

# Fortified...for safer living®

If you could build a home that would protect you not only from the devastating effects of natural disasters, but from rising energy costs, would you?

Alex and Jenni Bolek of Kewaskum answered yes to that question and now, months after their *Fortified...for safer living*® home was completed by Excalibur Builders LLC, they're reaping the benefits.



"This is truly a case where the product exceeds the sum of the parts," Alex said. "In this case, the end product is a home that is strong, secure, and made to last generations, not decades. Another noticeable benefit with

the performance of these walls is the obvious heating and cooling costs savings. In these days of unpredictable energy costs, this is something that can't be ignored." In fact, the Boleks could save as much as 50 percent or more on energy costs.

While energy efficiency is a huge factor, particularly in the Midwest where winters are cold and summers are hot, safety is really the main purpose of a "Fortified" home.

The Bolek's home is the first in Wisconsin to earn the *Fortified...for safer living*® designation from the Institute for Business & Home Safety (IBHS), a national nonprofit insurance industry trade association, headquartered in Tampa, Florida. The "Fortified" program features affordable construction options designed to safeguard homes against whatever disasters they face where built. In this case, tornadoes, hail, wildfire, and severe winter weather – very destructive natural perils in Wisconsin.

"Fortified" techniques and construction materials raise a home's overall disaster-resistance above the minimum requirement of local building codes. Extra attention is given to areas especially vulnerable to harsh elements, including doors and windows, roof construction, and the foundation. "Fortified" construction features include:

- Non-combustible and impact-resistant roof materials that also better withstand high winds;
- Windows, doors, and garage doors that have a higher design pressure rating;
- Connections that securely tie the house together from roof to foundation; and



- Securely anchored exterior structures such as carports and porches.

Thanks to Insulated Concrete Form (ICF) construction and careful attention to detail, the Bolek's home also earned Energy Star and Green Built certifications. The Boleks went one step further with the roof of their home and used Insul-Deck, a styrofoam form of Span-Crete, giving them an insulated cast-in-place concrete roof monolithically poured to tie in with the ICF walls.

Insulating Concrete Forms (ICFs) provide solid, lasting construction that resists the ravages of natural perils, as well as time. ICFs also provide two built-in layers of foam insulation. This gives an ICF home many advantages over an ordinary home including greater protection against the elements, greater energy efficiency, and more peace and quiet.

Building the first "Fortified" home in Wisconsin was a rewarding experience for Dave Hamilton, owner of Excalibur Builders LLC, based in Slinger. "Working with Alex and Jenny was a refreshing experience" Hamilton said. "Their input and attitude made building their home a pleasure. In fact they did a lot of the finish work themselves.

"The Boleks believe their family deserves to live in a home where safety and health are the main concerns. They took it to the point that allowed Excalibur Builders LLC to construct the highest-rated Green Built Home in 2006. Excalibur Builders LLC believes as energy costs continue to rise, homes made of insulated concrete form will be the trend of the future. They allow homeowners to live in healthy, environmentally-friendly homes with an Energy Star Home savings of up to 50 percent on heating and cooling costs, as well as a Safe Home that provides them with a reduction on their home owners insurance."



Jim Schwalen, vice president-Personal Lines Underwriting and Marketing at West Bend Mutual Insurance Company, was instrumental in introducing Excalibur Builders LLC to the *Fortified...for safer living*® program. West Bend Mutual currently offers a 25 percent premium discount for a *Fortified...for safer living*® home. They also offer a 15 percent discount for homes built using ICF construction even if they don't meet all other requirements of the "Fortified" program.

For more information on the *Fortified...for safer living*® program or ways to protect existing homes from hazards, visit the IBHS web site [www.DisasterSafety.org](http://www.DisasterSafety.org).