



Strengthening Physical Security for Commercial Properties Year-Round



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Introduction

Every season presents unique challenges to commercial properties, from harsh winter storms to summer heat waves, spring flooding, and autumn hurricanes. These environmental factors can significantly impact physical security systems, requiring businesses to remain vigilant and adaptable year-round.



Seasonal Risks and Impact

Each season brings unique risks that expose commercial properties to extreme weather events, from the economic devastation of Winter Storm Uri to rising spring flood risks, escalating summer heat waves, and the immense losses caused by fall hurricanes.

These seasonal events not only strain physical security systems but also expose infrastructure weaknesses, requiring proactive measures to mitigate potential damage.



The historic winter weather event of February 2021 in North America—dubbed Winter Storm Uri or the Great Texas Freeze resulted in total economic losses in excess of \$20 billion dollars. (Source: Aon Insights)



Spring

Nearly 730,000 commercial and multi-unit residential properties in the U.S. face flood risks, with annual repair costs projected to rise 25% due to climate change, increasing from \$13.5 billion in 2022 to \$16.9 billion by 2052. (Source: First **Street Foundation**



A recent study shows that widespread extreme heat has coincided with power outages in every U.S. region from 2012 to 2021. These events can expose people to dangerous temperatures and amplify health risks during heat waves.

(Source: Climate Central)



The 2024 Atlantic hurricane season surged late in the year, driving insured losses from tropical cyclones in the U.S. to an estimated \$51 billion. Two record-breaking hurricanes— Milton (\$25 billion) and Helene (\$16 billion)—accounted for 80% of these losses, highlighting the critical need for robust perimeter security and infrastructure resilience during peak hurricane months. (Source: National Oceanic and Atmospheric **Administration**

From operational disruptions to system failures and increased insurance premiums, businesses face significant challenges in maintaining safety and continuity. Understanding these risks and consequences is essential for developing robust strategies to safeguard infrastructure, protect assets, and ensure operational resilience year-round.

Impact on Commercial Properties

Frequent severe weather events are driving up financial and security risks for commercial properties. Without proper preparation, businesses can face widespread disruptions affecting daily operations, security infrastructure, and long-term costs.

These challenges fall into three key areas that directly impact a property's resilience and bottom line:

Operational Downtime

Extreme weather events can force temporary shutdowns, leading to lost revenue, productivity, and strained customer relationships.

System Failures

Weather-related issues, such as frozen locks, water intrusion, or power outages, can compromise critical security systems, leaving properties vulnerable during emergencies.

Rising Insurance Costs

The increasing frequency and severity of extreme weather events have led to rising insurance premiums for commercial properties. By 2030, the cost premium of being in a higher-risk, extreme weather state could be 24% greater than the national average.

How prepared is your property to handle these challenges?

Managing these challenges requires foresight and adaptability. This guide focuses on the specific threats posed by weather conditions, the potential consequences of inaction, and practical strategies to enhance security and resilience during the coldest months.

With decades of expertise, **Cook & Boardman** provides the tailored insights and integrated solutions necessary to help commercial properties prepare for and overcome the challenges of seasonal changes, ensuring safety, operational continuity, and confidence through the season.



Securing Commercial Properties During Winter

Winter months bring critical risks for security and facilities leaders, especially in regions susceptible to severe storms and extreme cold.

Managing the safety and security of commercial properties in harsh conditions requires addressing a unique set of risks. Increased heating demands heighten fire hazards, while snow and ice can damage infrastructure and obstruct access to critical areas, compromising safety and operations.



According to the National Fire Protection Association (NFPA), the U.S. averages about 500,000 structure fires each year over the past ten years.



CASE STUDY

Importance of Winter Security

Buffalo's December 2022 blizzard was a harsh wake-up call for the vulnerabilities commercial properties face during severe winter weather. Widespread power outages left thousands of residents and businesses without electricity for days, creating the perfect conditions for looters to exploit security gaps. As a result, numerous break-ins occurred, causing significant property damage.

