How FORTIFIED Can Help Protect Your Home -

Habitat for Humanity

(DESCRIPTION)

Red umbrella. Text, How FORTIFIED Can Help Protect Your Home: Partnership with Habitat for Humanity. Hashtage ThinkSafe. Footage of homes submerged in water with just their roofs and tops of trees showing. Text, New Orleans, September 2005.

(SPEECH)

[MUSIC PLAYING]

ERIC NELSON: I had the opportunity to go down to New Orleans about three months after Hurricane Katrina. And the devastation was unbelievable.

(DESCRIPTION)

A large tree uprooted in a front yard that fell on the roof of a destroyed house. Footage of a neighborhood of destroyed homes with huge piles of wood and debris in the streets.

(SPEECH)

We shouldn't have had the extent of the damage that we saw on the Gulf Coast. And what we learned as an industry is that we do not have standards for building codes.

(DESCRIPTION)

Eric Nelson, wearing a polo shirt with the Travelers logo, sitting inside a home under construction and speaking to camera. Text, Eric Nelson, Senior VP, Enterprise Catastrophe Strategy and Analysis, Travelers.

(SPEECH)

50% of Americans live within 25 miles of the coast. We're not going to avoid the risk. So let's tackle it head on and build a more resilient America.

(DESCRIPTION)

A home under construction with a sign out front that reads, Habitat for Humanity of Greater New Haven. A group of people in red shirts with a white umbrella on the back are gathered around a man in a Habitat for Humanity shirt who is speaking to them.

(SPEECH)

SPEAKER 2: Just a few tasks we have going on-- some bamboo floor. We're going to put down some tiles.

MARLENE IBSEN:

(DESCRIPTION)

Marlene sits inside an unfinished home speaking to camera. Text, Marlene Ibsen, President and CEO, Travelers Foundation.

(SPEECH)

Travelers Fortifies Homes is a partnership among Travelers, Habitat for Humanity, and the Insurance Institute for Business and Home Safety. And the idea is that we would all work together to help Habitat affiliates around the country who are in coastal areas understand the importance and affordability of building fortified homes.

GLENN STEWART:

(DESCRIPTION)

A group of people outdoors looking up. Glenn is pointing up as he speaks.

(SPEECH)

These metal straps were applied to the top wall before we lifted it up. Now we need to nail them off on the bottom wall.

It's

(DESCRIPTION)

A view of the side of an unfinished house with long metal vertical straps attached at different places on the plywood. People hammering in nails on the side of the house. Text, Glenn Stewart, Construction Supervisor, Habitat for Humanity of Greater New Haven. Glenn speaks as he stands on a ladder against the side of the house holding a hammer.

(SPEECH)

one of our volunteers' favorite job to get up here and nail off all the straps. The purpose of the straps are to hold the first and second floor together in a wind load stress situation. And it would keep any movement between the second and first floor to a minimum.

SPEAKERS: 1, 2, 3.

(DESCRIPTION)

A row of people in red shirts squat on the ground, and then lift up a wall of the house together. Antoine using a circular saw, then measuring a structure labeled Front Wall. The back of his shirt reads Work Crew. Text, Antoine Claiborne, Construction Supervisor, Habitat for Humanity of Greater New Haven. Antoine is seated inside an unfinished house speaking to camera.

(SPEECH)

ANTOINE CLAIBORNE: With the doors we used, they have a specific design pressure. So that means that with the pressures blowing in on the door and the negative pressures pulling on the door from both sides, they're able to withstand certain wind speeds and wind loads on the doors.

(DESCRIPTION)

A closeup of a shingled roof. Eric Nelson.

(SPEECH)

ERIC NELSON: There's also fortifying the roof by taping this joints on the plywood. In case your shingles blow off, that reduces water penetration.

(DESCRIPTION)

Volunteers hammering on the front wall structure. Glenn and a woman installing a thick-framed window.

(SPEECH)

GLENN STEWART: When we explain Fortified to our homeowners, it's an ongoing process. Because they're out here working with us.

So they're actually putting in the whole down boots. They're actually saying, "Why are these windows so heavy?" Say, "Wow, the windows are so heavy, because they have impact glass in them." All these boots are going to be what keeps this house from moving in a really heavy wind.

ERIC NELSON:

(DESCRIPTION)

A view inside the unfinished wood structure of a house, showing the metal strap fortifications. Eric Nelson.

(SPEECH)

If you're right along the coast, you might decide to put in storm shutters. If you're redoing the roof, you put in a more resilient roof-- change your roof dynamics. So each one is a trade off.

So what we have on www.disastersafety.org is a bronze standard, a silver standard, and a gold standard. And so this really gives the consumer the roadmap to different techniques they can do to fortify their house.

MARLENE IBSEN:

(DESCRIPTION)

Marlene Ibsen.

(SPEECH)

When you're able to put a Fortified home or more than one home in a neighborhood, you're definitely getting an opportunity to help protect that individual family that's in the home. But you're also building an opportunity to protect that neighborhood. And you're providing some knowledge and education within the neighborhood about Fortified building as well.

(DESCRIPTION)

Scenes from the construction site of people working. A blue pickup truck with the Habitat for Humanity logo on the side. Text, www.travelers.com/community. Hashtag ThinkSafe.

(SPEECH)

[MUSIC PLAYING]