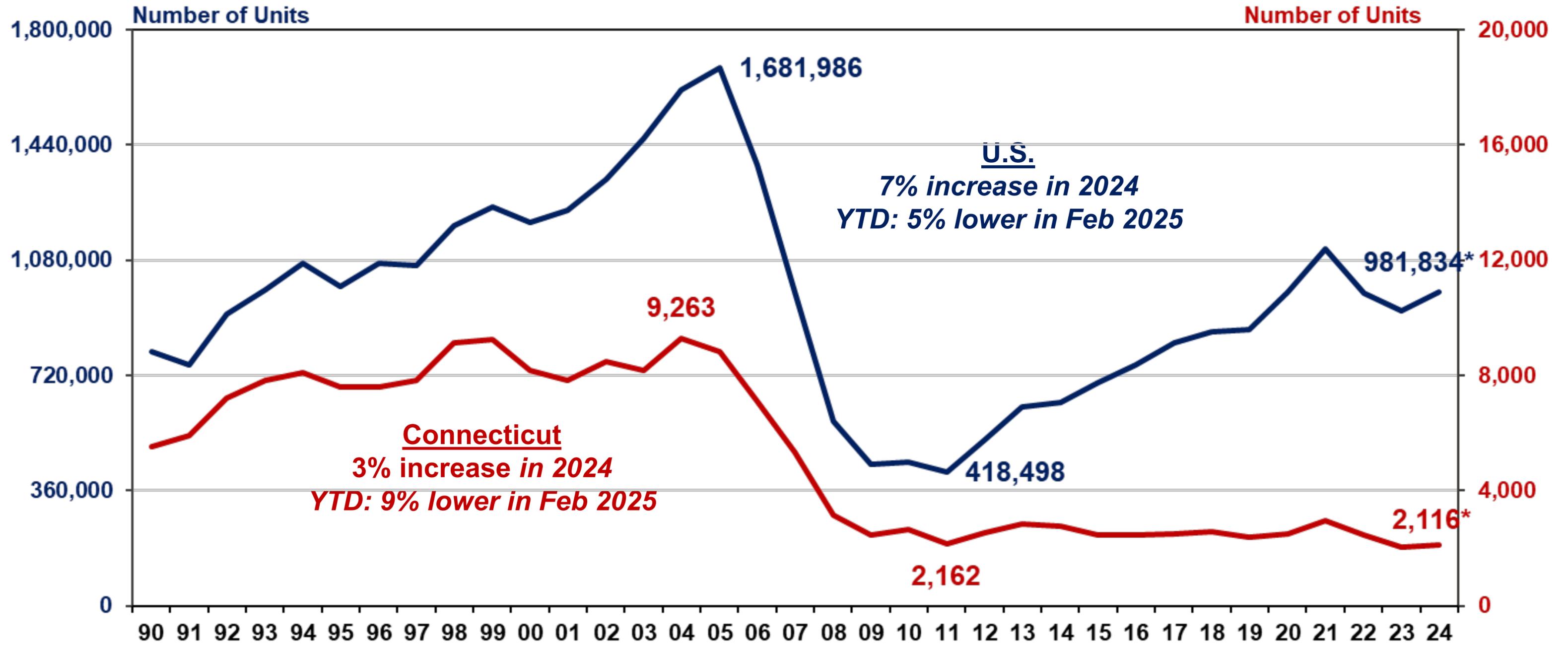
- NAHB strives to protect the American Dream of housing
 - 140,000 members nationally
 - 936 members in Connecticut
- Provide advocacy, education, and networking support to help members build communities, create jobs and achieve professional success.
- Current “hot topics” include housing shortage, housing attainability, labor and materials needs, deregulation, availability of affordable insurance.



NAHB Overview

- NAHB is also the parent company to the Home Innovation Research Labs, a wholly-owned, independent subsidiary.
- Home Innovation is a full-service market research, consulting, product testing, and accredited third-party certification agency dedicated solely to issues related to home building.
 - HUD Resilience Guides for designing structures to withstand natural disasters.
 - National Green Building Standard/Green + Resiliency Certification
 - Survey of Consumer Interest in Resiliency

Single-Family Building Permits – U.S. and Connecticut



Source: Census Bureau.

Note: * 2024 permits are December 2024 YTD data as annual permits for 2024 are not available yet.