Key Takeaways

Importance of Backup Power

Power outages during the blizzard affected over 100,000 people, leaving many businesses without functional security systems. Properties lacking adequate backup power experienced prolonged outages, rendering their security infrastructure ineffective and leaving them vulnerable to threats.

Critical Need for Resilient Access Controls

Extreme cold and heavy snow led to equipment failures, such as frozen locks, which compromised access points and allowed unauthorized entry. Many businesses were left exposed as their access control systems failed to withstand the harsh conditions.

Value of Real-Time Surveillance

Properties without weatherproof surveillance systems struggled to monitor their premises effectively. Reduced visibility from snow and power outages further exacerbated vulnerabilities, limiting situational awareness and response capabilities.

The Path to Winter Resilience

The Buffalo Blizzard exemplifies how severe winter conditions can expose vulnerabilities in physical security and operational preparedness. By investing in advanced security technologies, implementing targeted strategies, and conducting regular maintenance, commercial properties can significantly reduce their exposure to winter-specific risks.

The financial impact of looting and damage emphasized the need for comprehensive winter preparedness strategies. Properties with robust physical security measures, such as backup generators, weatherproof equipment, and proactive monitoring, were better equipped to withstand the storm's effects.

These challenges underscore the importance of proactive planning to safeguard infrastructure, ensure operational continuity, and protect occupants during the winter season.



Practical Tips for Strengthening Winter Resilience Include:

Strengthen Resilience Against Power Outages

Power outages are one of the most common disruptions during severe winter weather, often leaving critical security systems vulnerable. Ensuring backup power solutions are in place can help maintain functionality and reduce downtime during emergencies.

- Backup Generators: Equip properties with generators capable of sustaining critical systems, such as access controls, surveillance cameras, and fire monitoring systems, during extended outages.
- Uninterruptible Power Supplies (UPS): Install UPS devices to ensure uninterrupted power to critical security equipment until backup generators take over.
- Routine Maintenance: Conduct regular testing and servicing of backup power systems to ensure reliability during emergencies.

Reinforce Access and Security Systems

Freezing temperatures, snow, and ice can compromise access points and weaken the physical security of commercial properties. Reinforcing entry systems and implementing automated monitoring tools can help safeguard critical areas.

- Weatherproof Locks and Entry Points: Use heavy-duty, weather-resistant locks and door frames designed to withstand freezing temperatures and snow accumulation.
- Automated Monitoring Tools: Implement access controls integrated with monitoring systems to provide real-time alerts for unauthorized access or system malfunctions.

 Clear Emergency Exits: Ensure all emergency exits are free from snow and ice to maintain compliance and support evacuation procedures.

Strengthen Surveillance and Monitoring

Harsh winter weather can obstruct visibility and leave properties vulnerable, especially when they are understaffed or unmonitored. Upgrading surveillance systems with weatherproof technology and advanced analytics ensures continuous coverage and rapid response during severe conditions.

- Weatherproof Cameras: Deploy cameras with durable housings and cold-weather capabilities to ensure continuous monitoring during storms.
- Advanced Analytics: Use AI-powered surveillance systems to detect unusual activity or environmental changes, such as snow buildup near critical areas.
- Remote Monitoring: Integrate cameras with cloudbased platforms, enabling security teams to monitor and respond to incidents from any location, even during travel restrictions.

Winter resilience is about more than just maintaining operations—it's about ensuring peace of mind. With the right planning and tools, businesses can confidently face winter's harshest challenges, knowing their facilities are secure and prepared for whatever the season brings.

The payoff is more than operational continuity—it's the confidence that your facilities are secure, even in the harshest winter scenarios.

Spring Challenges and Solutions for Security Teams

Spring brings its own set of challenges for security and facilities leaders, particularly in regions prone to heavy rains and flooding. A notable example is the <u>widespread flooding of 2022</u>, which caused billions of dollars in damages to commercial and residential properties across the United States.

