



**SMART HOME
AMERICA**

2030 STRATEGIC PLAN

BRACE²E₂[®]
For What's Next

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Street view showcasing the Chipola Habitat for Humanity FORTIFIED homes.
Photo © Keith Isaacs.



A Message from the CEO

Dear Friends, Partners, and Resilience Champions,

In a world increasingly vulnerable to severe weather, the need for stronger homes, businesses, and safer communities is no longer a future concern; it is a current crisis. Smart Home America (SHA) has created this strategic plan, BRA²C₂E[®] for What's Next, to meet this moment. Grounded in our commitment to elevating building standards, stabilizing insurance markets, and empowering people, our plan presents a bold, practical roadmap for accelerating community resilience.

BRA²C₂E[®] for What's Next outlines SHA's commitment to advancing resilience nationwide. Our plan is designed to meet today's and tomorrow's most urgent challenges: insurability, housing resilience and affordability, and the long-term prosperity of communities across the country.

This plan builds on over 15 years of insight and a decade of behind-the-scenes progress. We work with communities of all sizes; industries that affect the construction, financing, insuring, and selling of properties; and every



L-R: Gregory Hettrick, Federal Home Loan Bank of Dallas; Michael Newman, The Insurance Institute for Business and Home Safety; Julie Shiyou-Woodard, Smart Home America; Warren Hopper, Gallagher Insurance and Risk Management; Brenda Breaux, New Orleans Redevelopment Authority; and Chris Monforton, Habitat for Humanity of the Mississippi Gulf Coast attend a meeting of the Federal Housing Finance Authority in Washington, DC.

level of government to make resilient construction the norm, not the exception. We have learned there are no quick fixes to stabilizing insurance markets; it requires time, trust, and sustained collaboration. These intentional, incremental methods yield transformative results.

BRA²C₂E[®] for What's Next outlines our path for the next five years. It is more than a plan; it captures a movement to ensure every family, business, and neighborhood has the tools to withstand what's next.

An Invitation to Join Us

Smart Home America cannot implement this bold plan alone. Our success depends on engaged partners, committed funders, and dedicated champions at every level. Whether you're a builder looking to differentiate your homes in the market, an insurer seeking to balance your portfolio, a policymaker working to protect your constituents, or a homeowner desperate for available and

affordable insurance, you have a critical role in our mission.

Thanks to generous financial support from the Insurance Institute for Business & Home Safety (IBHS), we were able to take on this strategic planning process. I invite you to see yourself in our mission, and to join us in building a stronger, smarter America—one roof, one home, one business, one community at a time. Together, we can ensure that every family has a home, a place of work, and a community gathering place that will recover quickly from whatever weather challenges lie ahead. Let's make resilience the rule, not the exception.



With determination and hope -
Julie Shiyou-Woodard,
President & CEO



Following Hurricane Ida, a FORTIFIED Home (right) remains intact after the Category 4 storm devastated Grand Isle, LA.
Photo © Louisiana Municipal Advisory and Technical Services Bureau.

WE ARE SMART HOME AMERICA, INC.,

a national 501(c)(3) not-for-profit corporation incorporated in 2009 in Mobile, Alabama.

OUR VISION

Stronger, sustainable, more resilient communities.

OUR MISSION

To create stronger communities through collaboration, education, and the promotion of resilient and sustainable policies, products, and building methods.

OUR CORE VALUES

Collaboration:

Uniting partners to drive greater, lasting change.

Innovation:

Designing forward-thinking solutions that can be scaled and sustained.

Persistence:

Tackling complex problems with unwavering determination.

Pragmatism:

Advancing bold ideas grounded in practical action.



In Prattville, AL, a home re-roofed to FORTIFIED standards withstood an EF-3 tornado with minimal damage while neighboring houses suffered severe or complete destruction. Habitat for Humanity utilized funding from the Strengthen Alabama Homes grant program to re-roof this residence prior to the storm.

Photo © Ben Murphy Company.

OUR WHY

Experiencing loss forces permanent change, for good or bad. Hurricanes Katrina and Ivan created devastation, loss, and insurance chaos along the Gulf Coast in the mid-2000s, revealing critical vulnerabilities in our building standards and insurance markets.

The founding members of Smart Home America emerged from these crises with a clear purpose: to break the cycle of destruction that follows natural disasters. Today, that mission has expanded as communities nationwide face intensifying threats from hurricanes, tornadoes, flooding, severe convective storms, and wildfires.

Behind these national statistics are families losing their homes, businesses closing their doors, and communities struggling to rebuild and safeguard their community fabric and identity, often repeatedly. They motivate us to help find and implement proven strategies for intentional resilience.

OUR BIG HAIRY AUDACIOUS GOAL (BHAG)


All homes and businesses are resilient and sustainable, providing every resident with a place to live and work that promotes health, safety, financial stability, and mental well-being.