Connecticut Housing Statistics: Existing Homes

- Connecticut has the sixth oldest housing stock in the U.S.
- The median year of construction for its homes is 1966.

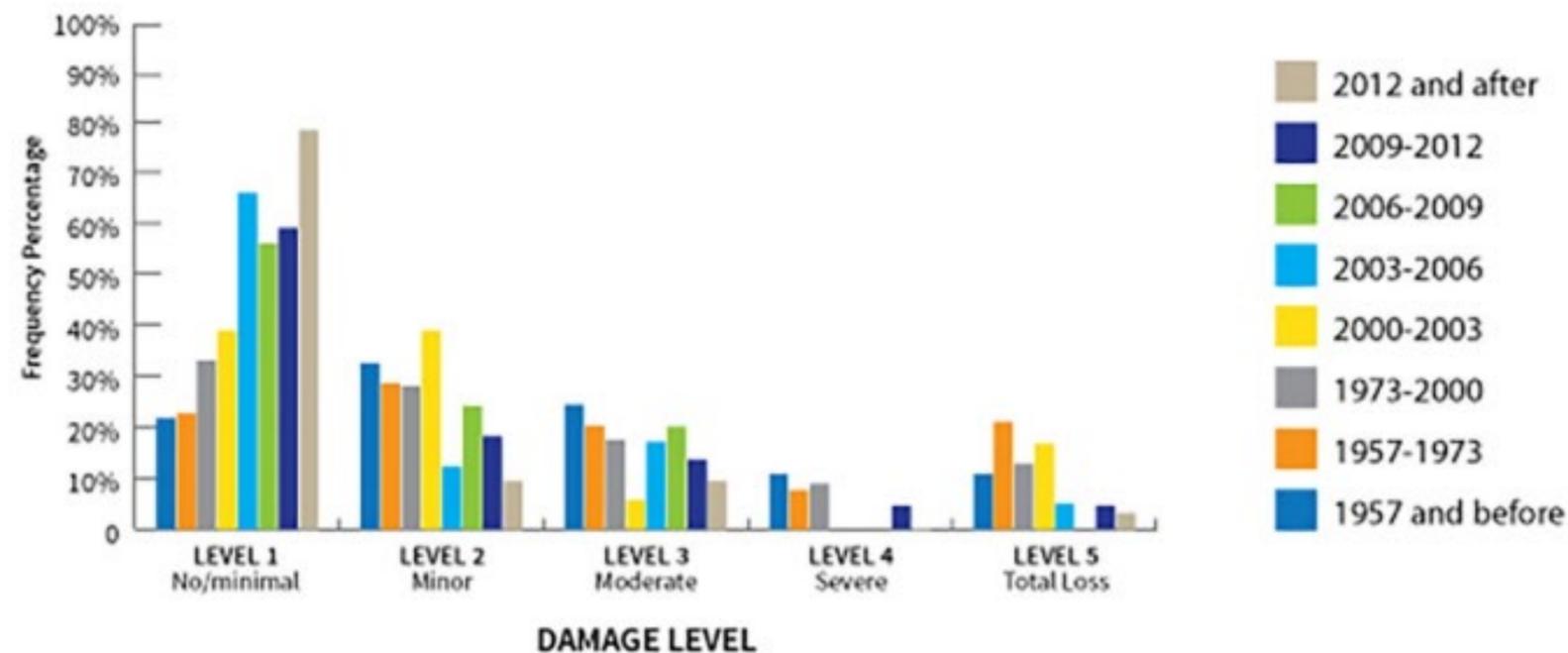
Owner Occupied Housing Units	Estimated Number	Estimated Percentage
Built 2020 or later	6,319	0.6
Built 2010 to 2019	33,329	3.5
Built 2000 to 2009	75,101	7.9
Built 1990 – 1999	76,515	8.0
Built 1980 – 1989	127,714	13.5
Built 1970 – 1979	126,681	13.4
Built 1960 – 1960	130,682	13.7
Built 1950 or earlier	371,780	39.2

