

OUR MEETING WILL BEGIN SHORTLY

Welcome to the

NAIC & FLASH Building Codes, Mitigation, and Resilience Funding State DOI Virtual Workshop

March 18, 2021

- ✓ All audio will be muted upon entry
- ✓ Unmute yourself to speak
- ✓ Use the “chat” feature for questions, comments or assistance
- ✓ If you have joined by phone, to mute and unmute your line, press*6



NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS

Thursday, March 18

Time (Central)	<p><i>Mitigation – Day Two presentations will address the following design questions:</i></p> <p>How is the insurance industry driving resilience through research, engineering, and policy advocacy?</p> <p>What role can DOIs play in educating, advocating for, and financially supporting resilience?</p> <p>Who are the key state and local partners for DOIs as they advance resilience? How does the industry support the issue?</p> <p>What (additional) tools/resources do DOIs need to support engagement and leadership on building codes and mitigation?</p>
1:00pm – 1:05pm	<p>Welcome and Agenda Overview</p> <p>Jeff Czajkowski, Director, Center for Insurance Policy & Research – NAIC</p>

**1:05pm –
1:30pm**

Insurance Institute for Business & Home Safety (IBHS) Resources and the FORTIFIED™ Program

IBHS will present on its research and its application for resilience through FORTIFIED and other products related to the following perils: (1) Hurricane; (2) Severe Convective Storm; and (3) Wildfire.

Presenter: Dr. Anne Cope, Chief Engineer – Insurance Institute for Business and Home Safety (IBHS)

Building Codes, Mitigation, & Resilience



Anne Cope
Chief Engineer

Insurance Institute for
Business & Home Safety

FIELD



IBHS



FIELD



April 13, 2020 Chattanooga, TN
EF-3 Tornado

IBHS



Voluntary Beyond Code Standards



© Insurance Institute for Business & Home Safety



Insured losses
totaling more
than
\$ 10 billion
each year



HOW DOES HAIL IMPACT A ROOF?



Bounce



Shatter



Slush





Tears





















































Dents



Granule
Loss

ROOF SHINGLE HAIL IMPACT RATINGS

Manufacturer/ Brand	Overall Rating	Dents/ Ridges	Tears	Granule Loss
 StormMaster® Shake				
 TruDefinition® Duration FLEX™				
 Roofing NorthGate®				
 Roofing Products Legacy®				
 Roofing Products Vista®				
 Nordic™				
 Timberline® Armorshield™ II				
 BUILDING PRODUCTS Heritage® IR				
 TruDefinition® WeatherGuard® HP				
 Roofing Landmark® IR				

Key  Excellent  Good  Marginal  Poor



IBHS RESEARCH CENTER

WILDFIRE

We are seeing
communities
repeat mistakes.

Rebuilding back without revision.







FIELD



IBHS



START HERE

Critical components that must be addressed before the risk curve can begin to be bent down. These are focused on the roof, vents, decks, and the 0-5 foot home ignition zone.



KEEP GOING

DIY steps to help keep your yard clear of debris. Tackle vulnerable fencing and keep trees trimmed.

LEVEL UP

Larger projects to address other vulnerabilities around a home, such as walls, outbuildings, and eaves.



