

This content is brought to you by Travelers

Strengthening Community with FORTIFIED **Homes - Partnership with Habitat for** **Humanity**

(SPEECH)

[MUSIC PLAYING]

(DESCRIPTION)

Text, Strengthening Community with fortified homes, partnership with Habitat for Humanity. Hashtag Think Safe. A crane lifts a worker to the upper level of a house under construction. A sign next to the house reads, Habitat for Humanity of Greater New Haven. Bill Casey, Executive Director, Habitat for Humanity of Greater New Haven.

(SPEECH)

BILL CASEY: At Habitat, we take it very seriously that we're working with homeowners, that this may be their only shot at owning a home. They're low income working families. They don't have a lot of money for maintenance. And so we feel obligated to build the best home we can with the funds that we have. And Fortified does that for us.

(DESCRIPTION)

Workers hammer wood. A woman unloads windows from a truck. Cheryl, Habitat Homeowner.

(SPEECH)

CHERYL: After we get the windows in, then we can get the siding in, and we can get the sheet rocking in, and start painting, and doing all the things that you have to do for a house.

(DESCRIPTION)

She smiles. Glenn Stewart, Construction Supervisor, speaks to Cheryl on the porch.

(SPEECH)

GLENN STEWART: The glass that's in the windows is called impact glass. And that glass can take the impact of a 2 by 4 traveling at 35 miles an hour on end directly into it. It will not break. It's to our advantage to do whatever makes the house more secure. So Fortified, when the opportunity was brought up to us, we saw it as a way that the houses would last longer.

(DESCRIPTION)

Glenn installs the window. Cheryl works on a wood wall inside.

(SPEECH)

CHERYL: Oh, I'm going to feel a lot more secure when there is strong winds or really bad storm comes. Travelers has done a great job with helping us get that added to our house.

(DESCRIPTION)

A photo of Cheryl in the desert wearing an army uniform.

(SPEECH)

I was in Iraq for 18 months. After losing two jobs and being practically homeless, I could have never imagine me being here now. It's just a great opportunity for me to start my life over again.

(DESCRIPTION)

Long Island New York, October 2012. A street filled with water, Debris from wrecked homes scattered on the ground. Bill Casey.

(SPEECH)

BILL CASEY: When Hurricane Sandy hit, some of the homes were completely destroyed along the coast. And we saw an opportunity through Travelers and Habitat International to help our homeowners, so that they could avoid that kind of situation.

(DESCRIPTION)

Driving past destroyed homes and trees. Downed power lines. Eric Nelson, Senior V P, Enterprise Catastrophe Strategy and Analysis, Travelers.

(SPEECH)

ERIC NELSON: So many people have lost their lives in major hurricanes. Really, homes should be able to withstand a category 2, category 3 hurricane. And they don't today. And so we know how to build homes resilient in America, we just don't have those standards across the country.

MARLENE IBSEN:

(DESCRIPTION)

Marlene Ibsen, President and CEO, Travelers Foundation.

(SPEECH)

Fortified building is something that we really advocate for. We think it's important for families to have safer homes if they're in wind zone areas.

(DESCRIPTION)

The exterior of a house under construction with wood structure visible.

(SPEECH)

We approached Habitat and said, we'd like to help you build that capacity in partnership with the Insurance Institute for Business and Home Safety. And they were very open to it.

ERIC NELSON:

(DESCRIPTION)

Eric Nelson.

(SPEECH)

There's a perception out there that you build to fortified standards and the costs are going to be astronomical. What we've proven through our partnership with Habitat that the cost is only about 5% increase in construction costs.

MARLENE IBSEN:

(DESCRIPTION)

Marlene Ibsen.

(SPEECH)

I would encourage any other funder, whether it's a company or a private foundation, to really look at the benefits of building fortified. It's great for neighborhoods, it's great for families, and it's great for the broader community in the long term to have more stable, safer housing.

(DESCRIPTION)

A worker spreads cement on a floor. A team lifts a wall. Bill Casey.

(SPEECH)

BILL CASEY: Our partnership with Travelers has been absolutely great. We've participated in training at the Traveler's facility. And it was one of the best training programs I've been to. And again, we went there kind of skeptical of the whole Fortified program. And when we left, we were convinced that we could actually do this.

CHERYL:

(DESCRIPTION)

Cheryl sits on the porch of her house and puts her arm around her teen daughter.

(SPEECH)

I'm really appreciative of having Travelers come and help with Habitat for Humanity, having that extra security. If I have any kind of major storm come, it's really satisfying and really makes me feel very comfortable.

[MUSIC PLAYING]

(DESCRIPTION)

Text, [www dot Travelers dot com slash community](http://www.Travelers.com/community). Hashtag Think Safe.