

Shelter From the Storm

No matter where you live, the perils of nature can wreak havoc on your home. By building a "fortified" home, you may be able to prevent severe damage. The Institute for Business and Home Safety (IBHS) developed standards to withstand any natural disaster your home may be prone to. For example, homes in North Carolina would be built to protect against high winds and flooding, while homes in Illinois would be built with materials to protect against tornadoes, hail and winter weather.

When homeowners begin working with builders and contractors, planning to include fortified techniques is something to consider. Some of these techniques include:

- Use protective doors and windows in areas where hurricanes, tornadoes or severe thunderstorms are a threat.
- Use stronger connections from the roof to the foundation in order to withstand high winds.
- Build a roof with four layers of protection to keep water out where rain and snow may be heavy.

Homeowners who decide to use fortified materials when building a new home may see some benefits from their insurance company. They may find obtaining insurance for their home is easier and homeowners with better-built homes may also feel more comfortable with high deductibles, allowing them to save on insurance premiums.

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