Our Journey So Far

Smart Home America (SHA) was founded by thought leaders in construction, philanthropy, insurance, code enforcement, and policy, seeking a way to break the “rinse and repeat” cycle of destruction from natural disasters. For 15 years, we’ve faced challenges, such as skepticism about stronger codes and doubts about the cost of resilient construction. Yet, mounting evidence and our persistence have made us a subject matter expert and national leader in resilience, allowing us to share best practices nationwide.

We have achieved measurable outcomes, most notably stabilizing Alabama’s insurance market that was once in crisis, by promoting enhanced codes and policies that incentivize resilience, and implementing mitigation standards like building above the base flood elevation, and to the FORTIFIED suite of standards. This success has reduced insurance claims and recovery costs, creating a model that is being replicated nationally. For example, when Hurricane Sally struck in 2020, homes and businesses built to FORTIFIED standards withstood the storm with significantly less damage, proving that stronger building practices do not just save structures, they save communities.

This success wasn’t achieved overnight or in isolation. It required persistent engagement and collaboration among insurers, builders, policymakers, and homeowners. It demanded innovative policies, targeted education, and a commitment to practical, scalable solutions. Most importantly, it required a framework that could thrive from mistakes and failures and adapt to local needs while delivering consistent results.



A home in New Orleans Ninth Ward avoided damage from Hurricane Ida due to its FORTIFIED Roof installed by SBP.

Photo © ARCANE Inspections.

Our Radical Approach

Smart Home America recognized the potential of FORTIFIED construction early on, and we were the only innovator to use it as a solution to the Gulf Coast's insurance crisis after Hurricane Katrina.

We recognized that **singular solutions are not adequate when trying to achieve holistic, community-level resilience**. So in 2015, we developed our BRA²C₂E[®] Framework to define our approach to permanently integrating resilience into communities. The BRA²C₂E[®] Framework—Building Resilience through Advocacy, Action, Collaboration, Convening, and Education—guides how we create and implement solutions based on community strengths and resources. Our framework combines a calculated approach to advocacy and action that is flexible enough to navigate the organic pathways developed when forming community bonds through collaborating with and convening key stakeholders. The final and most pervasive component is education, the primary catalyst for fostering long-term community resilience.

BRA²C₂E[®] is adaptable and will work anywhere. It provides a ground-up, grassroots approach to sharing information and resources and integrates policy development, program execution, and stakeholder engagement to address regional risks.

Using this framework, it took us five years to accelerate and deliver measurable results and benefits from the resilient policies and beyond-code building standards we helped implement. These efforts stabilized the insurance market in Alabama.



Our Stakeholders and How We Work with Them



As mentioned previously, Smart Home America never works alone. Our success relies on a diverse network of stakeholders who influence the built environment and economic systems. Using the BRA²C₂E[®] framework, SHA engages these groups through targeted strategies. Below, we detail each stakeholder group and how our collaboration methods achieve measurable outcomes.

Policymakers shape legislation that creates the infrastructure for and incentivizes resilience. SHA engages elected officials at every level of government by providing technical assistance on modern codes and mitigation programs and educating them about policy solutions like building code adoption and enforcement, mitigation programs, insurance incentives, and tax credits for resilient construction. We also organize briefings and forums to align policies with local needs.

Builders and Contractors implement resilient construction. Through continuing education opportunities, SHA trains builders in standards like FORTIFIED and Wildfire Prepared Home™. We collaborate with Home Builder Associations and other trade groups to build trust and integrate resilience into markets, establishing resilient construction as the standard way to build.

Insurers and their policyholders are some of the biggest beneficiaries of the financial incentives of resilience. Through continuing education opportunities, SHA trains producers,

agents, underwriters, and industry leaders to understand the risk reduction benefits of stronger construction, evaluate resilient features, ensure adjustments reflect mitigation options, and encourage property owners to choose stronger standards. We also work with the industry to develop products that incentivize resilient buildings, increasing the availability and affordability of insurance.

Architects and Engineers design resilient structures. Through continuing education opportunities, SHA offers training about resilient construction and partners with them to incorporate hazard-resistant innovations into building designs.

Building Officials and Inspectors are responsible for code enforcement and ensuring construction meets minimum standards. Through continuing education opportunities, SHA hosts workshops and technical forums on resilient and beyond-code construction to enhance the knowledge base of building officials. We also work with them to integrate resilient, affordable construction methods into local

building codes, better protecting all residents within their jurisdiction.

Planners play a crucial role in shaping the long-term vision for communities by developing zoning regulations, land use policies, and urban design strategies. SHA collaborates with planners by offering technical resources, including our Resilient Housing Planning Guide, and providing training on how to integrate resilience into comprehensive and master plans and development frameworks. Through workshops and partnerships with planning associations, we promote strategies such as peril-specific zoning and pre-disaster mitigation planning. These efforts aim to ensure that communities are designed to withstand and recover from disasters effectively.

Real Estate Agents and Appraisers inform homebuyers about property features. Through continuing education opportunities, SHA provides training on the economic and safety benefits of resilient construction. This equips realtors to promote properties with mitigation features, increasing market demand for resilience. SHA provides appraisers with technical resources to help them evaluate resilient features, ensuring appraisals reflect mitigation investments.

