

Address: _____

Basic Resilience Checklist



Step 1: Start the Search

Start your homebuying journey by finding the right team.

- ☐ If you are working with realtors, ask them to assist or recommend someone who can help with your checklist.
- ☐ If you have a family member or friend familiar with home construction, ask them to help you complete the checklist.
- ☐ Consider hiring an inspector.



Step 2: Select a Resilient Community by Checking for Common Perils

Visit [Inspect2Protect.org](https://inspect2protect.org) and determine if your community uses current model building codes. The site will also provide you with a disaster history for the area and a list of suggested renovations, retrofits, and upgrades that can make your home safer and stronger. You can also contact the local community building, planning, or zoning department to determine the codes used and ask the questions outlined below.

Hurricane: Is the home in a hurricane-prone area, windborne debris region, or storm surge evacuation zone?

- ☐ Does your state or local government require disclosure of hazards and past damages by either the owner or realtor?
- ☐ Are there any city/county/jurisdiction planning projects that could affect the resilience of the area?

Flood: Is the home in a flood zone? If so, what type? Has the neighborhood experienced flooding? Repetitive flooding?

- ☐ Does your state or local government require disclosure of hazards and past damages by either the owner or realtor?
- ☐ Are there any city/county/jurisdiction planning projects that could affect the resilience of the area?

Wildfire: What is the wildfire history in the area? Frequency?

- ☐ Does your state or local government require disclosure of hazards and past damages by either the owner or realtor?
- ☐ Are there any city/county/jurisdiction planning projects that could affect the resilience of the area?

Earthquake: What is the earthquake potential/history of the area? Check the fault rupture, landslide, liquefaction, seismic, and tsunami inundation maps.

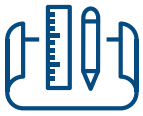
- ☐ Does your state or local government require disclosure of hazards and past damages by either the owner or realtor?
- ☐ Are there any city/county/jurisdiction planning projects that could affect the resilience of the area?

Tornado: Are there frequent tornadoes?

- ☐ Does your state or local government require disclosure of hazards and past damages by either the owner or realtor?
- ☐ Are there any city/county/jurisdiction planning projects that could affect the resilience of the area?

These additional questions can help you develop a disaster risk profile for your new home:

- ☐ Is the home sited well on the lot? For example, if the home is in a flood-prone area, does it sit at a higher elevation compared to surrounding properties?
- ☐ If the neighborhood has experienced a disaster, how did the neighboring homes fare?
- ☐ Does the HOA have any programs that boost neighborhood disaster resilience? For example, are there community wildfire mitigation days when volunteers clean up common areas to reduce debris and fuels?



Step 3: Select the Right Home for You by Checking Its Disaster Resilience Potential

Evaluate the resilience potential of the home with these universal questions and the disaster-specific checklists based on common disasters for the area:

- ☐ What month and year was the home built?
- ☐ Was the home constructed following a building code?
 - ☐ If so, which one? Find the code status online at [Inspect2Protect.org](https://inspect2protect.org).
If the status is not available, contact the local building, planning, or zoning department.
- ☐ Has the home experienced damage from a past disaster?
 - ☐ If so, is there documentation that it was fully restored?
- ☐ Why is the home being sold? How long has it been on the market?
- ☐ Have additions/renovations to the home been properly permitted?
- ☐ Are there pictures of the construction progress from when the home was built, especially interior walls and framing?
- ☐ How old are the roof, electrical system, plumbing system, heating/air conditioning, and major appliances? Note most insurers will require a specific inspection of these systems for homes that are 20 years or older.
- ☐ Does the home disclosure document reveal past or existing problems?
- ☐ Has the existing homeowner filed any insurance claims? Is the current owner aware of any insurance claims by previous owners?



Step 4: Create a Budget and Secure Financing for Resilience Options

Create a budget to include resilience upgrades and maintenance. Examples may include adding hurricane shutters or replacing wooden decks with non-combustible materials in a wildfire zone. Review the disaster-specific checklists or visit [Inspect2Protect.org](https://inspect2protect.org) to identify recommended retrofits and upgrades. Choose a mortgage lender that will allow you to borrow extra for retrofitting and resilience upgrades.



Step 5: Put in an Offer with Resilience Contingencies in Mind

Review the disaster-specific checklists to identify the right contingencies and include them in your offer contract. Be sure to require a home inspection.

- ☐ Earthquake
- ☐ Flood
- ☐ Hurricane
- ☐ Tornado
- ☐ Wildfire



Step 6: Get a Home Inspection and Appraisal

Typical home inspections do not address a home's ability to survive disaster damage. Instead, they focus on the general conditions and systems like HVAC, electrical, and plumbing.

- ☐ Ask your home inspector to address the questions in the disaster-specific checklists.
- ☐ Attend the home inspection.
- ☐ Review the appraisal keeping in mind the potential cost of recommended resilience upgrades.



Step 7: Find the Right Insurance Coverage

Check with your insurance agent or company before buying a home to determine your annual costs. You may need to purchase separate policies for wind, earthquake, and flood.

- ☐ How does the home's construction type or building code affect your policy's cost and availability?
- ☐ Are there any credits or discounts for homes with resilient features?



Step 8: Get the Keys

Complete the final walk-through and follow closing day reminders.

- ☐ Did the seller complete any necessary repairs identified during the inspection?



Step 9: Maintain Your Home

Create an annual household project and maintenance plan to sustain your new resilient home. Your plan should include location-specific activities like these:

- ☐ Check and maintain caulking and flashing around windows and doors to prevent water intrusion, save energy, and lower your electric bill.
- ☐ Keep gutters clear of leaves and debris to ensure adequate water flow during heavy rains and severe storms, as well as ignitability from embers.
- ☐ Keep trees limbed and shrubs pruned to prevent dead plant material from becoming windborne debris or wildfire fuel.
- ☐ Secure contents inside your home to increase safety and prevent damage due to shaking during earthquakes.



Step 10: Plan and Save for Future Projects

Identify the most effective resilience features for the perils you face in your new community.

- ☐ For example, consider shutters in hurricane zones, bracing cripple walls and chimneys in earthquake zones, installing a safe room in tornado areas, replacing combustible building and deck materials for non-combustible ones in wildfire zones, and more. Review the disaster-specific checklists or visit [Inspect2Protect.org](https://inspect2protect.org) to identify recommended retrofits, renovations, and upgrades.
- ☐ Prioritize projects based on weaknesses in your home. Consider the resilience value that the project adds to your home, the relative cost, best time of the year to schedule or perform the work, and any other factors unique to your needs.
- ☐ Document resilience projects you complete. If you decide to sell your home, you will be able to share the documented resilience upgrades with prospective buyers.