With nearly 730,000 commercial and multi-unit residential properties at risk of flood damage, the financial and operational stakes for property owners are higher than ever.

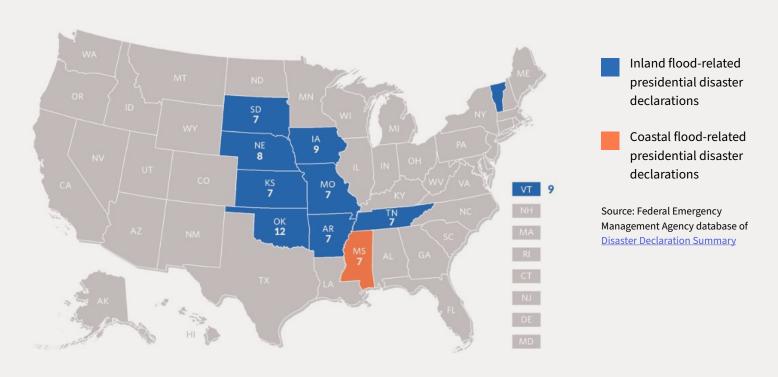


Strategies for Navigating Spring Risks

Spring weather can cause significant disruptions to commercial properties, from water damage to critical infrastructure to the long-term financial implications of flooding. With annual repair costs projected to increase by 25% due to climate change, proactive strategies are crucial to minimizing damage and maintaining operations.

Spring Flooding Most Common in Landlocked States

Among the 10 states that experienced the most spring flood-related disasters over the past decade, nine were inland.





Practical Tips for Strengthening Spring Resilience Include:

Strengthen Flood Resilience

Proactively reinforcing your property's infrastructure against flooding can significantly reduce the risk of water damage and ensure critical systems remain functional during severe spring weather.

- **Elevate Vulnerable Systems:** Position electrical systems, security panels, and other critical equipment above potential flood levels.
- **Install Flood Barriers:** Use water-resistant doors and flood gates to protect entry points from rising water.
- Seal Building Perimeters: Apply water-resistant coatings and sealants to prevent water intrusion through walls and foundations.

Prepare for Water Intrusion

Effective preparation for potential water intrusion ensures your property can handle heavy rainfall and sudden flooding without major disruptions or damage.

- Improve Drainage Systems: Ensure gutters, downspouts, and storm drains are clear of debris and functioning efficiently.
- Monitor in Real-Time: Implement sensors that detect water intrusion and alert security teams to take immediate action.
- Plan Emergency Access: Designate flood-safe entry points and routes for emergency personnel and employees.

Confirm and Maintain Clear Fields of View

Security cameras serve as a powerful deterrent against crime, but their effectiveness depends on unobstructed views. If cameras are blocked or hidden, they lose their ability to monitor and deter threats.

As vegetation grows during the warmer months, it's crucial to keep security cameras and sightlines clear. Overgrown trees, shrubs, or even accumulated dirt can significantly impact image quality and reduce surveillance effectiveness.

Clear footage is often essential for legal proceedings and insurance claims. Obstructed views can compromise the quality of evidence, making regular maintenance and proactive monitoring a key part of any security strategy.

Best Practices for Maintaining Clear Sightlines:

- Inspect security camera sightlines in spring and summer, as growing foliage can obstruct views that were clear the previous year.
- Trim back overgrown trees, shrubs, and plants that could create blind spots in surveillance coverage.
- Regularly test and adjust camera angles to maintain optimal visibility of key access points, parking lots, and perimeters.
- Conduct seasonal walkthroughs to verify that all critical areas remain visible and address any obstructions before they become security risks.

Physical Security Spring Insights

Spring weather brings unique challenges to physical security systems, from flooding to power outages, requiring proactive solutions to safeguard critical infrastructure. Implementing weather-resistant measures can mitigate risks and ensure uninterrupted operation during adverse conditions.