Nonprofit partners are often the early adopters of resilient construction in new markets. They serve the most vulnerable communities, which are the least likely to recover when disaster strikes. NGOs are also the first to respond and contribute to rebuilding after disasters. SHA provides technical resources and support for nonprofits new to FORTIFIED and uses our relationships with large, national organizations to provide financial support to smaller organizations building affordable, resilient housing.

Manufacturers and Suppliers provide materials for resilient construction. SHA engages them to promote durable products and facilitate connections with builders to ensure material availability.

Academics and Researchers provide data to inform resilience strategies. SHA collaborates with institutions to develop evidence-based proof points and connect academics to create and share findings that support the use of resilient practices in construction.

Financial institutions and federal programs play vital roles in funding resilience initiatives. SHA engages with financial institutions to structure, apply, and promote incentives for resilient construction. We offer workshops to educate lenders on the benefits to developers and property owners.



From left to right, Cliff Barros of IBHS, Georgia Governor Brian Kemp, and Julie Shiyou-Woodard of Smart Home America pose for a picture during a Habitat for Humanity FORTIFIED Home™ groundbreaking ceremony in Athens, GA.



A residence in Daphne, AL, receives a FORTIFIED Roof™ using funds from the Strengthen Alabama Homes grant program.



Smart Home America, The Alabama Center for Risk and Insurance Research, The Alabama Department of Insurance, and Coastal Alabama Partnership celebrate the launch of the Alabama Coastal Insurance ShoppersGuide.

Building Blocks for a Resilient Community

Smart Home America (SHA) believes that having and maintaining adequate all-peril insurance is the pathway to economic resilience.

The right insurance coverage can make the difference between a relatively quick and complete recovery or a painfully slow recovery that allows compounding disasters to worsen the situation.

We have witnessed this pattern repeatedly: without proper insurance, families face relocation and prolonged displacement, while insufficient financial means to repair damage leads to further deterioration and increased risk of adverse health outcomes when water damage becomes mold. The repercussions can continue for years, undermining entire communities.

To accelerate resilience at scale, SHA has learned that we must meet communities where they are and leverage proven solutions to create tailored approaches.



FORTIFIED Homes constructed by Chipola Habitat for Humanity, FL.

Photo ©Keith Isaacs.

Building Blocks of a Resilient Community



Our “**Building Blocks**” ensure structures are built or retrofitted to withstand wind, water, and wildfire, are adequately insured, and remain energy efficient so utilities stay affordable regardless of weather extremes. This approach defines a “**Smart Home**” as one that is resilient, insurable, and sustainable.

When invited to assist communities in replicating Alabama’s proven success in resilience, we begin with a thorough **community risk analysis** because everyone involved must understand that risks exist. This analysis evaluates perceived versus actual risks, creating a shared understanding of vulnerabilities and their potential impacts.

We must also understand the regulatory landscape: Is there a state building code or fragmented jurisdictional adoption? Are codes enforced consistently? Are flood risk ordinances integrated into building codes? We also assess whether state and local **policies incentivize community resilience** or create barriers to improvement. If not, we seek to implement these solutions.

Understanding and ensuring access to **funding mechanisms** is equally critical. We evaluate available mitigation funding to assist and incentivize property owners to take proactive protective measures before severe weather strikes.

We also assess community awareness of proven resilience standards, including **FORTIFIED Home™**, **FORTIFIED**

Commercial™, **FORTIFIED Multifamily™**, and **Wildfire Prepared Home™**, which are tested, validated construction standards that the insurance industry trusts. We then help stakeholders understand that integrating these resilience solutions into their business models remains profitable.

Because housing is often overlooked in comprehensive planning, SHA developed the **Resilient Housing Planning Guide** under a US EPA Cooperative Agreement to address this gap. Most communities lack expertise for housing recovery planning and rely on consultants, leaving them to make critical rebuilding decisions amid the catastrophic aftermath. The Guide empowers communities to preplan effectively, adapt housing to current and future risks, expedite recovery funding access, and focus rebuilding efforts strategically.

Finally, **stakeholder education and outreach** are paramount when moving communities toward long-term resilient development and insurability. We help stakeholders understand their role in building community resilience and the available resources, tools, and solutions.

Embedding resilience into a community’s fabric permanently takes time, trust, and persistence, but the transformation is profound. When communities commit to this comprehensive approach, they don’t just prepare for the next storm; they create a foundation for sustained prosperity that grows stronger with each challenge weathered.

Our Goals

Smart Home America's strategic goals offer a clear path forward. These priorities emerged from over a decade of hands-on experience and a deep understanding of what it takes to reduce the human and financial toll of natural disasters. As weather risks grow and affordability challenges intensify, our strategy focuses on practical, scalable solutions.



ELEVATE BUILDING STANDARDS

The increasing frequency and severity of natural hazards, such as hurricanes, floods, severe convective storms, and wildfires, expose deficiencies in the current housing stock built under older or no-code. To add to this challenge is the overburdened and underfunded code adoption and enforcement infrastructure, leading to significant property damage and economic losses. By working with building officials, policymakers, insurers, and builders, SHA will identify and facilitate resources and mechanisms to support modern code adoption, with beyond-code construction standards integrated and enforced.