Post- Disaster Damage Assessments

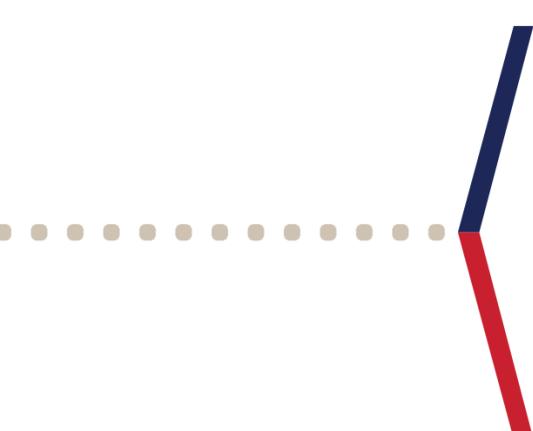
- New construction built to modern building codes is resilient
 - FEMA Mitigation Assessment Team Reports
 - Insurance Institute for Business and Home Safety
 - CoreLogic
 - Texas A&M
- Builders often voluntarily build above-code
- CT building codes are particularly resilient
 - IBHS Rating the States:2024 Edition gave CT a score of 90 out of 100

Post- Disaster Damage Assessments

- The existing housing stock is most vulnerable to damage
 - Not built to today's stringent codes
 - Less resilient materials
 - Deferred (or no) maintenance



Histogram of damage to roof cover from hurricane winds from hurricane Harvey in Texas in 2017



Resiliency/Resiliency Upgrades

- Historically not a focus for most homebuyers/homeowners.
- Hurricanes Katrina and Sandy (among others) highlighted the need to address broader community resiliency needs (updated building codes, response plans, etc.) and many states/local governments were quick to respond.
- The resiliency of individual homes has often been cited as a need in post-disaster assessments, yet improving the pre-disaster resiliency of individual homes only has emerged as growing opportunity over the past few years.

Resiliency/Resiliency Upgrades

- Given its recent emergence, there isn't a lot of history with pre-disaster mitigation, although there are some success stories (e.g., Strengthen Alabama Homes, MySafeHomeFlorida, NCIUA Strengthen Your Roof).
- These program have successfully linked upgrades with benefits to incentivize homeowners to perform pre-disaster mitigation.
- Increasing Number and Severity of Storms + Insurance Challenges + Growing Interest in Mitigation = Opportunities

Resiliency Incentive Program: Builders' Wish List

- ✓ Tied to risk(s) reasonably expected to occur in area
- ✓ Voluntary
- ✓ Focus on existing homes
- ✓ Compatible with standard construction practices
- ✓ Recognizes uncertainties associated with existing buildings
- ✓ Clear criteria for participation (Builders and Homeowners)
- ✓ Easy to participate/administer



Resiliency Incentive Program: Builders' Wish List

- ✓ Upgrades recognized by insurance, appraisals, other?
- ✓ Properly funded
- ✓ Payments direct to contractor
- ✓ Support/resources to help sell to consumers



Resiliency Incentive Program: Other Considerations

Homeowners' Ability/Willingness to Pay

- Amount Homeowners are willing to pay extra to minimize effects of a natural disaster*

	Median	Income Less than \$50,000	Income \$50,000 – 100,000	Median if Perceived Severe or High Risk
Flood	\$1000	\$100	\$1100	\$5000
Tornado	\$1000	\$300	\$1800	\$5000
Hurricane	\$600	\$100	\$1000	\$5000

Resiliency Incentive Program: Other Considerations

Homeowners' Interest in Making Weather-Related Home Improvements*

- 51% say interest has increased over the past 24 months
- 34% have made an improvement to protect home from future weather events
- Costs/other priorities prevail



*Poll conducted by Morning Consult on behalf of Leaf Home, 2024

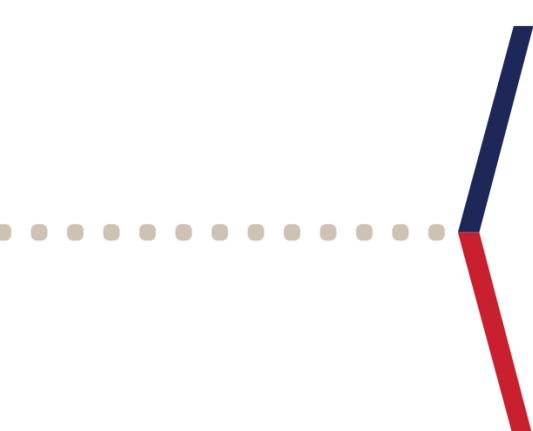
Resiliency Incentive Program: Other Considerations

- If considering certification/3rd party review
 - Availability of Inspectors
 - Cost
 - Expected timeline
- Don't discourage small steps
- Complementary community-wide can go a long way to support and commitment
- Adaptability. Planning for contingencies/future program evaluation needs to happen now.