LAST MILE

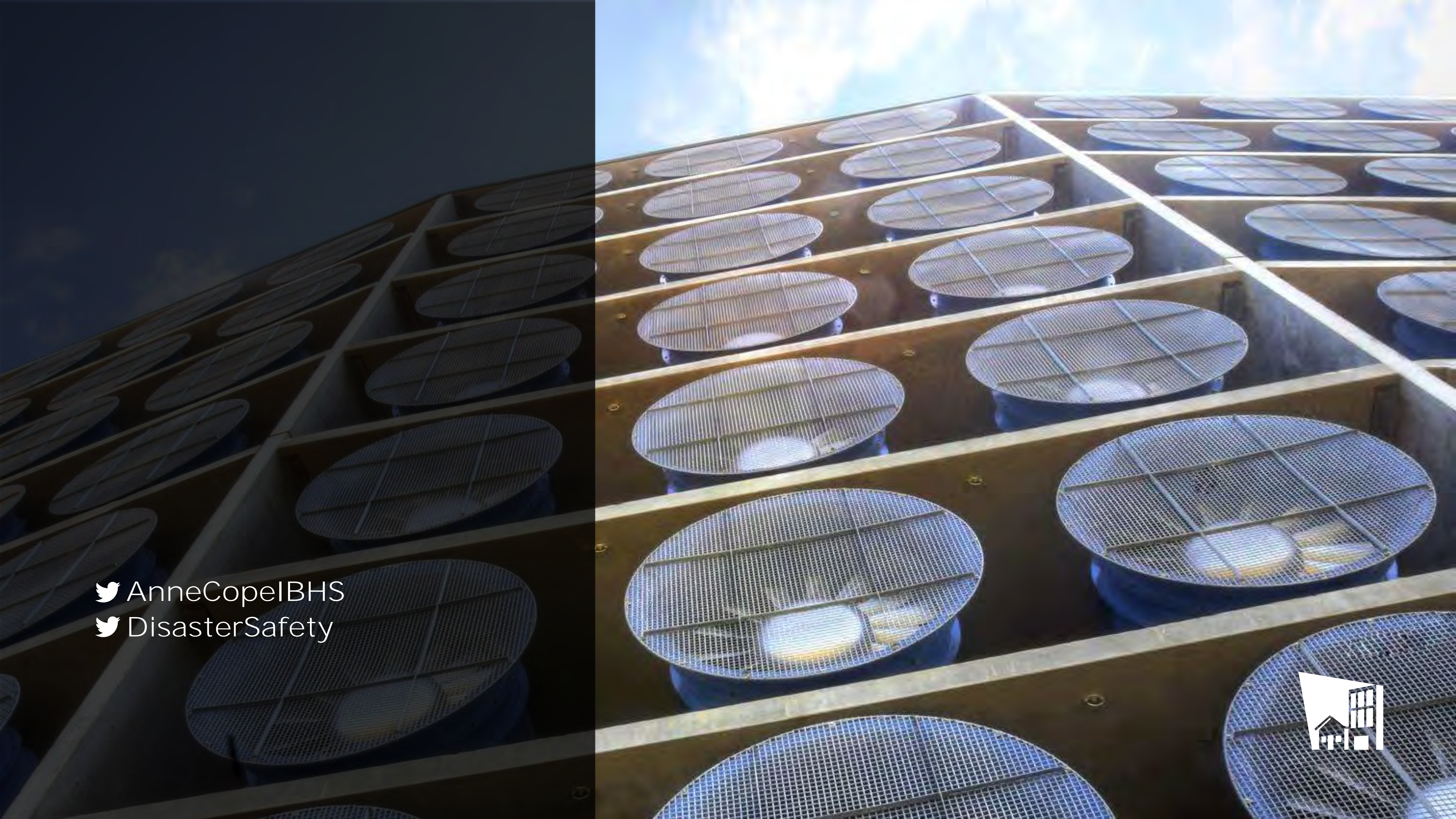
Replace windows, build a fire-resistant deck, and ensure the home ignition zone accounts for building shape details.



It's a system.

Requires homeowners,
communities, community
planners to work together.





 AnneCopeIBHS
 DisasterSafety



**1:30pm –
1:50pm**

State DOIs Discuss Existing Programs – Leveraging IBHS Science

Presenters:

Brian Powell, Director of the Mitigation Resources
Division – Alabama Department of Insurance
Ann Roberson, Grants Manager – South Carolina
Department of Insurance



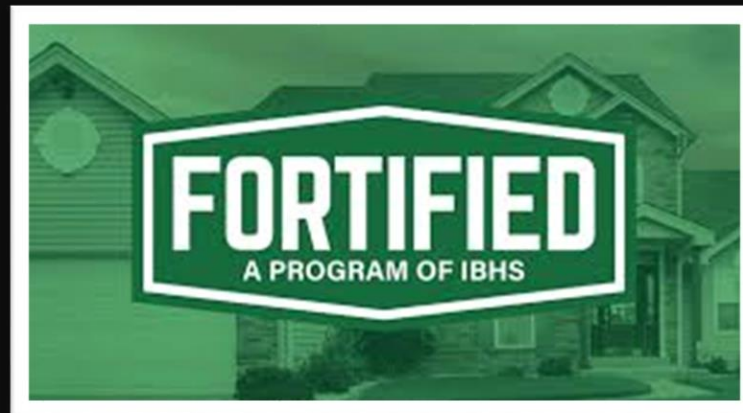
STRENGTHEN
ALABAMA HOMES



STRENGTHEN
ALABAMA HOMES



The Strengthen Alabama Homes program provides grants, up to \$10,000 per application, to Alabama residences for mitigating their existing home against wind damage by achieving the FORTIFIED™ standard developed by the Insurance Institute for Business and Home Safety.





- The Strengthen Alabama Homes program is housed at the Alabama Department of Insurance and functions as a program within the department.
- Alabama leads the nation in the number of FORTIFIED homes. Alabama currently has just over 20,600 FORTIFIED homes (includes new construction and existing homes mitigated to a FORTIFIED™ standard), 25,000 nationally.
- The Strengthen Alabama Homes program became available statewide in 2019. Prior to 2019, the program was previously only available to Alabama's 2 coastal counties.



**STRENGTHEN
ALABAMA HOMES**

Wind premium discounts are available from 25%-55% for homes meeting the FORTIFIED™ standard.



BUILD FORTIFIED

ALABAMA INSURANCE DISCOUNTS

Insurance Companies Agree, FORTIFIED
Protects Homes & Reduces Damage



Most Carriers in Alabama Offer

**DISCOUNTS
UP TO 55%***

For Homes Meeting the Rigorous
Requirements of the FORTIFIED
Home™ Standards

Three Levels of Protection.
Three Tiers of Saving.



25 - 35% Discounts*

Strengthens the roof system and minimizes
the chance of water entering your home.



35 - 45% Discounts*

Strengthens windows, doors and other
vulnerable areas to keep wind from
causing serious damage.



45 - 55% Discounts*

Securing roof to walls and then anchoring
walls to foundation offers maximum
protection from wind.