PICTURED ABOVE:

A newly constructed FORTIFIED Multifamily development survives Hurricane Ida in Lockport, LA.



CREATE AN INSURABLE MARKETPLACE

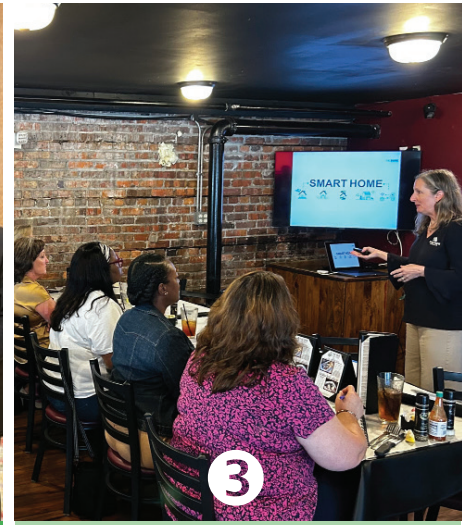
Stable insurance markets depend on a strong pool of competitive insurers that underwrite risks at affordable rates. This stability is linked to the design of homes and buildings that can withstand disasters. Insurability is accomplished by managing and reducing the risk of loss, which begins with minimizing damage from hazards.

Resilient construction practices significantly reduce property damage by ensuring that structures can endure perils. By lowering the likelihood of claims, properties become more appealing to insurers, leading to stabilized insurance premium costs.

By integrating proven construction standards into everyday practice, we aim to create thriving, insurable communities that benefit residents and stabilize insurance markets.

PICTURED ABOVE:

L-R: Commissioner Donnellan, LA; Julie Shiyou-Woodard, Smart Home America; Commissioner Cheney, MS; Alex Cary, Insurance Institute for Business and Home Safety; and Commissioner Causey, NC.



EMPOWER PEOPLE

Resilience is a complex challenge that demands action from a broad range of decision-makers. SHA recognizes that everyone has different levels of risk understanding and provides support to match where each person currently stands. We fill critical gaps in awareness and technical expertise by listening and learning about the regional and local challenges before deploying targeted education and policy engagement. Our work is already helping shift industry norms, prompting insurers to offer resilience-based discounts and lenders to explore resilience-focused mortgage products, strengthening market stability and public safety.

PICTURED ABOVE:

Julie Shiyou-Woodard conducts FORTIFIED construction training for Federal Home Loan Bank-Dallas member banks and nonprofit developers in Biloxi, MS.

BRA²C₂E[®]

Pillars and Objectives

Smart Home America uses the BRA²C₂E[®] framework to streamline our community engagement, maximizing efficiency and accelerating impact. Each pillar plays a distinct yet complementary role in building resilience, addressing policy development, practical implementation, partnership building, and knowledge dissemination.

Recognizing that many objectives could fit under multiple pillars, we place them where they have the greatest impact while ensuring all pillars work together. To avoid duplicating the efforts of other organizations, we strategically align our objectives to complement existing work in the resilience field.

Through ongoing collaboration with partners and careful assessment of the resilience landscape, we ensure our efforts are distinct, coordinated, and effective, driving unified change that amplifies impact across sectors.



