Managing Risk Through Mitigation: The Importance of Codes and Standards

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IBHS Mission:

“To conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses, and communities against natural disasters and other causes of loss.”
3 Transformation
2 Change Minds
1 Pay Attention
Resilient Communities
Achieving Transformation

#1
• Hearts and Minds

#2
• Incentives and Opportunities

#3
• Political Challenges
Topics for Today

• Building Codes—Benefits and Limitations
• Beyond Building Codes—Benefits and Limitations
• The Best Path Forward???
Codes are Minimum Standards

“Building code” =
The minimum acceptable standard used to regulate design, construction, and maintenance of buildings to protect the health, safety and general welfare of the building’s users.
Building codes helped reduce mass death from urban fire in 19th/early 20th centuries.
Building Codes Save Lives and Livelihoods

2010 Chilean earthquake was 500 X stronger than Haiti

Hundreds of deaths in Chile vs. hundreds of thousands in Haiti

Stronger building codes and resilience culture in Chile credited with less destruction and faster recovery
What Difference Do Building Codes Make?

40% Reduction in damage severity

60% Reduction in damage frequency

Performance of homes built to the modern codes

According to the IBHS study after Hurricane Charley (2004)
Rating the States
Challenges to Code Adoption/Enforcement

• Powerful stakeholders with divergent interests
• Focus on first dollar costs versus long-term benefits
• Home rule and other local prerogatives
• Partisan gridlock
• Local government resource constraints
• Six-year code cycle proposals
What Is FORTIFIED?

FORTIFIED is a suite of systematic, inspection-based, resilience programs developed by IBHS.
Hazard-Specific Building Standards

**Hurricane**
- Roof and Attic Vent System
- Openings, Gables and Attached Structures
- Structure (CLP) and Chimney

**High Wind and Hail**
- Roof
- Gables, Porches, Carports and Chimneys
- Garage Doors and Structure (CLP)

Location and Design Wind Speed are key determining factors in deciding which standard(s) apply.
Post-Hurricane Ike / Bolivar, TX
FORTIFIED for Safer Living® Homes
Challenges to Voluntary Programs

• “It won’t happen to me--if it does, someone else will pay to fix it it.”
• “I would rather invest in granite countertops than a strong roof.”
• “A 1/100 year event means nothing bad will happen for 99 more years.”
• “Even if I should do it, someone else has to pay.”
Moving forward...

- Codes should provide baseline life safety and property protection
- Need to prevent diminution or delay in code adoption
- Breakthrough strategies needed to overcome challenges to Code Plus
- Need to capture hearts and minds; provide resources and incentives; and address political challenges
Thank You.

Please visit DisasterSafety.org

Contact IBHS by email at info@ibhs.org