Resiliency Incentive Program: Overall Suggestions

- Be clear on what you are trying to achieve, for whom, and how you will define success.
- Create a program that can be effective using identified resources.
- Ensure incentives/offsets are sufficient to compel consumer action so you can meet program goals.
- There is no need to reinvent the wheel – the existing resiliency incentive programs provide a good starting point and have demonstrated success.



Thank you

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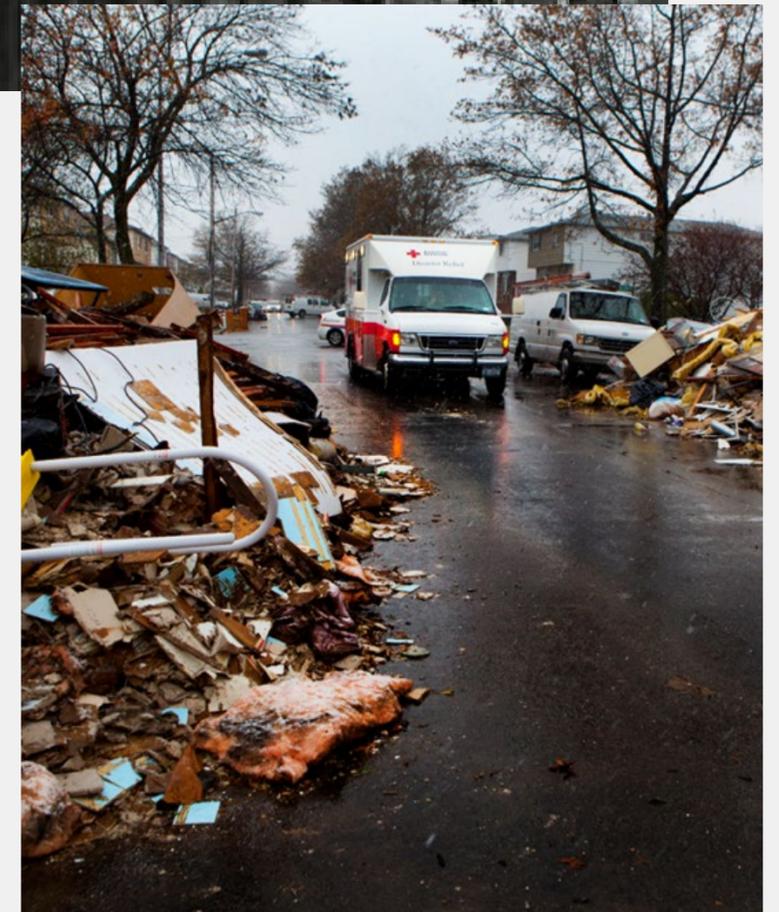
The Unpredictability of Disasters

**It's not a question of if,
it's a question of when.**



The Impact of Severe Weather

- Record-breaking storms, straight-line winds, and tornadoes are occurring with increasing frequency.
- These storms are less predictable than hurricanes, making them even harder to prepare for.
- Imagine that same level of wind damage hitting our communities today—how many homes would be impacted?
- **Four storms hitting Florida within 22 months**
- **Western Connecticut historic flooding**



Social Vulnerability & Difficult Decisions

Health | Housing | Hunger

- Many families lack savings to cover disaster recovery costs
- Lower-income households face impossible choices: essentials vs. home repairs
- Forced to stay in unsafe conditions or leave with nowhere to go
- The cycle of displacement makes long-term recovery nearly impossible



Disrupted Communities

Health | Housing | Hunger

- Small businesses—local markets, pharmacies—often shut down, weakening community resilience.
- Without these local resources, recovery becomes even harder.

Those that can afford it the least are impacted the most!



Lives Changed by Disaster

Those that can afford it the least are impacted the most!



In Connecticut, it's not a question of if—it's a question of when.

- When we focus on building more resilient communities, we have a better chance at reducing long-term displacement.
- Families need solutions that will help them recover quickly—before the next disaster forces them to start all over again.