* Alabama Wind Mitigation Benchmark Discounts (Applicable to Wind Premium)
These discounts are not subject to any "total maximum credit" rule. Benchmark discounts are effective
January 1, 2018 and are subject to change. Rates may vary by insurer. Additional discounts for certain
premiums are available and subject to more information. Applies to the following counties: Baldwin,
Mobile, Washington, Baldwin, Covington, Crenshaw, Houston,
Madison, Washington, Baldwin, Covington, Crenshaw, Houston

For more information, visit: FORTIFIEDHOME.ORG





❑ As of March 1, 2021, the Strengthen Alabama Homes program has FORTIFIED almost 3,000 homes. Across Alabama.

❑ The Strengthen Alabama Homes program currently receives funding of \$10M per year.

Current funding comes from the insurance industry in Alabama.



Positive Economical and Fiscal impacts to Alabama

Each \$1 million of Strengthen Alabama Homes program funding yields*:

\$2.144 million in economic activity
\$1.138 million in additional GDP
\$700,000 in worker earnings
21 new jobs created

How the numbers add up:

\$52.4 million in Economic Activity
\$27.8 million in additional GDP
\$1.7 million in worker earnings
513 new jobs created

*The University of Alabama Culverhouse College of Business, Center for Business and Economic Research

Successes

- Insurance discounts offered make homeowner insurance more affordable.
- Reduces risk for insurers.
- Developed strong partnerships with non-profit organizations and created a force multiplier.
- High economic impact for Alabama.

Challenges

- Educating people about the Fortified program.
- Educating people about the Strengthen Alabama Homes program.
- Obtaining additional funding.

Moving forward

- Continue working with IBHS to promote the Fortified program.
- Continue working to secure additional funding.
- Continue to grow the Strengthen Alabama program statewide.



To learn more about the Strengthen Alabama Homes program, please visit our website at:

www.strengthenalabahomes.com



WHERE PROTECTION & REGULATION MEET

Overview of SC Safe Home Program



- SC Safe Home is charged with implementing a comprehensive and coordinated approach for hurricane damage mitigation
- Provides both matching and non-matching grants to coastal residents to help them strengthen and retrofit their owner-occupied homes, making them more resistant to hurricanes and high-wind damage
- Focus on roof retrofits and opening protection (window and door retrofits for existing homes)
- Maximum individual grant awards are as follows:
 - Matching Grants - \$4,000
 - Non-matching Grants - \$5,000
- Has awarded more than 6,870 grants totaling more than \$28.3 million since the program began in 2007

SCSafeHome.com

803-737-6087

Email: scsafehome@doi.sc.gov

SCSAFEHOME





Established as a part of the broader Omnibus Coastal Property Insurance Reform Act of 2007. The Omnibus Act, as it is more commonly referred to, is a comprehensive, market-based approach to coastal property insurance reform. It focuses on consumer-based initiatives and encourages preparations before a hurricane or catastrophic event occurs.

SC SAFE HOME PROGRAM BENEFITS:

- Retrofitted and strengthened homes are less vulnerable to the effects of severe winds thereby minimizing damages
- Fewer damages result in lower or fewer insurance claims and over time will reduce insurance premiums for all South Carolinians
- Partnership with the Institute for Business and Home Safety (IBHS) Fortified Roof Program that allows homeowners to receive dual designations when mitigation work is performed on their homes. A dual designation may qualify the property for additional insurance benefits.



ADDITIONAL BENEFITS:

- Premium Discounts for Mitigation Measures
- Tax Incentives
 - ❖ Catastrophe Savings Accounts
 - ❖ Tax Credit for Fortification Measures
 - ❖ Tax Credit for Excess Premium



SC Safe Home Grant Program

- Established within the Department of Insurance
- Includes an Advisory Committee of professionals for management of the program
- Provides financial grants to assist residential property owners in retrofitting owner-occupied properties to make them more resilient and less vulnerable to natural disasters
- Dedicated funding source – all premium taxes paid by Wind Pool plus 1% of Insurance Premium Taxes collected annually are remitted to fund the program
- Authorized to seek private funding sources and may receive supplemental appropriations



SC Safe Home Grant Program Eligibility Requirements

- Must be the primary legal residence of property owner
- Must have an active property insurance policy
- Must have undergone an acceptable wind certification and hurricane mitigation inspection by a participating SC Safe Home Contractor or Inspector

Grant Allocations:

- Dollar for dollar grant matching requirement
- Maximum grant allocation is \$5,000
- Award is based upon the family median income for the county in which the home is located
- Matching requirement waived for otherwise eligible low-income homeowners

Qualifying Retrofits:

- Gable-end bracing
- Roof-to-wall connectors
- Secondary water barrier
- Roof-deck attachment
- Issues associated with weak trusses, studs and structural components
- Opening Protection (impact-rated windows and/or hurricane shuttering systems)
- Exterior Doors to include garage doors (impact-rated and/hurricane shuttering system)



For Additional information:

[SC Department of Insurance](#)

[SC Safe Home Program](#)

Or contact:

Ann Roberson, Manager
SC Safe Home Program
SC Department of Insurance

803-737-6207

aroberson@doi.sc.gov



1:50pm – 2:10pm

Further Policy Avenues and Overall Policy Playbook Discussion

We will hear from a number of speakers on existing efforts and avenues for DOI engagement on mitigation and building codes including:

- **State mitigation efforts:**
 - a. **Hawaii S 1101 establishes the safe home program to provide matching and nonmatching grants for installation of wind resistive devices to single family, owner occupied, residential property owners upon certain circumstances; creates one temporary position within the insurance division of the Department of Commerce and Consumer Affairs to implement and administer the safe home program.**
 - b. **New partnership between the California Department of Insurance and Governor Gavin Newsom’s Administration, to establish consistent statewide standards for home and community hardening**

- **Additional opportunities:**
 - a. **Mitigation endorsements – AL DOI example**
 - b. **Post-disaster and codes – MS DOI wind pool**

Moderator: Jeff Czajkowski, Director, Center for Insurance Policy & Research – NAIC

Presenters:

- 1. Colin M. Hayashida – Commissioner, Hawaii Insurance Division**
- 2. Mike Peterson, Deputy Commissioner – Climate and Sustainability Branch, California Department of Insurance**
- 3. Brian Powell, Director of the Mitigation Resources Division – Alabama Department of Insurance**
- 4. Andy Case, Consumer Services Director – Mississippi Insurance Department**



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For more information, visit: FORTIFIEDHOME.ORG





STRENGTHEN
ALABAMA HOMES

Fortified Roof Endorsement

Alabama House Bill 283



Legislation enacted in Alabama (HB 283) in 2020 requires:

“insurance companies writing homeowners insurance [to] offer a fortified bronze roof endorsement to upgrade a non-fortified home, which is otherwise eligible for a fortified standard, to a fortified standard identified in Section 27-31D-2, when the insured incurs damage covered by the policy requiring the roof to be replaced.”

Key components of HB 283:

- Insurance companies offer for a premium.
- Only applies to roof replacement. Partial roof replacement does not qualify.
- Mandatory offer at time of sale of new business or at first renewal for policies for non-Fortified roof.
- Must meet applicable Fortified program and home must be owner-occupied, single family dwelling.

2:10pm – 2:30pm

Federal Alliance for Safe Homes (FLASH) Consumer Outreach Opportunities

Public support for state and local investment in building codes and mitigation is an essential component of resilient communities. Through public-private partnerships with DHS/FEMA, USAA, State Farm, and companies like The Weather Channel and MyRadar, stakeholders are helping consumers understand their options at critical decision points (buying a home, rebuilding a home, preparing a home ahead of disaster) to help advance resilience.

Resilient Homebuyer's Guide (RHBG) – *How DOIs can help homebuyers identify disaster resilience before the time of purchase using this new tool.*

No Code. No Confidence. – **Inspect2Protect.org** – *How understanding consumers' leadership expectations on codes is driving consideration at the state and local level.*

The Strong Homes Program – *How providing resilience upgrades for affordable homes can create mitigation acceptance in the marketplace and serve as a program and partnership model for DOIs.*

Presenter: Leslie Chapman-Henderson, President and CEO – Federal Alliance for Safe Homes (FLASH)




NAIC/CIPR Building Codes, Mitigation, and Resilience Funding State DOI Virtual Workshop

Consumer Outreach & Engagement Opportunities

Leslie Chapman-Henderson

Thursday, March 18, 2021





Strengthening homes and safeguarding families from disasters of all kinds by creating awareness, understanding, and demand for building codes and beyond-code construction practices.

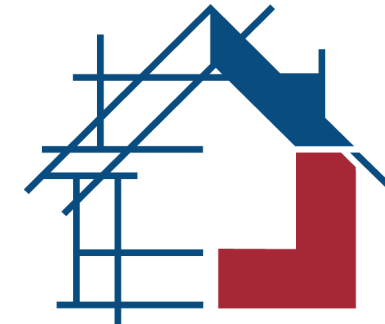


Strong Homes

Affordable, Resilient Recovery

Partnership with Rebuilding Nonprofits

- Bridging the resource gap between “required” and “resilient” to showcase affordability, ease, and efficacy of strong construction
- Resilience upgrades meet IBHS FORTIFIED Gold
- National “Cost of Construction” Study



Strong Homes

Affordable, Resilient Recovery



Engagement Opportunities

- Develop model policy and endorsement language
- Leadership role in post-disaster recovery initiatives
- Partnership with pre-disaster housing nonprofits
 - “Building Homes for Heroes”





Why Americans Aren't Concerned About Building Codes (even though they should be)

Understanding the research-inspired "No Code. No Confidence." outreach campaign to increase public awareness and decrease the policy gap between vulnerable and resilient communities

Co-Authors: Leslie Chapman-Henderson
President and CEO
Audrey K. Rierson, J.D.
Senior Policy Analyst

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No Code. No Confidence. – Inspect2Protect.org

2 OUT OF 3

Two out of three places prone to severe weather **don't have** the **building codes they need.**

See if your local building codes protect you.

InspectToProtect.org



NO CODE. NO CONFIDENCE.

