Wharton Risk Symposium

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Institute for Business & Home Safety®

Where building safety research leads to real-world solutions
We envision a nation that promotes resiliency by developing an infrastructure that is damage-resistant and through regulatory, personal, and corporate action that helps minimize disruption to normal life and work patterns.

– IBHS mission
Building Performance Chain

Where You Build

Location & Risks

Design

Construction & Installation

How You Build

Retrofitting

How Well You Maintain

Maintenance

Building Codes and Enforcement
Biggest Bang for the Buck?

- Mandatory codes vs. voluntary code-plus?
- New construction vs. retrofits?
- Active vs. passive mitigation measures?
- Communitywide preparedness vs. individual actions?
WARNING

CHALLENGES AHEAD
Challenges to Effective Hazard Mitigation

- Creating a preparedness culture
- Economics of long-term mitigation vs. short-term budgets
- Scaling up current success stories
- Political myopia
- Changing demographics
- Climate change & other nascent threats
Forging the Right Path
### Case Studies in Effective Risk Communication

<table>
<thead>
<tr>
<th>Case Study</th>
<th>Outcome</th>
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<tbody>
<tr>
<td>Green Building</td>
<td>Success</td>
</tr>
<tr>
<td>Auto Safety</td>
<td>Success</td>
</tr>
<tr>
<td>Highway Safety</td>
<td>?</td>
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<tr>
<td>Flood mapping/insurance</td>
<td>Failure</td>
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<tr>
<td>Residential fire sprinklers</td>
<td>Failure</td>
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Changing Behaviors
Effective Messages

• Personal safety is important
• You CAN protect your family
• Bad things CAN happen
• It’s easy to do
• It doesn’t cost a lot (or you don’t know you are paying for it)
• It’s cool and will make you look good
Where We Fell Short

Good Choice
Bad Choice
Ineffective Messages

• The 1/100 year event is a bright line of probability
• It costs a lot, but it’s worth it
• It only hurts a little
• You are protecting others in your community
• Your insurance rates will go down in an actuarially appropriate manner
Unlocking the Future
Keys to Success

• Capture hearts and minds
• Defining “mitigation” as something everyone wants (e.g., health & happiness)
• Find a broader tent of interests
• Empower people to own their actions
• Motivate through The Tom Sawyer effect
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Constructing the FORTIFIED and conventional homes 3 days ago
Moving the FORTIFIED home into the test chamber 6 days ago

Destruction from the back of the test chamber 6 days ago
Institute for Business & Home Safety Research Center 6 days ago
Research Center Timelapse 3 months ago

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