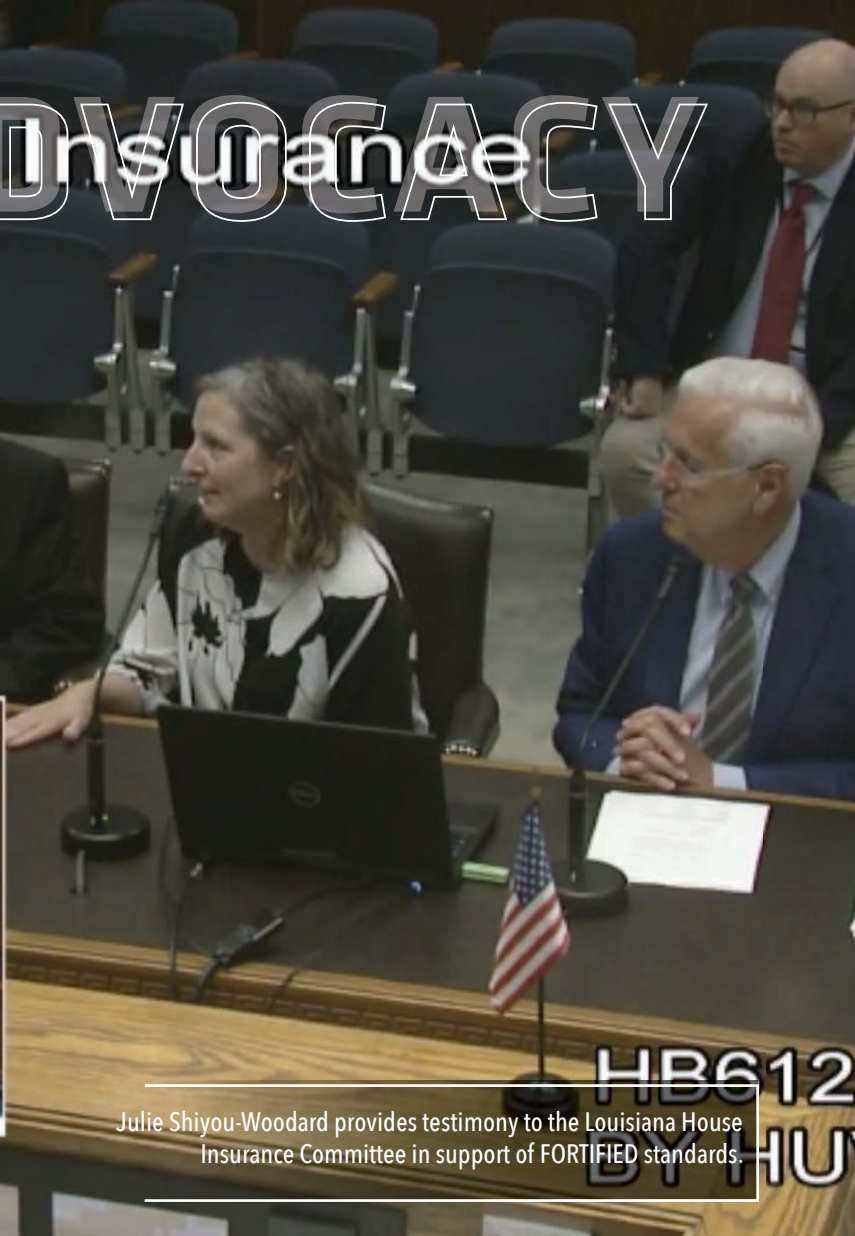
PILLAR ONE

Advocacy spurs policies and codes that enhance building resilience against natural hazards. SHA engages lawmakers, builders, insurers, and communities with data and resources demonstrating that modern and resilient building standards reduce disaster losses, lower recovery costs, and stabilize insurance markets.

Insurance ADVOCACY



Rep. Edmonston



Julie Shiyou-Woodard provides testimony to the Louisiana House Insurance Committee in support of FORTIFIED standards.

1 OBJECTIVE:

Expand state-specific policy around resilience to modern code adoption and enforcement for two states, with at least one adopting the Construction Code Supplement.

WHY:

Modern codes reduce structural damage, decrease recovery costs, and increase the adoption of resilient practices.

TIMELINE:

2026–2030, with one state by 2028, two by the end of 2030.

2 OBJECTIVE:

Develop and support the implementation of a guide for local jurisdictions to enforce resilience-focused building codes.

WHY:

Provides a standardized resource that ensures effective code enforcement, even in areas with limited resources, and improves building performance during disasters.

TIMELINE:

2027–2030, completed by the end of 2030.

3 OBJECTIVE:

Establish strong strategic partnerships with five major insurance trade associations and companies by 2030.

WHY:

Aligns insurance industry interests with resilience goals, creating a sustainable funding pipeline and new insurance products that incentivize resilient construction.

TIMELINE:

2026–2030, active by the end of 2027.

4 OBJECTIVE:

Coordinate with federal agencies and advocacy groups to secure federal tax exemptions for mitigation grants.

WHY:

Reduces financial barriers for property owners, increasing participation in resilience programs, and incentivizing property-level mitigation measures.

TIMELINE:

2026–2028, completed by the end of 2028.

5 OBJECTIVE:

Expand influence in urban planning by engaging with the American Planning Association (APA) and integrating resilience into planning education.

WHY:

Deepening collaboration with the planning community through APA participation and American Institute of Certified Planners certification will help embed resilience into planning practice.

TIMELINE:

2026–2028, with active APA engagement and AICP credentialing by the end of 2028.

6 OBJECTIVE:

Influence financial institutions and state housing agencies to incentivize mitigation.

WHY:

Engaging lenders and housing finance entities will unlock funding for resilient construction, particularly in low-income and multifamily developments, through programs like Qualified Action Plans (QAPs).

TIMELINE:

2026–2030, with three QAPs updated by 2028.

7 OBJECTIVE:

Secure federal support for mitigation incentives in two key programs.

WHY:

Aligning federal policy with resilient construction practices ties together public and private mitigation efforts, amplifying national impact.

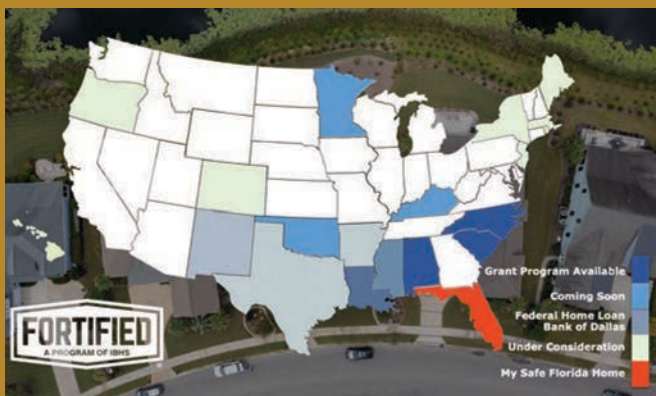
TIMELINE:

2027–2029, contingent on federal budget approval.