- Flood-Resilient Access Controls: Install waterproof access control systems to maintain functionality during heavy rains or flooding events.
- Surveillance Coverage: Use elevated or weatherproof cameras to monitor vulnerable areas prone to water accumulation.
- Emergency Power Sources: Equip security infrastructure, such as cameras and alarms, with backup power to ensure uninterrupted operation during power outages caused by severe weather.

By adopting these strategies and building a resilient security framework, security and facilities teams can establish a proactive approach to mitigating risks.

Summer Physical Security Resilience

Summer presents unique risks for security and facilities leaders, especially in regions facing extreme heat and powerful storms. Heat waves, which have grown increasingly frequent, caused widespread power outages across all <u>U.S. regions from 2012 to 2021</u>, leaving businesses exposed during peak summer months. These outages disrupt critical operations and compromise electricity-dependent security systems.

In addition, intense summer storms and high winds can damage physical infrastructure such as surveillance systems and access controls. Prolonged exposure to heat can also degrade the performance of sensitive security equipment.

Effectively managing these seasonal risks requires a proactive and tailored approach, ensuring operational continuity and asset protection throughout the summer months. By addressing vulnerabilities before issues arise, businesses can safeguard their operations and maintain resilience against the unique demands of the season.







By prioritizing these strategies, security and facilities teams can create a robust framework to address summer-specific challenges, ensuring the safety of assets and the continuity of operations through the hottest months of the year.



Practical Tips for Strengthening Summer Resilience Include:

Strengthen Infrastructure Resilience

High temperatures and severe storms during the summer can strain physical security systems and increase the risk of equipment failure. By enhancing infrastructure resilience, businesses can protect critical systems and ensure uninterrupted operation even under extreme conditions.

- **Install Surge Protection:** Equip electrical systems, access controls, and surveillance cameras with surge protectors to prevent damage during power fluctuations caused by storms.
- **Weatherproof Security Systems:** Ensure that security hardware, such as cameras and alarms, is designed to withstand high temperatures and exposure to direct sunlight.
- Improve Ventilation: Install climate control systems in equipment rooms to prevent overheating of sensitive electronics.

Prepare for Power Outages

Power outages during summer storms and heat waves can disrupt essential security operations. Implementing reliable backup power solutions and alternative communication systems is vital to maintaining security and minimizing downtime.

Backup Power Systems: Install generators or uninterrupted power supplies (UPS) to maintain the functionality of critical security systems during outages.

- Solar-Powered Solutions: Consider integrating solarpowered lighting and cameras in outdoor areas to ensure continuous operation during grid failures.
- Redundant Communication Lines: Establish alternative communication methods, such as cellularbased systems, to maintain connectivity if primary systems go offline.

Physical Security Summer Insights

Summer weather conditions can test the resilience of physical security systems. Prolonged heat exposure, power disruptions, and storm damage can compromise operations, making it critical to implement tailored strategies to safeguard security infrastructure.

- Heat-Resistant Access Controls: Use devices designed to operate in extreme temperatures to prevent malfunction during heat waves.
- Storm-Ready Surveillance: Install cameras with weatherproof housings and reinforce mounting systems to withstand high winds and heavy rain.
- Strengthen Perimeter Protection: Use fencing and barriers designed to endure summer storms, protecting assets from potential debris and damage.



Strengthening Security During Fall's Changing Conditions

The fall season brings critical challenges for security and facilities leaders, particularly in regions susceptible to hurricanes and strong winds. The 2024 Atlantic hurricane season alone caused an estimated \$51 billion in insured losses, with two record-breaking storms driving the majority of the damage.

Beyond hurricanes, fall weather often includes heavy rainfall, increased debris, and sudden temperature shifts, all of which can strain physical security systems and disrupt daily operations.