This project is made possible by support from DHS Science and Technology Directorate, Systems Engineering and Standards Division, FEMA Building Science Branch & partner donations.



NO CODE. NO CONFIDENCE.

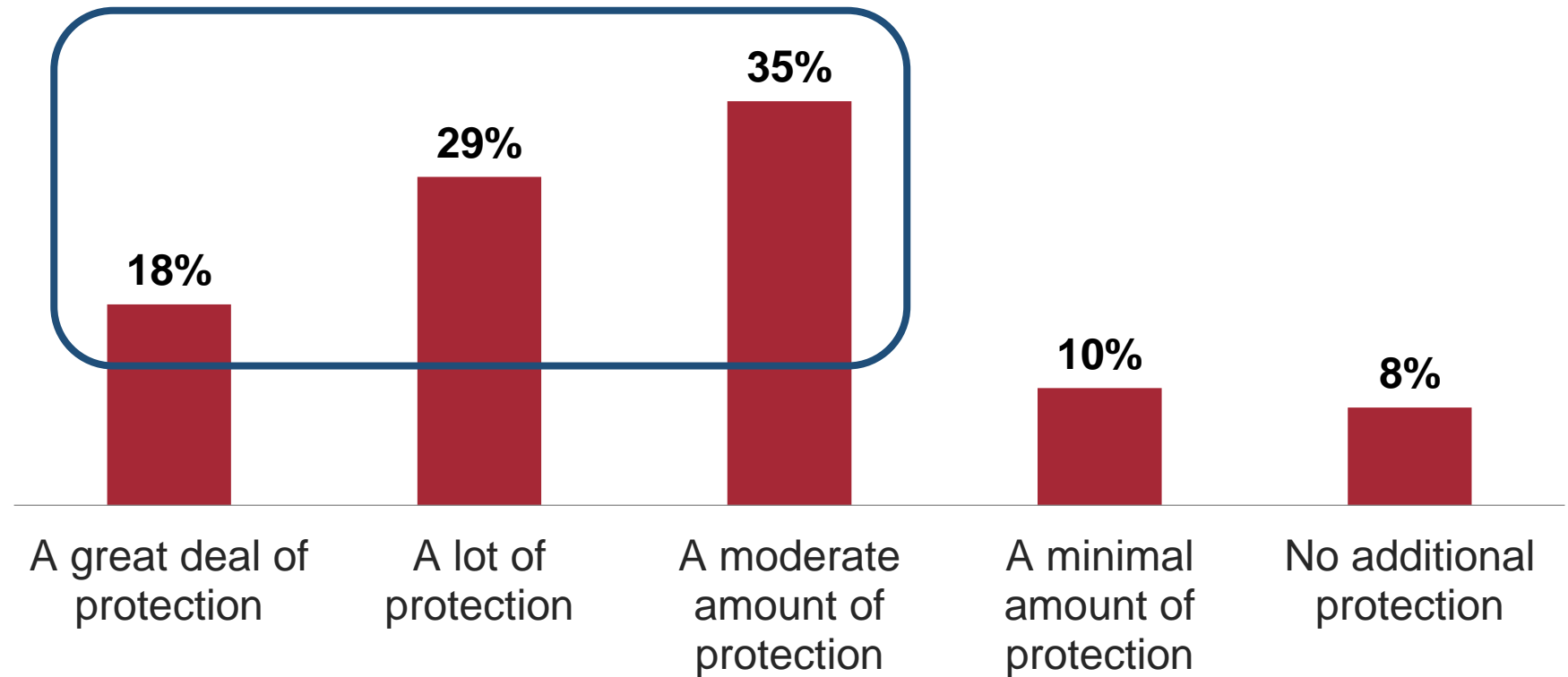
Advancing Codes Through Outreach

- Conduct behavior-focused study to support development of public awareness/outreach strategy, campaign, messaging, and asset creation
 - Benchmark current attitudes and behaviors
 - Identify communication barriers; identify levels of understanding of building codes; identify motivators to drive appreciation for building codes
- Create data-driven code adoption status transparency mechanism (Building Code Digital Lookup Tool)
- Implement Phase I - National Awareness Program
- Design and Implement Phase II – March 2021



No real reason to worry: We're protected already.