CASE IN POINT

STRENGTHEN ALABAMA HOMES PROGRAM

The Strengthen Alabama Homes program is a \$10,000 per-home FORTIFIED Roof grant program, exemplifies a key component of our community-level approach to resilience. The original grant model



was developed in partnership between the Alabama Department of Insurance, Smart Home America, and the Insurance Institute for Business & Home Safety (IBHS). The program is now being shared and managed at the National Association of Insurance Commissioners. This innovative model has inspired 10 states to create or begin developing their own grant programs, and this year, 11 additional states considered legislation to establish grant programs. SHA provides ongoing technical assistance to states developing these programs.

ACTION



In Lockport, LA, the state's first FORTIFIED Multifamily development survived Hurricane Ida with minimal damage, while apartments constructed by the same developer less than half a mile away sustained complete destruction.

BRACE

PILLAR TWO

Action delivers measurable results by transforming resilience policy into on-the-ground solutions. SHA works with state and local governments, builders, insurers, and financial institutions to stack the building blocks of resilience that fit their community, whether it is implementing grant programs, streamlining access to funding, or providing training that equips stakeholders with proven mitigation strategies.

1 OBJECTIVE:

Through technical assistance, four municipalities create a Resilient Housing Plan using the Resilient Housing Planning Guide (RHPG).

WHY:

Educating elected officials on the RHPG empowers municipalities to develop comprehensive Resilient Housing Plans, strengthening local capacity to mitigate housing risk.

TIMELINE:

2026–2027, adopted by the end of 2027 in at least 2 municipalities.

2 OBJECTIVE:

Partner with a national mortgage lender to develop a resilient mortgage product that offers interest rate reductions for homebuyers who construct or purchase homes meeting FORTIFIED or Wildfire Prepared Home resilience standards.

WHY:

By incentivizing homebuyers to invest in resilient homes through financial benefits like lower mortgage rates, this product would promote the adoption of resilient construction practices, reduce long-term risk to properties from natural hazards, and enhance community resilience while aligning lender interests with sustainable, hazard-resistant development.

TIMELINE:

2026–2028, with a pilot program launched by the end of 2027.

3 OBJECTIVE:

Create a pilot for a joint certification program in one Western state for Wildfire Prepared Home™ and FORTIFIED Home™.

WHY:

Demonstrates integrated resilience strategies for communities facing wildfire, hail, and high-wind hazards.

TIMELINE:

2027–2028, completed by the end of 2028.

4 OBJECTIVE:

Catalyze the creation of comprehensive state mitigation grant programs in at least six states.

WHY:

Demonstrates the effectiveness of public investment in resilience, stimulating local economies and creating new market norms for resilient construction.

TIMELINE:

2026–2029, three states create a program by the end of 2027, and an additional three by 2030.

5 OBJECTIVE:

Based on the newest ASCE and IRC flood code parameters, initiate a gap analysis of the barriers to flood mitigation measures at each price point and organizations and entities involved in creating or dismantling these barriers.

WHY:

Produce a report and strategy to begin moving realistic and collaborative options for flood mitigation forward in a coordinated manner.

TIMELINE:

2026–2030, available in 2028.

6 OBJECTIVE:

Develop two additional new peril-specific Construction Code Supplements using national construction standards and working with IBHS and the International Code Council.

WHY:

Establishes comprehensive guidelines to improve wildfire and flood resilience and reduce property damage in vulnerable areas.

TIMELINE:

2027–2028, completed by the end of 2028.

CASE IN POINT

CONSTRUCTION CODE SUPPLEMENT

COASTAL CONSTRUCTION CODE SUPPLEMENT

For Adoption by Communities Affected By Hurricanes



When Hurricane Sally hit coastal Alabama in 2020, Fairhope experienced something remarkable: only 3% of the city’s total debris, just \$243,008 out of \$8.1 million, was from Construction and Demolition (C&D). The secret was that the city had adopted our Construction Code Supplement, which quietly revolutionized how the city built by bridging the gap between standard building codes and FORTIFIED standards. Over 70% of Mobile and Baldwin County jurisdictions have adopted the supplement, proving that when communities build beyond code, they don’t just survive storms, they thrive with dramatically reduced damage and faster recovery.



BRACE

PILLAR THREE

Collaboration and Convening bring together diverse stakeholders to co-create innovative, hazard-specific solutions and foster knowledge-sharing. SHA cultivates trusted networks that align varied expertise and resources, promoting the development and adoption of scalable resilience practices and policies. These efforts drive systemic change, reducing risk and strengthening communities for sustained, long-term impact by embedding resilience into planning, construction, and regulatory frameworks.



