



# Earth911<sup>®</sup>

More Ideas, Less Waste

[How to Recycle](#)

[Where to Recycle](#)

[Home & Garden](#)   [How & Buy](#)   [Living & Well-Being](#)

Reading time: 3 mins

## Buying a Disaster-Resilient Home

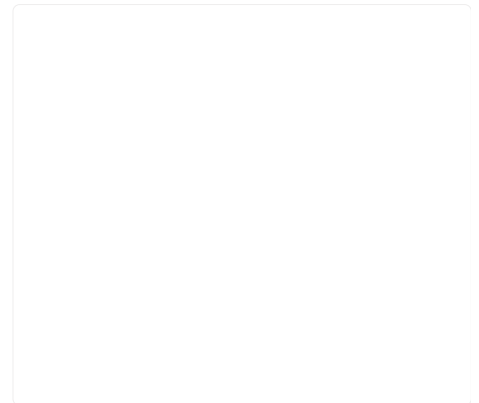


By [Gemma Alexander](#)

© OCT 26, 2021   [climate disasters](#), [climate resilience](#), [disaster preparedness](#), [home purchase](#)



When you're buying a house it's hard to ignore highly visible elements like paint and appliances, but easy to overlook factors that could affect your own safety. That's why we have home inspections to check the plumbing and wiring before we buy. But there's one thing even many inspectors usually overlook – disaster resilience. With climate change making disasters of all kinds more common, considering disaster preparedness before you buy a home is not just a good idea – it could be lifesaving.

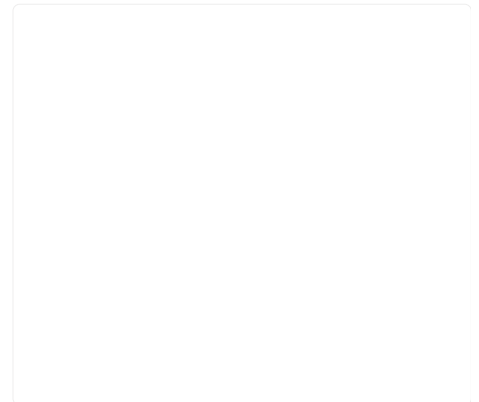


Never miss an update!

[JOIN OUR LIST](#)

What Do You Think?

Loading survey...



window width : 1263 px

## Buyer’s Guide to Resilient Homes

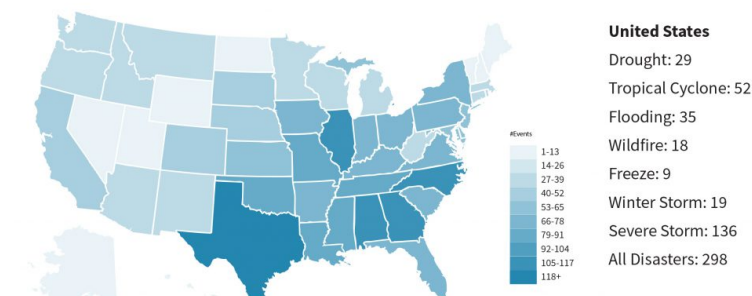
FLASH is the Federal Alliance for Safe Homes, a consumer advocacy group for homebuyers. Last month they released the first [homebuyer’s](#) guide to resilience against natural disasters. In the 20<sup>th</sup> century, there didn’t seem to be much need for this kind of guide. If you lived in California, you had stricter building codes to protect against earthquakes. If you lived in Tornado Alley, you knew to look for a root cellar or other underground shelter on any prospective properties. But for most people, natural disasters were too unusual to plan for.

But climate change has [led to an increase](#) in both the frequency and severity of natural disasters. Nearly every [hurricane season](#) breaks records now, [flood risks](#) are rising, and [wildfire season](#) now takes up most of the year. This means that no matter where you live, it’s important to [prepare](#) to withstand and recover from a variety of natural disasters. Possibly the most critical time to focus on resilience is when you are buying a home.