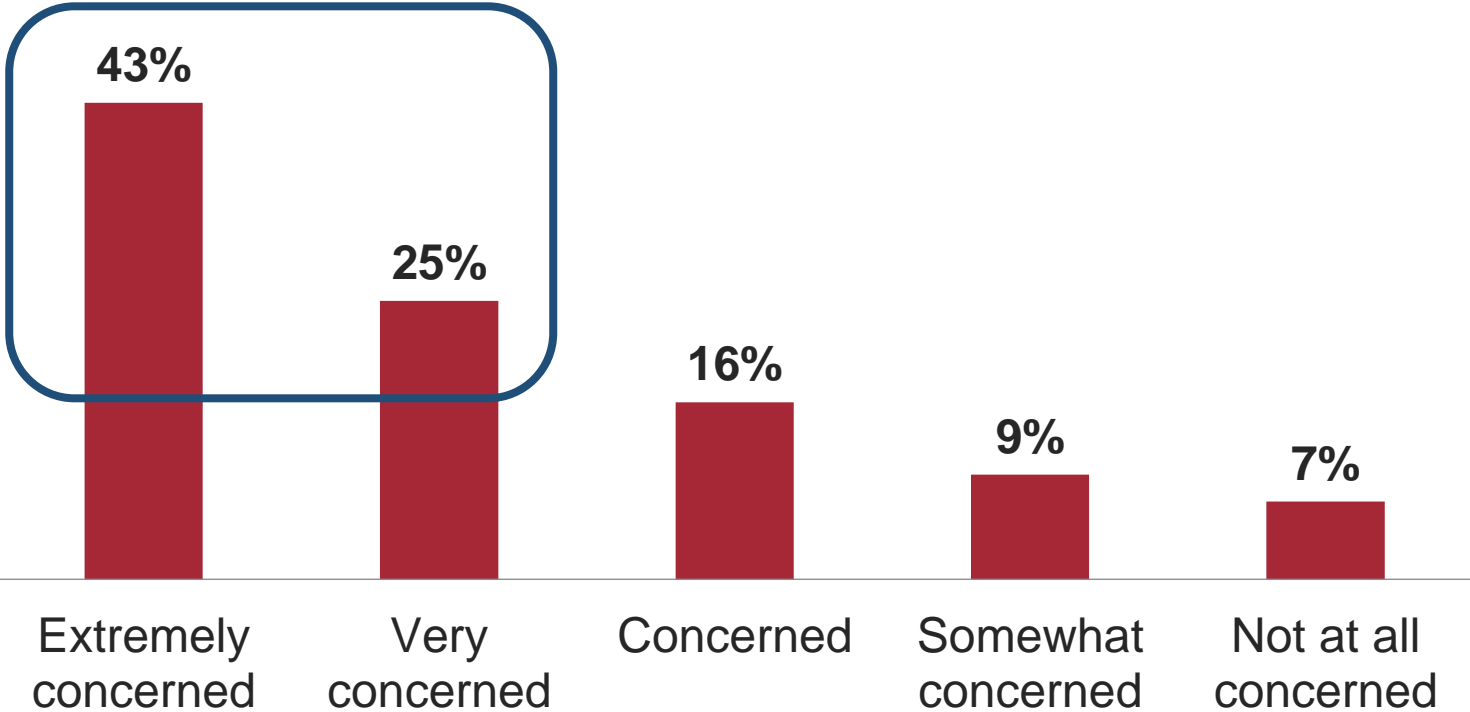
Assumed Protection from Building Codes



8 out of 10
Americans assume
they are at least
moderately
protected.

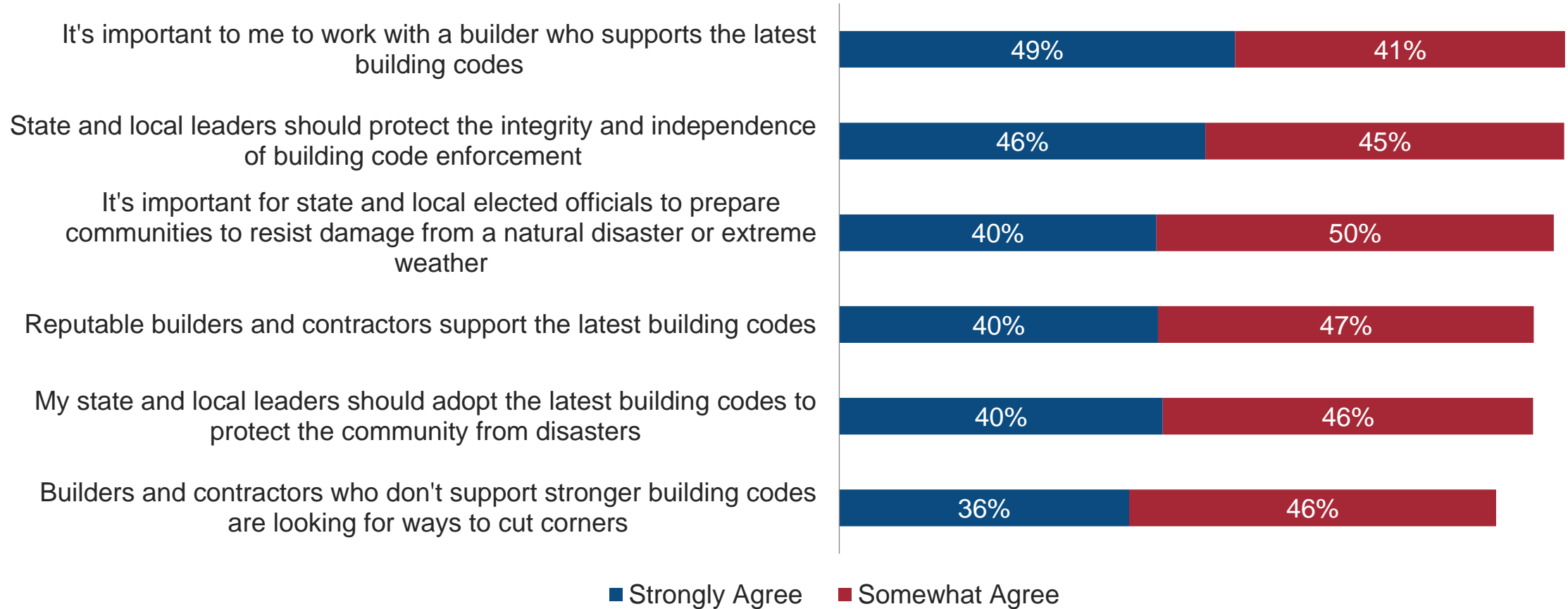
But what truly frightens Americans: No code at all