Julie Shiyou-Woodard participates in a group photograph with the Gulf of America Alliance (GOAA) Resilience Team at their annual conference.

Photo © GOAA.

1 OBJECTIVE:

Organize and facilitate a meeting in six states between the National and State Homebuilder Associations and the National Association of Insurance Commissioners, National Coalition of Insurance Legislators, American Property & Casualty Insurance Association, and National Association of Mutual Insurance Companies.

WHY:

Aligns construction and insurance industries to accept mutually beneficial, region-specific mitigation solutions.

TIMELINE:

2026–2027, active by 2028.

2 OBJECTIVE:

Partner with NAIC to update test questions in four states for insurance agent licensure requirements to address FORTIFIED and/or Wildfire Prepared Home, specifically.

WHY:

All insurance producers should understand the effect of resilient construction on their customers and book of business. This increased awareness will encourage broader adoption of mitigation programs.

TIMELINE:

2026–2028, active by 2029.

3 OBJECTIVE:

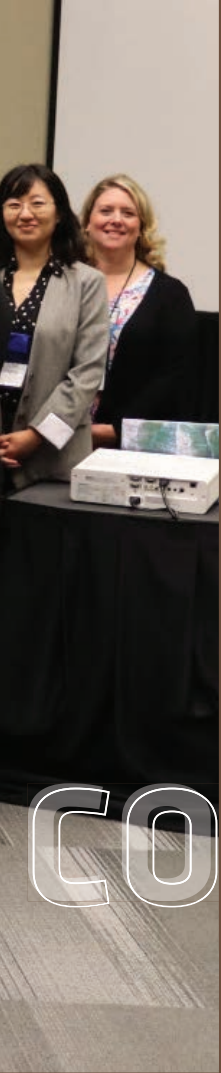
Mainstream the Resilient Housing Planning Guide through partnerships with one national consulting firm.

WHY:

Embedding the guide in consulting firm practices will institutionalize resilient housing principles in disaster recovery and mitigation, scaling its impact across post-disaster and long-range planning contexts.

TIMELINE:

2026–2029, with firm adoption beginning in 2027.



4 OBJECTIVE:

Establish an outreach partnership with California Polytechnic State University's Wildland Urban Interface Program.

WHY:

To bridge the gap between academic research and practical application to translate research into actionable wildfire mitigation strategies.

TIMELINE:

2027–2029, active by the end of 2029.

5 OBJECTIVE:

Establish advisory committee(s) to maintain current insights across multiple industries and identify in-kind and financial resources for SHA.

WHY:

Enhances SHA's alignment with industry standards and ensures consistent financial support for resilience efforts.

TIMELINE:

2026–2027, active by the end of 2026.

COLLABORATION + CONVENING

CASE IN POINT

RESILIENT HOUSING PLANNING GUIDE



Left to Right: Graham Green, Smart Home America; David Perkes, Gulf Coast Community Design Studio; Rhonda Price, Mississippi Department of Marine Resources (MDMR); Kimberly Miller, Black and Veatch; Jay Estes, AllenES; and Andrew Barrett, MDMR, unveil the Resilient Housing Planning Guide at the GOM-Con Conference in Tampa, FL.

EDUCATION

BRACE PILLAR FOUR

Education equips stakeholders with the knowledge to implement effective mitigation strategies. SHA offers hands-on training, approved continuing education units, technical guides, and public campaigns. These efforts foster stronger communities through informed action and aim to incorporate resilience into daily practice.



Julie Shiyou-Woodard and current Smart Home America Board Chair, Lars Powell, observe a wind demonstration with other attendees in the IBHS Research Center test chamber in Richburg, SC.

Photo © IBHS.

1 OBJECTIVE:

Train 30,000 stakeholders to form a nationwide network of resilience champions who promote and implement resilient practices in their fields.

WHY:

Resilience requires a unified effort across multiple sectors. When insurers understand how to assess and price risk-reduction measures accurately, they can offer incentives that make resilience upgrades like FORTIFIED more attractive and affordable. At the same time, a well-trained, licensed, and certified workforce ensures that resilience measures are installed correctly and consistently, building public trust and improving long-term performance. Embedding resilience into professional education and certification across industries establishes it as a standard, not an exception, ultimately strengthening buildings, communities, and the insurance markets that serve them.

TIMELINE:

2026–2030, completed by the end of 2030.

2 OBJECTIVE:

Increase the Net Promoter Score® (NPS®) to 95%

WHY:

Net Promoter Score® is a customer loyalty metric that gauges how likely customers are to refer a company's products or services to others. Demonstrating that stakeholders understand and share resilience principles ensures deeper market penetration and more effective resilience adoption. SHA will use the NPS® to measure our effectiveness.

TIMELINE:

2026–2030, with ongoing evaluation beginning in 2026.

3 OBJECTIVE:

Deliver quarterly, targeted newsletters to support stakeholder engagement in resilience.

WHY:

Regular, segmented communication builds consistent knowledge and drives action across diverse stakeholder groups.

TIMELINE:

2026–2030, full rollout by the end of 2026.

