

# ***It's All About Reducing Your Risk***

***By David Colmans***

*If you're in the market for a new or previously owned home, you're probably focusing on the amenities, i.e. a two-story great-room on the coast; a two- or three-car garage; granite countertops in the kitchen and bar; a home theater; maybe an in-law suite.*

*But how safe is this house when the big storm comes? Is the roof going to stay on when the wind howls? Can your windows and doors stand the impact of heavy debris slamming into them?*

*You may know the house is not in a flood plain, but is it susceptible to flooding because a marsh or a creek is nearby, or the area is really flat and a huge downpour will make your new home theater an indoor pool.*

*As of 2004, Georgia had \$73 billion in coastal insured business and residential properties subject to severe weather and various forms of flooding vs. \$1,235 million in total insured property across the state. That's about 6 percent of the state total.*

*Various studies indicate that over the next several years, more and more people worldwide will live in or near coastal cities. Two of the most vulnerable by 2070 will be New York City and Miami. Worldwide, coastal peril is expected to increase from \$3 trillion today to \$35 trillion in less than 70 years.*

*With the U.S. population shift heading toward the Atlantic, Gulf and western coasts, our homes should be thought of in many ways like our vehicles. It's not the cool features that protect us. Rather, it's how the properties are constructed, how closely they follow strong building codes and how many safety features are added beyond building cost specifications.*

*Remember what south Florida looked like after Hurricane Andrew, or what New Orleans looked like following Hurricane Katrina? Remember what Greenberg, Kansas looked like after the huge tornado leveled it, or how about Enterprise, Ala. after their tornado earlier this year?*

*We and other countries are creating a man-made disaster that too many officials will simply blame on the forces of nature. Then we fund reconstruction with government money. We call the damage caused by hurricanes and floods "acts of God," but when we voluntarily place our homes and businesses in harm's way, aren't we really tempting fate?*

*Homes and businesses depend on the strength of their structures to withstand the onslaught of wind, water, fire, ground movement and whatever else can go wrong.*

*What can you do for new and existing properties? A great deal if you know where to look.*

*The Institute for Business and Home Safety <http://www.DisasterSafety.org> has two programs for homes under the umbrella of "Fortified...for safer living." There is a process for builders to construct a home from the ground up that will add considerable strength to the home and qualify it for the "Fortified" designation. There is also a retrofit program for existing homes that will add significant strengthening to the property.*

*For small businesses, there is the "Open For Business" program for disaster planning.*

*The Federal Alliance for Safe Homes (FLASH) <http://www.flash.org> also has excellent information about how to make your home better prepared to withstand various hazards.*

*It's always better to properly reinforce a home as it is built, but retrofitting has considerable benefits to help keep your home in one piece.*

*Remember the three little pigs? Each had a house, but only one withstood the Big Bad Wolf. It really is all about reducing risk, increasing safety and being prepared.*