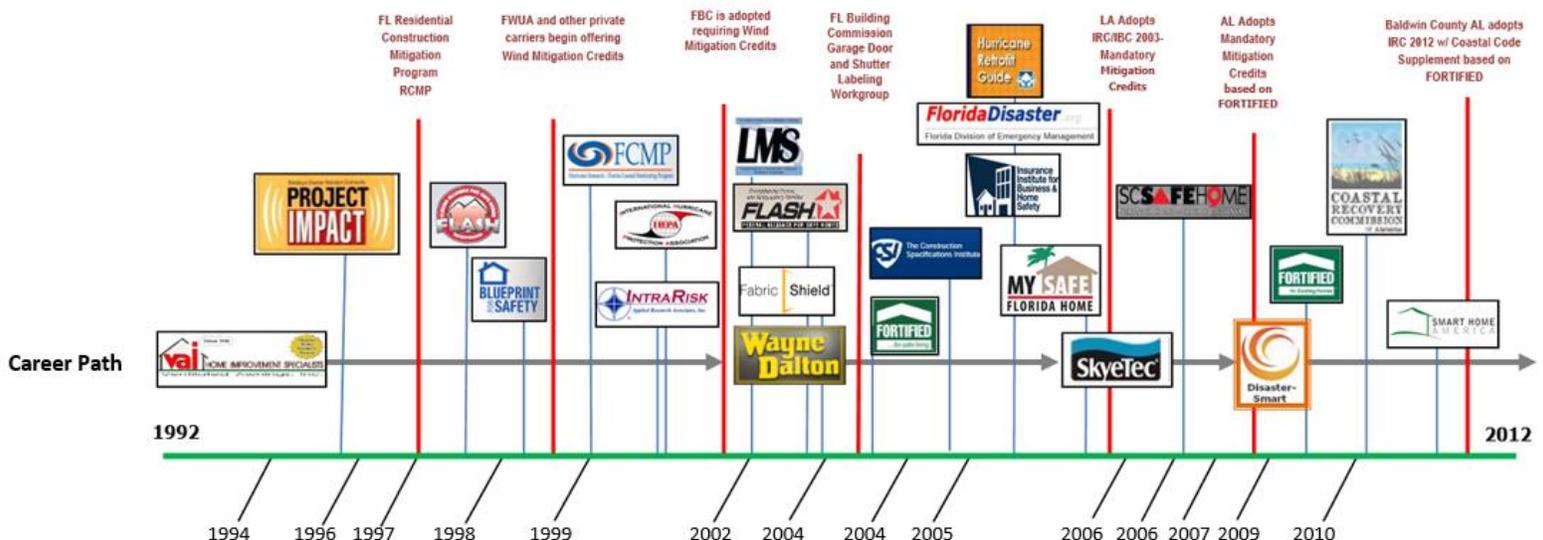


Partner Spotlight – Darius Grimes

Darius Grimes is the president of Disaster Smart Consulting, Inc. (Disaster Smart). He specializes in the development and implementation of practical long-term solutions to natural and man-made risks through strengthening of building codes and implementation of common-sense mitigation programs. Darius is working with like-minded state, local, regional, national, and international organizations to promote long-term economic sustainability and implement new mitigation programs based on the successes of the My Safe Florida Home, SC Safe Home, and Rebuild North West Florida programs.

Q: How did you get interested in disaster safety?

Following Hurricane Andrew, a small handful of contractors began questioning how we were building and if there were changes we could make to prevent losses. In 1995, Pensacola became a Project Impact Community after Hurricane’s Erin and Opal hit back-to-back only 30 days apart. As more hurricanes continued to make landfall along the north Gulf Coast, I began focusing my career path towards industries and companies that were engaged in reducing damage to life, property, and communities. In 2008, this path led to the creation of Disaster Smart, an inspections company that works daily with advisory committees, building code officials, consumers, governments, insurance companies, and other nonprofit organizations. Disaster Smart has a regional presence in five southeast coastal states and is continuing its expansion of services through promoting and conducting risk analysis for underwriting. Our expansion also includes the creation and implementation of mitigation programs and new services to identify risks and provide easy to understand reports for owners addressing these risks. Disaster Smart provides the infrastructure, advisory, training, and technical support to help these programs grow.



Q: Can you tell us about specific projects or programs you are working on in the risk reduction and resilience field?

Our focus is underwriting risk assessments for the insurance industry. We are also very involved in providing FORTIFIED™ Home Evaluations for both new and existing construction. Under a consulting contract funded by the Rockefeller Foundation and Prudential Insurance, we helped to develop and launch the My Strong Home Program. This program is a new approach to resiliency and remodeling using private funding to advance three to seven years of the anticipated mitigation credit savings to a consumer to mitigate their homes to the FORTIFIED Home Bronze requirements. The premium savings are then used to repay the mitigation loan. The program is currently active in Alabama, Florida, Louisiana, Mississippi, and South Carolina, and we have completed several hundred projects.

Current Activities Include:

- Board member of Smart Home America
- Technical Advisory Committee Chair International Hurricane Protection Association
- ASTM E-06 Subcommittee of Building Envelope Standards
- International Code Council Member
- Advisory Board Member of the Alabama Center for Insurance Information and Research, representing Non-Profit Organizations and Alabama citizens
- Technical and Standards Support for My Strong Home Program

Q: What do you think are the driving forces that are advancing the cause of resilience today, especially after last year's hurricane and wildfire disasters?