Concern If Had No Building Code



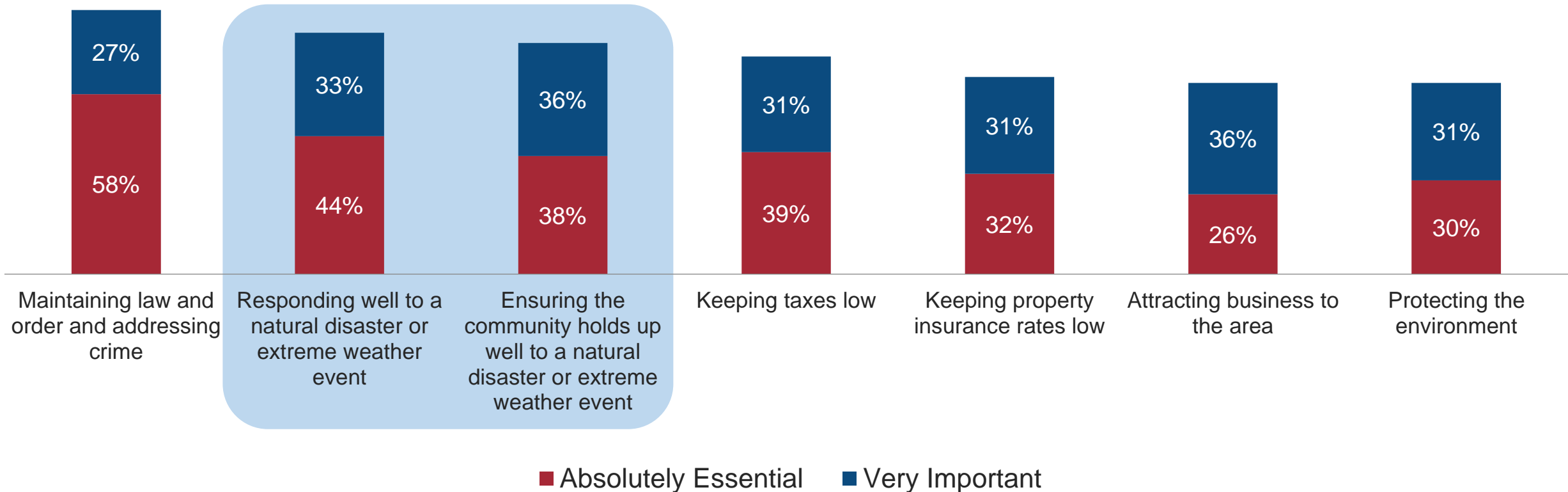
No code? Two-thirds of Americans would be very or extremely concerned.

While most aren't engaged with codes, they have high expectations of their officials and builders



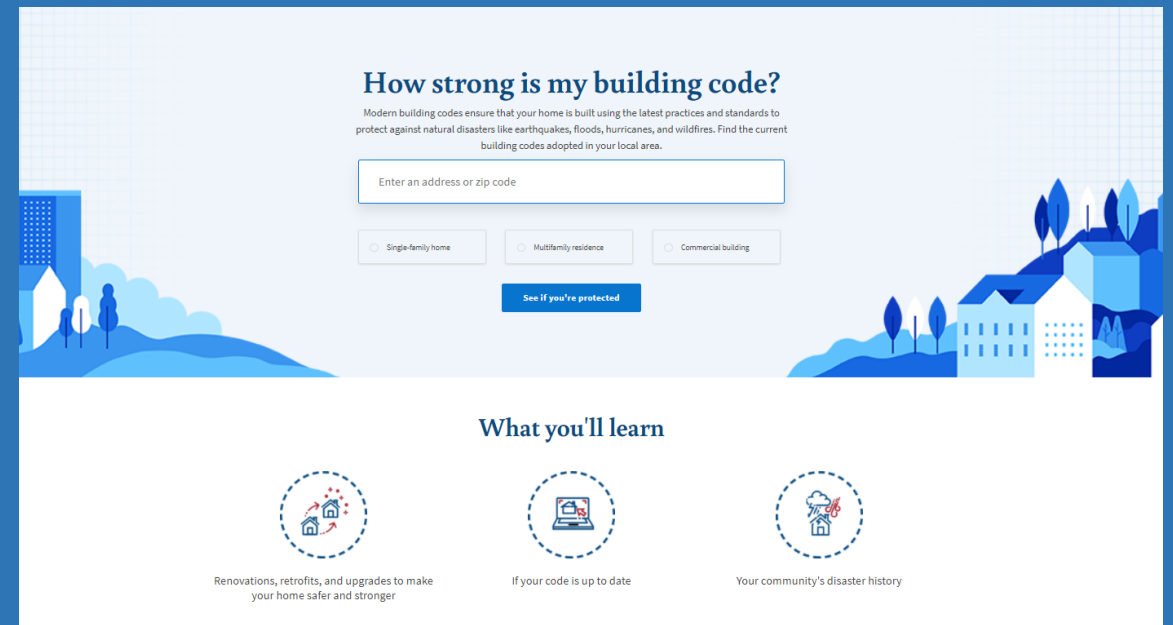
Officials' response to and prep for disaster more important than taxes, business & environment