For commercial properties, fall serves as a transitional period—a time to address vulnerabilities exposed by severe weather and prepare for the harsher demands of winter. From maintaining operational continuity during storms to completing essential seasonal maintenance, proactive planning and targeted security strategies are essential to safeguarding assets and ensuring resilience through the changing season.



Practical Tips for Strengthening Fall Resilience Include:

Fortify Against Wind and Storm Damage

Strong winds and intense storms during the fall can pose significant threats to a property's infrastructure and security systems. Taking steps to reinforce critical areas ensures that facilities remain protected and operational, even during extreme weather conditions.

- Reinforce Entry Points: Install impact-resistant doors and windows to withstand high winds and flying debris.
- Secure Rooftop Equipment: Anchor rooftop surveillance cameras, antennas, and HVAC systems to prevent damage or displacement during storms.
- Inspect Building Perimeters: Regularly check fencing, gates, and outdoor lighting for vulnerabilities that could be compromised by strong winds.

Manage Seasonal Debris

Fallen leaves and debris are common during the fall and can cause blockages or damage if not properly managed. Keeping outdoor systems clear and operational is essential to maintaining security and preventing weather-related disruptions.

- Clear Gutters and Drains: Remove leaves and debris to prevent blockages that could lead to flooding or water damage.
- Maintain Outdoor Security Systems: Ensure that outdoor cameras and motion detectors are free of obstructions like overgrown foliage or fallen leaves.
- Protect Power Lines: Work with utility providers to trim nearby trees and branches that could damage power lines during storms.

Physical Security Fall Insights

Fall weather often tests the resilience of physical security systems through a mix of storms, wind, and environmental changes. Proactively adapting security measures to these conditions is essential to minimize risk and maintain operations.

- Storm-Resilient Surveillance: Use cameras with reinforced housings and stable mounting to ensure reliability during high winds and heavy rain.
- Flood Prevention Measures: Install temporary barriers and drainage solutions to protect critical infrastructure from heavy fall rains.
- Backup Communication Systems: Equip facilities with cellular or satellite-based communication systems to maintain connectivity during power or internet outages caused by storms.

Building Resilience Across All Seasons

Implementing these strategies and investing in a resilient security framework allows security and facilities teams to address the unique challenges posed by each season. A robust framework not only fortifies systems against immediate threats, such as winter blizzards, spring floods, summer heat waves, and fall hurricanes, but also ensures adaptability to evolving risks.

By prioritizing physical security and proactive planning, businesses can safeguard their assets, maintain operational continuity, and protect occupants year-round, regardless of what the seasons bring.

Building a Resilient Security Framework

A resilient security framework is the cornerstone of effective risk management for commercial properties. As weather patterns grow increasingly unpredictable and extreme, businesses must adopt systems that can withstand and adapt to seasonal risks.

Whether facing winter storms, spring floods, summer heatwaves, or fall hurricanes, a well-designed security framework ensures properties are safeguarded year-round, maintaining operational continuity and protecting assets in any condition.

Key Components of a Resilient Security Framework

A robust framework combines proactive planning, advanced technologies, and ongoing system management to ensure continuous protection and operational efficiency.

Integrated Security Systems

A unified security system improves coordination, reduces response times, and ensures continuous monitoring and management.

- · Combine access control, surveillance, and fire monitoring into a unified platform for streamlined management.
- · Leverage cloud-based systems for real-time monitoring and remote response during emergencies.
- · Ensure integration with emergency protocols for coordinated action across all systems.

Climate-Adapted Solutions

Security measures must be designed to withstand harsh weather conditions and respond to environmental changes in real-time.

- Deploy weatherproof security hardware, such as reinforced locks and durable camera housings, to withstand harsh conditions.
- Utilize IoT-enabled sensors to detect environmental changes, like temperature drops or water intrusion, and trigger early warnings.
- · Implement automated security adjustments based on weather alerts, such as activating flood barriers or locking vulnerable entry points.

