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BuildStrong Coalition: FEMA Disaster Mitigation Strategy Should Include Safer Construction, Stronger Building Codes

(Washington, DC – September 18, 2013) – Strong building codes can save lives while reducing property damage and the ensuing need for federal disaster assistance, the BuildStrong Coalition said today in a letter to members of the House Transportation and Infrastructure Committee's Subcommittee on Economic Development, Public Buildings and Emergency Management as they begin the work of FEMA reauthorization. A copy of the BuildStrong letter is attached to this press release.

The BuildStrong Coalition thanked Subcommittee Chairman Lou Barletta (R-PA) for holding the hearing on FEMA reauthorization, and drew the attention of the committee members to several recent studies that underscore the effectiveness of model building codes as a disaster mitigation strategy.

- ✓ Overwhelming evidence exists that the adoption and enforcement of statewide building codes saves lives and greatly reduces property damage and the need for federal assistance resulting from disasters. The Louisiana State University Hurricane Center estimated that stronger building codes would have reduced wind damage in the state from Hurricane Katrina by 80 percent, saving $8 billion.

- ✓ A study by the National Institute of Building Sciences' Multihazard Mitigation Council, commissioned by FEMA in 2005, found that every $1 dollar spent on hazard mitigation (actions to reduce disaster losses) provides the nation with about $4 in future benefits a. The goal of the study, based on the work of more than 50 national experts, was to "assess the future savings from hazard mitigation activities."

- ✓ A study done for the Insurance Institute for Business & Home Safety (IBHS) found that losses from Hurricane Andrew, which struck south Florida in 1992 and caused more than $20 billion (in today's dollars) in insured damage, would have been reduced by 50 percent for residential property and by 40 percent for commercial property if those structures were built in accordance with Florida's 2004 statewide building code. Another IBHS study following Hurricane Charley in 2004 found that modern building codes reduced the severity of property losses by 42 percent and the frequency of losses by 60 percent.

The BuildStrong Coalition is advocating for Congress to pass the Safe Building Code Incentive Act of 2013. This bipartisan legislation, which was introduced by Reps. Mario Diaz-Balart (R-FL) and Albio Sires (D-NJ), would provide additional disaster relief assistance to states that adopt and enforce model building codes that are issued by the International Code Council.

Emergency management experts and insurers agree that this common sense bill will provide an important first line of defense against natural disasters.

"Strong building codes can help protect communities, small businesses and homeowners from the devastating impact of natural disasters," said Jimi Grande, chairman of the BuildStrong Coalition. "The adoption and enforcement of statewide codes not only protect homeowners and businesses in those states, but taxpayers nationwide who continue to be on the hook for emergency disaster relief bills The Safe Building Code Incentive Act will help rectify this situation by providing the financial incentives for states to make building strong the national norm instead of the exception."

BuildStrong is a coalition of national business and consumer organizations, corporations, and emergency management officials dedicated to stronger building codes, in order to protect homes and buildings from the devastation of natural disasters. For a complete list of members and additional information please visit www.BuildStrongAmerica.com.

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BUILDSTRONG COALITION

September 18, 2013

The Honorable Lou Barletta, Chairman
Subcommittee on Economic Development, Public Buildings and Emergency Management
Committee on Transportation & Infrastructure
U.S. House of Representatives
585 Ford House Office Building
Washington, DC 20515

Dear Chairman Barletta:

The BuildStrong Coalition would like to thank you, Ranking Member Carson and the Subcommittee on Subcommittee on Economic Development, Public Buildings and Emergency Management for holding today's hearing on FEMA Reauthorization: Recovering Quicker and Smarter.

BuildStrong is a coalition of national business and consumer organizations, companies, and emergency management officials dedicated to promoting stronger building codes to help communities withstand major natural disasters while saving lives and taxpayer money at the same time.

Building Codes Save Lives, Property and Taxpayer Money

Overwhelming evidence exists to demonstrate that the adoption and enforcement of statewide building codes saves lives and greatly reduces property damage and the need for federal assistance resulting from disasters. The Louisiana State University Hurricane Center estimated that stronger building codes would have reduced wind damage from Hurricane Katrina by 80 percent, saving $8 billion.

In 2005, FEMA commissioned a study by the National Institute of Building Sciences' Multihazard Mitigation Council. The goal of the study, based on the work of more than 50 national experts, was to "assess the future savings from hazard mitigation activities." According to the study, every $1 dollar spent on hazard mitigation (actions to reduce disaster losses) provides the nation with about $4 in future benefits.

