

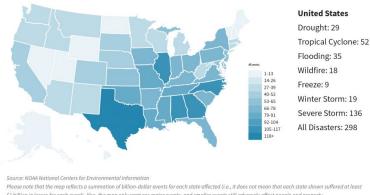
should take to make sure your home is as resilient as possible.

Resilient Community

Location is everything, but once you've purchased a home, you have to work with what you have. Fortunately, even if you can't change locations, you can improve them. The first step, if you haven't already done so, is to learn about the risks in your area. With the ZIP code and construction date of your home, the <u>Inspect2Protect</u> website displays your area's disaster history and whether your community has adopted current model building codes.



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



\$1 billion in losses for each event). Also, the map only captures major events, and smaller events still adversely affect people and proper *as of July 9, 2021

Armed with this information, you can determine what your community has done to prepare for the most likely hazards. Find out if there is an adopted and updated emergency response plan that addresses the relevant risks. Take an interest in local infrastructure; are levees and bridges properly maintained? Does your community enforce adopted building codes? Do they participate in the <u>Community Rating</u> <u>System</u>? Do you live in a designated NOAA <u>StormReady</u> community? If the answers to these questions are unsatisfactory, let your local community leaders know that these issues are important to their constituents.

Resilient Homes

No matter where you live, there is a risk of natural disaster; and climate change has <u>led to an increase</u> in both the frequency and severity of extreme weather events. Now nearly every <u>hurricane season</u> is a record-breaker, <u>flood risks</u> are rising, and <u>wildfire season</u> is nearly year-round. This means that no matter where you live, it's important to <u>prepare</u> to withstand and recover from a variety of natural

disasters.

What constitutes a resilient home will be different depending on the <u>regional risks</u> where you live. Wildfire resistance and earthquake safety are more important for a home in California; in Texas, a home should be able to withstand high winds and flooding, while homes in the Northeast need to withstand heavy snow loads. Most homes are not built with regional disaster risks in mind, so homeowners must upgrade their homes to be more resilient.







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Resilient Upgrades

In addition to identifying local risks, the <u>Inspect2Protect</u> website reveals historical building standards that probably applied to your home's construction. It lists the most relevant upgrades to bring a house of that age in that location up to current standards. Simply prioritize the upgrades from the list that you haven't done yet to generate a resiliency upgrade plan for your home. The Federal Alliance for Safe Homes (FLASH), a consumer advocacy group for homebuyers, released the first <u>homebuyers</u> guide to resilience against natural disasters. Although the focus of the guide is on homebuying, it also includes a granular list of recommended home <u>retrofits</u> organized by type of disaster.

Many of these upgrades, like improving attic <u>insulation</u> to prevent ice dams or upgrading <u>roofing</u> to withstand fire and extreme weather, can also significantly improve your home's energy efficiency. Resilient upgrades not only keep you safer and reduce the cost of operating your home; they can also increase resale value. A study in Oklahoma found that homes with tornado safe rooms sold for an average of <u>3.5% more</u> than those without. According to <u>Zillow</u>, your roof replacement can make you more likely to sell for your full asking price and reduce the time your house spends on the market.

Resilient Maintenance

Routine maintenance is also important to resilience. No matter how it's built, a roof with unrepaired damage will take more damage from high winds than one that is intact. According to FLASH, investing \$500 in a sealing agent can prevent up to 95% of water entry during a hurricane. Integrating your upgrades with your home maintenance plan can help you avoid redundant expenses.

Even if you can't afford major changes to protect your home, basic <u>emergency preparedness</u> can help keep your family safe. Maintain and test your emergency equipment like generators and storm shutters; check the expiration dates on fire extinguishers and learn how to use them. Stick to a schedule for equipment maintenance and <u>battery changing</u>. Every step towards resilience is important. It is no longer a question of if your home will be subjected to a natural disaster, but when.

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By <u>Gemma Alexander</u>

Gemma Alexander has an M.S. in urban horticulture and a backyard filled with native plants. After working in a genetics laboratory and at a landfill, she now writes about the environment, the arts and family. See more of her writing <u>here</u>.

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