Reliable Power Backup Systems

Backup power solutions are critical for maintaining operational security during weather-induced outages.

- Equip properties with generators or uninterruptible power supplies (UPS) to maintain functionality during outages caused by severe weather.
- Schedule regular testing and maintenance to ensure systems perform when needed most.

Lifecycle Management and Maintenance

Regular inspections and timely upgrades ensure security systems remain effective and resilient under challenging conditions.

- Conduct routine inspections of security infrastructure, including access points, cameras, and alarms, to prevent failures.
- Upgrade outdated systems and components to align with current standards and improve overall resilience.

Team Training and Emergency Preparedness

Proper training ensures teams are equipped to handle weather-related risks with confidence and efficiency.

- Train facilities and security teams on seasonal risk management, such as responding to heating-related fire hazards or managing snow and ice disruptions.
- Conduct regular drills to ensure staff are prepared for weather-related emergencies.

While creating a resilient security framework is critical, partnering with a **professional security integrator** is the key to turning plans into actionable, effective solutions.



Future of Seasonal Preparedness

Building resilience in commercial properties isn't just about addressing current risks—it's about preparing for the escalating challenges that each season brings. With the U.S. experiencing 28 separate billion-dollar weather and climate disasters in 2023 alone—resulting in total costs exceeding \$165 billion (NOAA)—the need for robust, year-round security measures has never been more critical.

As extreme weather events grow in frequency and severity, the strategies and technologies used to safeguard commercial properties must evolve. Proactive investments in resilience can yield substantial returns; according to the National Institute of Building Sciences, every \$1 invested in hazard mitigation saves \$6 in future disaster costs. This underscores the financial and operational advantages of building a resilient security framework.

The future of seasonal security preparedness will be shaped by advanced technology, strategic planning, and strong industry partnerships. Organizations that prioritize these elements will be better equipped to withstand the challenges ahead.

Emerging Trends in Seasonal Security

Smart Building Technology

Al and IoT sensors are revolutionizing how facilities anticipate and respond to seasonal risks. These technologies provide predictive insights and enable automated responses to challenges such as:

- Extreme Temperatures: Detecting risks like freezing pipes in winter or overheated equipment in summer.
- **Environmental Hazards:** Monitoring snow accumulation, flood levels, or wind pressure on infrastructure.
- **Fire Prevention:** Identifying heating or electrical system issues that could lead to fires.

Automated actions—such as activating de-icing systems, redirecting cooling or heating resources, or shutting down compromised systems—improve safety and operational efficiency across seasons.

Energy-Efficient Security Systems

Balancing protection with efficiency is key to managing high winter energy demands. Emerging trends include:



- Energy-Efficient Hardware: Security devices designed to operate reliably in extreme heat, cold, or high humidity without excessive power consumption.
- Solar-Powered Backup Systems: Reducing reliance on the grid while maintaining critical security functions during outages.
- Sustainable Infrastructure Upgrades: Aligning security improvements with sustainability goals, ensuring robust protection that is environmentally responsible.

Optimized Remote Capabilities

Cloud-based platforms are redefining winter security management by enabling facilities teams to:

- Monitor Systems in Real-Time: Gain instant visibility into access controls, surveillance, and environmental sensors.
- Receive Proactive Alerts: Be notified of potential risks like equipment failures, power outages, or environmental hazards.
- Respond from Anywhere: Control systems remotely, ensuring quick action even during storms, travel disruptions, or other emergencies.

Investing in advanced winter security measures today ensures your property remains safe, operational, and resilient in the face of tomorrow's challenges.

The Role of a Reliable **Security Integrator**

Building a resilient security framework requires more than advanced technologies and proactive planning—it demands the expertise and support of a trusted security integrator. For organizations facing seasonal risks and climate challenges, a reliable integrator ensures that security systems are not only robust but also tailored to meet specific needs, offering both confidence and continuity.

your systems remain fully functional, even during severe weather events or emergencies.