A study done for the Insurance Institute for Business & Home Safety (IBHS) found that losses from Hurricane Andrew, which struck south Florida in 1992 and caused more than $20 billion (in today's dollars) in insured damage, would have been reduced by 50 percent for residential property and by 40 percent for commercial property if those structures were built in accordance with Florida's 2004 statewide building code. Another IBHS study following Hurricane Charley in 2004 found that modern building codes reduced the severity of property losses by 42 percent and the frequency of losses by 60 percent.

More valuable research is currently being conducted by the IBHS at their research lab in Richburg, South Carolina. This research already has clearly demonstrated how the human and financial costs of natural disasters can be greatly reduced by building stronger homes. With relatively simple upgrades in construction such as strapping to create a continuous load path from the roof, through the walls, and into the foundation, thicker roof decking, and textured, rather than smooth nails, test homes were built to withstand 110 mile-per-hour winds with little damage. Test homes with the same floor plan that were not upgraded, were completely destroyed at wind speeds of only 95 mph to 100 mph. Taking steps to prepare in these ways before a disaster has a real effect in limiting the recovery afterwards.

Despite this correlation, most states have not enacted statewide building codes and related inspection and enforcement measures. State standards for construction, code-related inspection, and enforcement vary widely across the country. Where statewide codes exist, it is not uncommon to allow individual jurisdictions (e.g., cities of a particular class, or counties) to deviate from the state standards, occasionally resulting in a weakening of the model minimum standards.

Model building codes govern all aspects of construction and help to protect homes and buildings from the devastating effects of natural catastrophes. Uniform, statewide adoption and enforcement of model building codes by states helps to significantly reduce long-term risks affecting people, property, the environment, and ultimately the economy. The model codes, developed nationally in the U.S. by a consensus process involving construction experts and local building officials working together, are adopted and enforced at the state level to mitigate effects of natural disaster perils inherent to each state.

The Safe Building Code Incentive Act

The Build Strong Coalition strongly supports H.R. 1878, The Safe Building Code Incentive Act, legislation providing states with additional disaster relief funding if they enact modern building codes.

The Safe Building Code Incentive Act would create a financial incentive for states to adopt and enforce statewide building codes. Under the proposed law, states that adopt and enforce nationally recognized model building codes for residential and commercial structures would qualify for an additional 4-percent of funding available for post-disaster grants. The program would be administered by the Federal Emergency Management Agency.

Several states have learned the hard way – adopting and enforcing building codes after massive destruction that could have been prevented from natural disasters. As stated prior, this legislation will not require any additional appropriation to FEMA since it draws funds from the existing Disaster Relief Fund. In addition, the nature of the incentive does not mandate the adoption of statewide building codes on any states that wish to maintain their current patchwork structure.

The evidence supporting mitigation benefits proves this incentive to be a fiscally responsible method of enabling FEMA to assist in natural disaster recovery while working to prevent future damage. The Safe Building Code Incentive Act is a forward-thinking, mitigation-focused legislative proposal that will display Congress's leadership in the midst of a heightened period of natural catastrophes.

Conclusion

While mitigation will not prevent natural disasters, stronger homes and businesses will save lives and save private property, federal funds, and environmental damage. Further, building codes contribute to the resiliency of a community and the ability of a community to "bounce-back" quicker from a hazard event. As a community begins the recovery process, the quicker businesses can return to full operation and citizens can return to their daily lives, the greater ability the local economy has to recover and lessen the burden on assistance providers. Most importantly, stronger homes and businesses save lives.

Again, BuildStrong would like to thank Chairman Barletta, Ranking Member Carson and the Subcommittee on Economic Development, Public Buildings and Emergency Management for holding this important hearing.

Sincerely,

The American Institute of Architects
American Society of Civil Engineers
Allstate Insurance Company
American Insurance Association
Concrete Reinforcing Steel Institute
Congressional Fire Services Institute
Council of Insurance Agents and Brokers
Farmers Insurance Group of Companies
Federal Alliance for Safe Homes
Financial Services Roundtable
Firemen's Association of the State of New York
Florida Association of Counties
Florida Emergency Preparedness Association
Insurance Institute for Business and Home Safety
Independent Insurance Agents and Brokers
International Code Council
Liberty Mutual Insurance
MetLife
National Association of State Fire Marshals
National Association of Mutual Insurance Companies
National Council of Structural Engineers Association
National Fire Protection Association
National Institute of Building Sciences
National Ready Mixed Concrete Association
Nationwide Insurance
NeighborWorks America
Professional Insurance Agents
Property Casualty Insurers Association of America
Reinsurance Association of America
Simpson Strong-Tie Co
Solutia
Travelers
State Farm Insurance Companies
The Hartford
USAA