Narrowing the Path of Storm Damage
Mark Fox, National Weather Service
Dallas/Fort Worth
Tanya Brown-Giammanco, IBHS

Any Time of Year—12/26/15

Evolution of the Garland/Rowlett Tornado—6:48 PM

Evolution of the Garland/Rowlett Tornado—6:51 PM
Objects Are Not As Big As They Appear

- Tornadoes receive a rating based on the worst damage observed
  - Most damage is far less than the worst
- On December 26
  - 91% of structures sustained winds less than 110 mph
- Most tornado damage is not as bad as it sounds

Storm Damage

- In the past 5 years
  - Wind and hail claims across the nation have accounted for almost 40% of all insured losses
  - Losses average approximately $15 billion annually
  - 223 deaths occurred due to tornadoes
Prediction, Modeling and Alerts

The National Weather Service average lead time for tornado warnings is now 13 minutes nationally.

New Paradigm: Resilience

FORTIFIED Home™

The National Standard for Resilient Construction

FORTIFIED Risk Map

FORTIFIED Home™–High Wind & Hail Programs

- Launched at 2016 National Tornado Summit with support of Commissioner John Doak
- Trained 480 evaluators, builders, real estate professionals, etc., via FORTIFIED Wise™ and FORTIFIED Evaluator training sessions
- Established partnerships with affiliate chapters of Habitat for Humanity and began construction on homes in both Tulsa and Oklahoma City metropolitan areas

FORTIFIED Home™: Eligibility

- New and existing homes
- Single-family detached, site-built
- Townhouses and quadplexes
- Manufactured/modular single-family homes
Severe Storm Protection Systems

- High Wind & Hail
- Gables, Porches, Carports, and Chimneys
- Garage Doors and Structure (Continuous Load Path)
- Roof System (deck type and thickness, nailing pattern, underlayment, drip edge, wind-rated roof cover, impact resistance*)

Program Basics

- Independent verification required
  - Certified FORTIFIED Home Evaluator (cost varies by evaluator)
- Upgrades, if applicable (0%-3% of hard costs depending on SOP and designation level)
- Designations valid for 5 years
- Re-designation focuses on the roof, requires evaluation by certified FORTIFIED Home Evaluator

Key to Wind Resistance

- Narrowing the Path, Reducing Damage

Benefits to Insurers

- Write better risks
- Know that properties have been professionally verified and audited by IBHS
- Potential to lower loss costs
- Potential to lower ALE post cat
Benefits to Homeowners

- Peace of mind
- Protection of family heirlooms, irreplaceable items
- When damage occurs, lesser extent, quicker return to home
- Insurance credits, easier/cheaper building permits in some jurisdictions
- Improved sales value of home

Taking Action

- Moore, Oklahoma revised local building codes to incorporate stronger provisions, many which overlap with FORTIFIED
- Legislation to strengthen building codes expected during 2017 Oklahoma session
- Coastal areas of Alabama are building all homes to FORTIFIED provisions

Questions/Comments

Mark Fox  
WCM – NWS Dallas/Fort Worth  
mark.fox@noaa.gov

Tanya Brown-Giammanco  
Insurance Institute for Business & Home Safety  
tbrown@ibhs.org