

Smarter Critical Systems and Built Environment: Infrastructure Solutions



Julie Shiyou-Woodard
Smart Home America

Julie has spent most of her career in local and state government managing mitigation and resilience programs. Before joining Smart Home America in 2014, she was the Planning and Economic Development Specialist for the Alabama Forestry Commission. Julie spent eleven years as a principal planner in a multi-jurisdictional planning commission, where she developed and managed environmental and hazard mitigation funding and projects for county and municipal governments. Julie is from Pass Christian, Mississippi and lives in Mobile, Alabama with her husband and two children.



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2019 NORTH CAROLINA COASTAL RESILIENCE SUMMIT

Havelock, North Carolina | June 2019



SMART HOME
A M E R I C A

Informed Decisions
Make a Smart Home

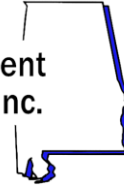
Public & Corporate Partners



TRAVELERS INSTITUTE



Alabama Independent
Insurance Agents, Inc.



Culverhouse
College of Commerce
Alabama Center for Insurance
Information and Research



ALABAMA DEPARTMENT
OF INSURANCE



Common Challenges

Needs Enhanced

Risk Awareness	Planning Capacity
Willingness to Act	Policy + Code

Multi-Hazard Resilience



Wind

+



Water

+



Insurance

+



Contingency

Solutions We Believe Work



Which house would you rather live in?



A program of the Insurance
Institute for Business & Home Safety



IBHS



Sealed Roof Deck Demonstration



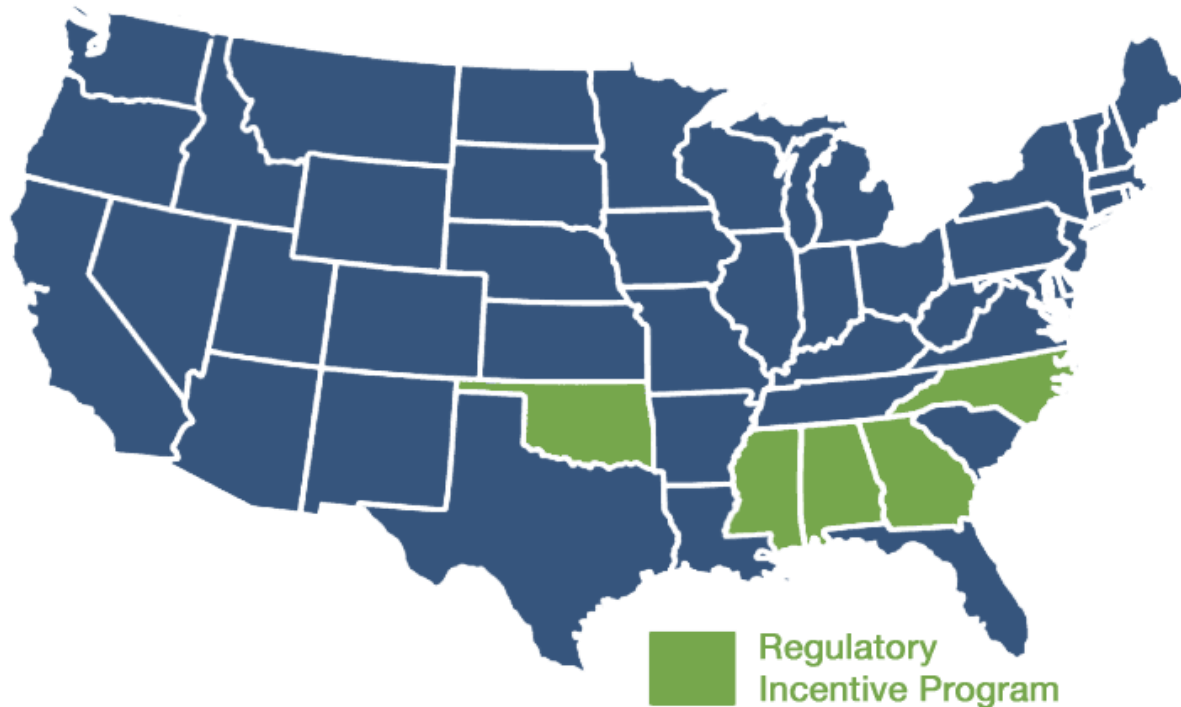
**Sealed roof deck
damage estimate**

\$5,408^{.59}

**Unsealed roof deck
damage estimate**

\$16,935^{.23}

Policy Across Regions



- **Five states** have enabling legislation incentivizing FORTIFIED construction.
 - In many other states, insurers voluntarily provide discounts or FORTIFIED can qualify
- Incentives can include rate discounts, tax credits, funding (mitigation grants).
- FORTIFIED can lead to other mitigation incentives and measures
- FORTIFIED attracts new insurers

North Carolina Insurance Discounts



INSURANCE DISCOUNTS: 6%–8%*

ROOF: STRENGTHEN THE ROOF SYSTEM

Minimizes the risk of water getting into the home and of the roof detaching from the walls.