Naturally occurring weather patterns continue to highlight the need for preparedness at a local, regional and national standard but getting there is a difficult lift. I am concerned that the habit of alarmism is dulling the senses of homeowners who continue to compare dire predictions against the common "it will never happen to me" attitude. These disasters continue to bring focus and attention on the economic and emotional vulnerability of our communities, as well as revealing what to do and what not to do when planning and building communities. Adoption of stronger building codes and voluntary use of programs like Insurance Institute for Business and Home Safety (IBHS) FORTIFIED Home and the NFPA Firewise are proving that resiliency is not only possible it's affordable when compared to the loss of a home or an entire community.

The driving forces and incentives for resilience have not changed much, but innovation in the marketplace is providing success stories that show how stakeholders, especially lawmakers, regulators and the insurance industry can work together to create a foundation for rapid changes in behavior. Implementing change also depends on the desire and support of local stakeholders, who are many times opposed due to their outdated understanding of risk. It usually take a major weather event to wake them up but progress is still slowed and derailed.

It only takes one building department to completely stop the implementation of a well thought out mitigation strategy. For example, codes may not be enforced because the minimum standards are thought to be too high of a bar or too expensive. Additionally, we often see underfunded building departments forced to ignore minimum standards due to local political pressure. This is the main

reason that coastal areas continue to see escalating damage from storms. You must fully enforce the building codes before you can go “beyond code”.

We have an overabundance of examples of destruction and loss from disasters, but we need more success stories highlighting the affordability and benefits of making a behavioral change affecting how and where we build.

Alabama is one such success story where there has been a 45% reduction in homeowners insurance costs by adopting the FORTIFIED Home program into their coastal building codes leading to a strong consumer demand and insurance competition for homes built and remodeled to these standards. The reduction in damage to these homes are expected to be significant when the next storm hits. Alabama's conscious decision to incentivize and adopt a strategy of disaster resistance serves as a road map for other states to follow. Incentives are critical and must be supported by government and public leadership to build resilient communities that can quickly recover from severe weather events. Even in the midst of this amazing success story, Mobile, AL continues to resist the opportunity to build and remodel stronger and safer homes. In this city, consumer demand for FORTIFIED Gold New Homes overcomes officials' decisions on the new construction end, but nearly thousands of homes are going to be re-roofed without added strengthening because government and code officials do not consider it important enough to adopt it into their minimum standards. Meanwhile thousands of homes are being built, re-roofed and remodeled to beyond code standards throughout the state each year.

Another success story is the permit rebates in Orange Beach, AL. If you bring in your FORTIFIED Home Gold Certificate to the building department you receive a rebate of for a portion of the permit fees. This rebate is usually enough to completely offset the additional cost of the Evaluation Services and FORTIFIED Home Standards. This type of implementation at the local level is an excellent example of good public policy. The reduction in damage to the homes in that community reduce the strain put on building departments as well as the demand surge and unlicensed activity. While insurance incentives are an important driver, providing incentives at the local level amplify the incentives dramatically.

It cannot be stressed enough that the key to a fast recovery begins with residential housing. If there is no place to live following an event, businesses will fail, services will be unavailable, and communities will suffer massive economic losses. For this reason, Disaster Smart has focused on speaking out and supporting organizations that are having an impact to changing individual, community and regional partners working on adaption as the only practical approach to mitigating the effects of climate change.

Q: How can the FLASH Partnership support your efforts?

As a long time participant, spectator, follower, and supporter of FLASH, I have witnessed the many accomplishments resulting from their leadership and commitment. This needs to continue. I have long been an advocate for standardizing the mitigation retrofit programs into one unified message. The IBHS FORTIFIED Home program provides that opportunity along with the need to use independent evaluation to equalize the large variations in code enforcement. No other program requires 100% verification of the mitigation construction features that have the largest impact on a home's survivability as documented in Hurricane Michael.

For that reason, I would strongly support any initiative that promotes FLASH's active involvement in the marketing and promotion of the IBHS FORTIFIED Home program as the single nationally recognized standard. FLASH's many awards for producing consumer friendly messaging and

consumer outreach make it the obvious partner to increase the program's exposure and voluntary acceptance. In addition, its' large network of community and national leaders, grassroots organization partnerships, and media influence enhance its ability to bring focus both after, but more importantly, before disaster strikes.

Q: Do you have any other comments or additional words of wisdom to offer our readers?

There are many great and eloquent leaders that can probably say it more eloquently than I can. I was at an IHPA meeting in Houston and was honored to have Bill Read speak to us about forecasting and hurricane preparedness. When he was asked if Global Warming was something we need to be worried about, his response indicated that you should be more worried about your home and community being hit by a hurricane and if you're not prepared it's going to be a disaster. I thought this was good advice because many are frustrated and distracted by things they have no control over and overlook the opportunity to effectively prepare and protect their families, neighbors, and communities from a hurricane.

At Disaster Smart we are focused on this individual approach to adaptation and resiliency because it is the area where we can make a difference every day. The success of our clients to reduce losses and minimize risks are spurring more interest and opportunity for others. If you don't want to be a disaster victim, then you need to educate yourself and take the steps to become Disaster Smart.