4 OBJECTIVE:

Increase the SHA website and social media reach and retention with a 35% increase in visitors, retention, and followers as educational platforms.

WHY:

Improved digital engagement expands access to resilience resources and builds a broader community of advocates.

TIMELINE:

2026–2030, engagement by the end of 2027.

5

OBJECTIVE:

Re-launch and sustain the “Don’t Goof” campaign.

WHY:

Providing insurers and homeowners with pre- and post-disaster education drives adoption of resilient construction and mitigation and improves outcomes after events.

TIMELINE:

2026–2030, re-launched by the end of 2026.

CASE IN POINT

OUTREACH CAMPAIGNS

To make resilience accessible and actionable, we developed the “Don’t Goof When You Re-Roof™” public service campaign. These direct-to-consumer outreach campaigns aim to empower people with an understanding of personal risk and provide guidance and tools to make informed decisions about mitigation actions. This initiative connects homeowners with trained roofers and evaluators, and provides testimonials from satisfied customers, demonstrating how informed roofing choices strengthen community resilience.

What Makes Our Work Possible?

Funding: SHA secures financial support from diverse sources, including state, federal, philanthropic, and corporate giving foundations, allowing for flexibility in program design and delivery. Without this funding, we could not deliver critical education, launch new resilience programs, or support communities in reducing their risk from disasters.

Staff and Volunteers: SHA's team includes professionals with specialized training in FORTIFIED standards, wildfire mitigation, floodplain management, planning, policy, and communications. Our all-volunteer Board of Directors brings deep experience in insurance, construction, public policy, and nonprofit leadership, providing strategic guidance, oversight, and a strong foundation to advance resilience across the country.

Technology: Advanced tools such as digital learning platforms, grant management systems, and GIS-based hazard mapping enhance SHA's ability to deliver services efficiently and at scale.

Partnerships: Strategic relationships with government-sponsored enterprises, national research centers, industry, and trade associations provide access to cutting-edge research, policy expertise, and shared platforms for outreach and implementation.

Monitoring and Reporting: SHA maintains a rigorous reporting process through real-time dashboards and annual summaries. These tools ensure transparency for stakeholders and allow for course corrections in response to emerging trends or challenges.

PICTURED BELOW:

Julie Shiyou-Woodard joins IBHS, HRI Properties, and Louisiana to celebrate the opening of the Bottle Art Lofts in Lafayette, LA, the first FORTIFIED Multifamily Gold-designated property.



PICTURED ABOVE:

At the Habitat for Humanity National Conference, Julie Shiyou-Woodard (center) meets with Patrick Matsche (left) and Michael Wymant (right) from the National Ready Mixed Concrete Association.

Measuring Our Impact

Smart Home America is committed to transparency and accountability in our work. We aim to capture our impacts across systems, communities, and individuals, using a data-informed approach to refine programs, assess effectiveness, and demonstrate results.

National Impact: SHA tracks the adoption of resilient building codes, the implementation of mitigation grant programs, the integration of resilience into certification programs, and the deployment of incentives by financial institutions. These indicators reflect systemic shifts toward resilience in policy and practice.

Community Impact: SHA evaluates outcomes of funded mitigation projects, training sessions, and policy changes to understand how resilience is advancing at the community level. These metrics help tailor future strategies and ensure alignment with community needs.

Individual Impact: Case studies and testimonials from homeowners, builders, and trained professionals help illustrate the tangible, personal benefits of resilience education and mitigation, putting a human face on the data and inspiring others to act.

Tools: SHA will build on its current capabilities to create a robust toolkit, including surveys, return-on-investment analyses, website analytics, and social media metrics, to enable SHA to monitor engagement, program reach, and the real-world effectiveness of our work.



Join Us For What's Next

Smart Home America is at the forefront of protecting communities from natural disasters by advancing building standards, expanding access to mitigation funding, and shaping insurance and housing policies that reward resilience. Our work stabilizes insurance markets, increasing availability and affordability, lowering recovery costs, and increasing structural survivability, one home, one business, one community at a time. Proving that smart policy and smarter construction save lives and money.

Again, we can't do it alone.

We invite partners, funders, and stakeholders to join us in scaling this impact nationwide. Whether you're a public agency, private company, nonprofit, or advocate, there are meaningful ways to get involved:

Contribute to our programs to accelerate our work across the nation.

Advance policy change by supporting the adoption of modern building codes and financial incentives that make resilience the standard, not the exception.

Stabilize markets by working with us to create insurance and lending practices that reward risk-reducing construction and promote long-term affordability.

Support education and outreach to ensure builders, insurers, elected officials, and property owners have the knowledge and tools to act and make informed decisions.

We can make resilience the rule—together.

FORTIFIED Homes constructed by Chipola Habitat for Humanity, FL.

Photo © Keith Isaacs.



These FORTIFIED homes were constructed through an innovative partnership and financing collaboration between Chipola Habitat for Humanity in Arianna, FL, Fannie Mae, and the Auburn Rural Studio. Photo © Keith Isaacs.



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