Proactive Maintenance and Lifecycle Management

Experienced integrators perform regular inspections and preventative maintenance to identify and resolve potential issues before they escalate. They also handle upgrades to outdated components, aligning your systems with evolving security standards and technological advancements.

Integration of Advanced Technologies

Security integrators facilitate the integration of cutting-edge technologies like IoT sensors, real-time monitoring, and



Rapid Emergency Technical Expertise

During a crisis, having an integrator on call ensures quick troubleshooting and immediate repairs to restore system

functionality. Their expertise allows for rapid adjustments, such as reconfiguring access control or recalibrating surveillance during a weather event.



Why a Trusted Security Integrator Matters

A professional security integrator brings the knowledge and resources to design, implement, and manage a comprehensive system customized to your property's requirements. Their value extends far beyond installation, encompassing every aspect of system performance and resilience.

Customized Solutions for Unique Challenges

A reliable integrator conducts detailed assessments of vulnerabilities, environmental risks, and operational demands to deliver solutions specifically suited to your property. Recommendations such as weatherproof hardware or cloudbased platforms ensure your systems are both efficient and highly protective.

End-to-End Support

From initial design to installation and ongoing maintenance, an integrator provides comprehensive support. This ensures

Choosing the Right Security Integrator

To maximize resilience, organizations should seek integrators with proven experience, industry certifications, and a reputation for excellence. Look for a partner that offers:

- · A proven track record of successful implementations in your industry or environment.
- Expertise in providing end-to-end physical security solutions, from design to execution.
- 24/7 support and proactive system monitoring to address issues before they escalate.

With the right security integrator, organizations gain not only a reliable partner but also peace of mind, knowing their systems are designed and supported to handle the challenges of any season.



Partnering with Experts for Seasonal Resilience

Partnering with the right security integrator is essential to building a resilient security framework, and The Cook & Boardman Group is uniquely positioned to meet the needs of commercial properties nationwide.

As the nation's premier provider of fully integrated access and security solutions, we deliver end-to-end expertise, from commercial doors, frames, and hardware to electronic access control, physical security systems, and full systems integration.

With over 80 locations and an extensive eProcurement platform, Cook & Boardman serves a wide range of industries, including healthcare, education, hospitality, industrial facilities, and government properties. Our service culture is built on:

- Comprehensive Solutions: Division 8, 10, 27, and 28
 products and services, including wireless networking, lowvoltage cabling, and managed IT solutions.
- Unmatched Expertise: Experienced sales professionals and technical experts collaborate to assess your unique needs and provide tailored solutions.
- Nationwide Reach with Local Support: A broad footprint ensures we can provide responsive service and support wherever your properties are located.

Request a
Security
Assessment



In an industry where engineering details and code compliance are increasingly complex, Cook & Boardman stands out as a trusted partner committed to delivering industry expertise, exceptional customer service, and scalable solutions.

Let us help you design and implement a security framework that not only meets today's challenges but is also equipped to adapt to future needs. Contact Cook & Boardman today to learn more about how we can protect and empower your commercial properties.

Resources for Building Seasonal Security Resilience

National Oceanic and Atmospheric Administration (NOAA)

Resource Hub: Access real-time weather alerts, historical climate data, and predictive insights to inform risk assessments and emergency planning.

National Institute of Building Sciences (NIBS)

Key Reports: Explore studies on the cost-benefit analysis of hazard mitigation and guidance on building disaster-resilient infrastructure.

Federal Emergency Management Agency (FEMA)

Tools: Use FEMA's Hazard Mitigation Planning resources and Flood Map Service Center for localized risk assessments.

Insurance Institute for Business & Home Safety (IBHS)

Programs: Learn about best practices for fortifying commercial properties against seasonal risks, including storms, floods, and heatwaves.