## Location and Home Resilience

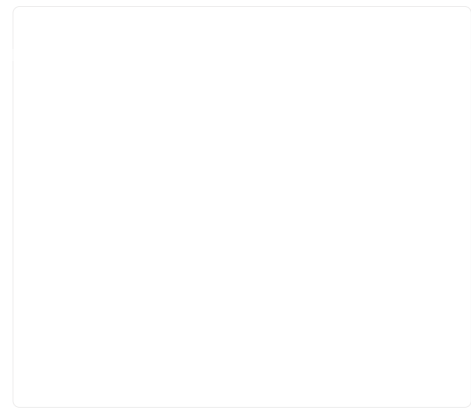
Homebuyers already know that location is the most important factor in a home’s value. But it is also a critical component of home safety. Every community has some degree of risk from the most common hazards – wind, water, fire, and earthquake. In fact, it is not a matter of if but when one of these hazards will occur, and in some places, when is usually sooner than later.

1980-2021\* Billion-Dollar Weather and Climate Disasters (CPI-Adjusted)



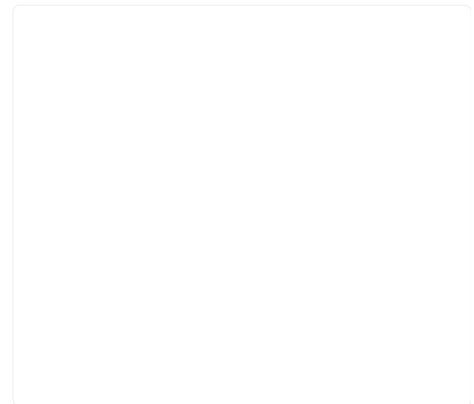
Source: NOAA National Centers for Environmental Information  
 Please note that the map reflects a summation of billion-dollar events for each state affected (i.e., it does not mean that each state shown suffered at least \$1 billion in losses for each event). Also, the map only captures major events, and smaller events still adversely affect people and property.  
 \*as of July 9, 2021

That doesn’t necessarily mean you shouldn’t take that job in Texas. But you should be aware of local risks and choose your



Earth911 Podcast: Forust  
Cofounder Ronald Rael on

[Privacy Policy](#)



home accordingly. A few feet of elevation can make a world of difference in a flood zone; the underlying soil type can make one neighborhood susceptible to liquefaction during an earthquake while houses a mile away barely shake. Look for signs of community resilience like an adopted and updated emergency response plan; adoption and enforcement of current model building codes; participation in the [Community Rating System](#); and designation as a NOAA [StormReady](#) Community.

## Sturdy Construction for Disaster Resilience

Because no place is immune to disaster, the complement to site selection is sturdy construction. Of course, you want a well-built home because it will be cheaper and more comfortable to live in. But construction quality is not always easy to tell by looking. That's why, despite the cost and frustration of permitting processes, building codes are such an important protection for homeowners.

Because not all codes are created equal (and some locations have greater risk than others) beyond-code standards such as the [FORTIFIED Home™](#) program provide the extra protection that could keep your home dry in a hurricane. Depending on the most probable disasters where your home will be located, different construction solutions will be useful. A safe room tested and approved to meet the International Code Council 500 standard will withstand winds up to 250 mph and may add 3.5% to the value of your home in Oklahoma. But the money would be better spent on [roofing](#) in snowy Maine.

The [Inspect2Protect](#) website provides information about current building codes across the country. With the ZIP code and construction date of any home you are considering, you can use this website to discover the area's disaster history, the probable construction standards to which the home was built, and a list of the most relevant resiliency upgrades for a house of that age in that location.



window width : 1263 px



Damaged home after Hurricane Sandy. Source: Adobe Stock

## Buyer Beware

Don't assume that your real estate agent will share – or even be aware of – any important disaster resilience factors when showing you a home. Many states have weak [disclosure laws](#), or none at all, so ask your realtor, home inspector, mortgage broker, and insurance agent questions about resilience. And be prepared to keep asking until you get answers. Request that your inspector use the [checklists for the specific disasters](#) that are risks in the community where the home is located.

FLASH provides a [10-step plan](#) for resilient homeownership:

1. Assemble a knowledgeable team
2. Select a resilient community
3. Select the right home for you
4. Create a budget and secure financing that allows for resilient upgrades
5. Put in an offer with resilience contingencies
6. Get a home inspection and appraisal
7. Find the right insurance
8. Get the home
9. Maintain the home
10. Plan and save for future upgrades

*Feature image: California "River Fire" in August 2020, Source: Adobe Stock*

---

advertising

---

[Edit](#)