INSURANCE DISCOUNTS: 13%–15%*

SILVER: STRENGTHEN THE WINDOWS & DOORS

Minimizes the risk of wind entering the home and causing a roof failure. Also effective at reducing the risk of water getting into the home.



INSURANCE DISCOUNTS: 16%–19%*

GOLD: STRENGTHEN THE STRUCTURAL SYSTEM

Ties all of the elements of the home together and to the ground. The most effective way to minimize risks from high winds.

Accepting Applications Until August 1, 2019



**STRENGTHEN
YOUR ROOF** 
NCIUA pilot program to build better beach communities

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Strengthen Your Roof Program

NCIUA is offering up to **\$6,000** in grant funding to install FORTIFIED roofs that will better protect homes during storms.

[Check Eligibility and Apply »](#)



Homeowners

Find out what the grant program is all about and what becoming FORTIFIED means for you!

[Learn More »](#)



Contractors

Participating Contractors are insured and experienced in IBHS construction and understand NCIUA's Grant Program.

[Learn More »](#)

Share The Impact of FORTIFIED



Reduce insured losses by as much as 50% just by getting the roof right!



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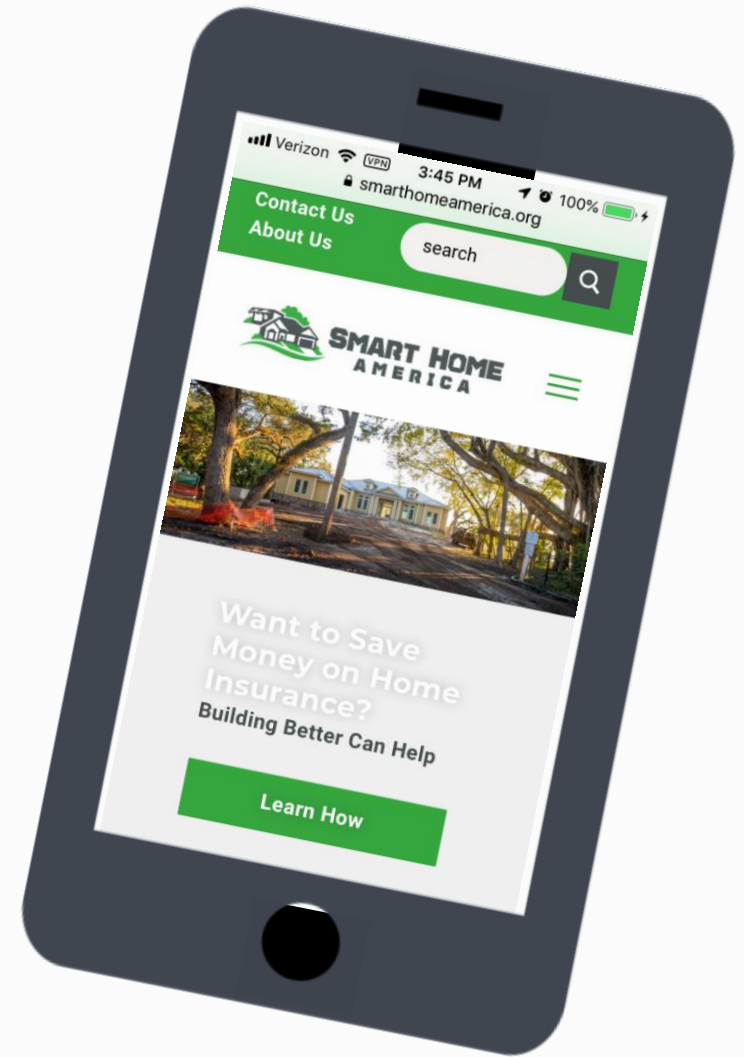


Resources

[SmartHomeAmerica.org](https://www.SmartHomeAmerica.org)

[FORTIFIEDhome.org](https://www.FORTIFIEDhome.org)

[DontGoof.org](https://www.DontGoof.org)



Questions?

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