Importance to an Elected Official's Job



Program Components

- Inspect2Protect.org
 - Building Code Digital Lookup Tool
 - Red, Yellow, Green, Black Analysis
- *No Code. No Confidence.* Information and Promotional Toolkit
 - PSA's featuring *Weather Channel* meteorologists and more in various file sizes for broadcast, digital, social media, slide presentations, etc.
 - Animated short feature – “Tale of Two Towns”
 - Shareable graphics, slide decks, web badges



How strong is my building code?

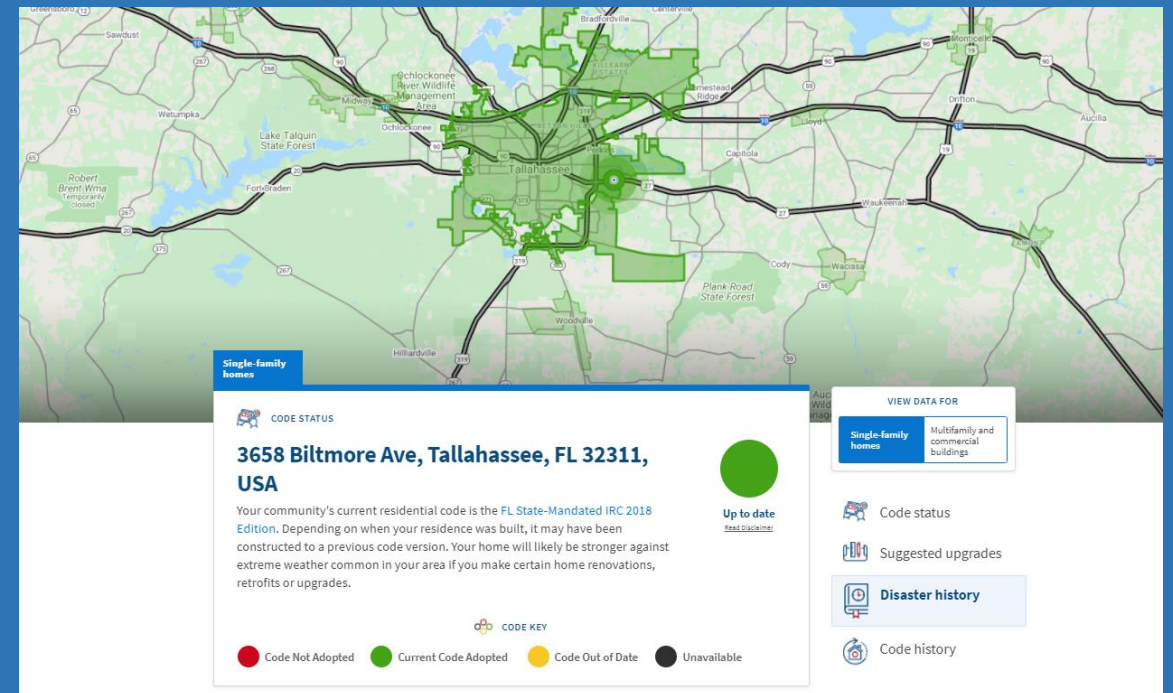
Modern building codes ensure that your home is built using the latest practices and standards to protect against natural disasters like earthquakes, floods, hurricanes, and wildfires. Find the current building codes adopted in your local area.

Single-family home Multifamily residence Commercial building

[See if you're protected](#)

What you'll learn

- Renovations, retrofits, and upgrades to make your home safer and stronger
- If your code is up to date
- Your community's disaster history



Single-family homes

3658 Biltmore Ave, Tallahassee, FL 32311, USA

Your community's current residential code is the FL State-Mandated IRC 2018 Edition. Depending on when your residence was built, it may have been constructed to a previous code version. Your home will likely be stronger against extreme weather common in your area if you make certain home renovations, retrofits or upgrades.

Up to date
[Read Disclaimer](#)

CODE KEY

- Code Not Adopted
- Current Code Adopted
- Code Out of Date
- Unavailable

VIEW DATA FOR

- Single-family homes
- Multifamily and commercial buildings

- Code status
- Suggested upgrades
- Disaster history**
- Code history

Value Proposition

How strong is my building code?

Modern building codes ensure that your home is built using the latest practices and standards to protect against natural disasters like earthquakes, floods, hurricanes, and wildfires. Find the current building codes adopted in your local area.

Enter an address or zip code

Zip Code Option

Single-family home

Multifamily residence

Commercial building

See if you're protected

IBC Addition

What you'll learn

Tools



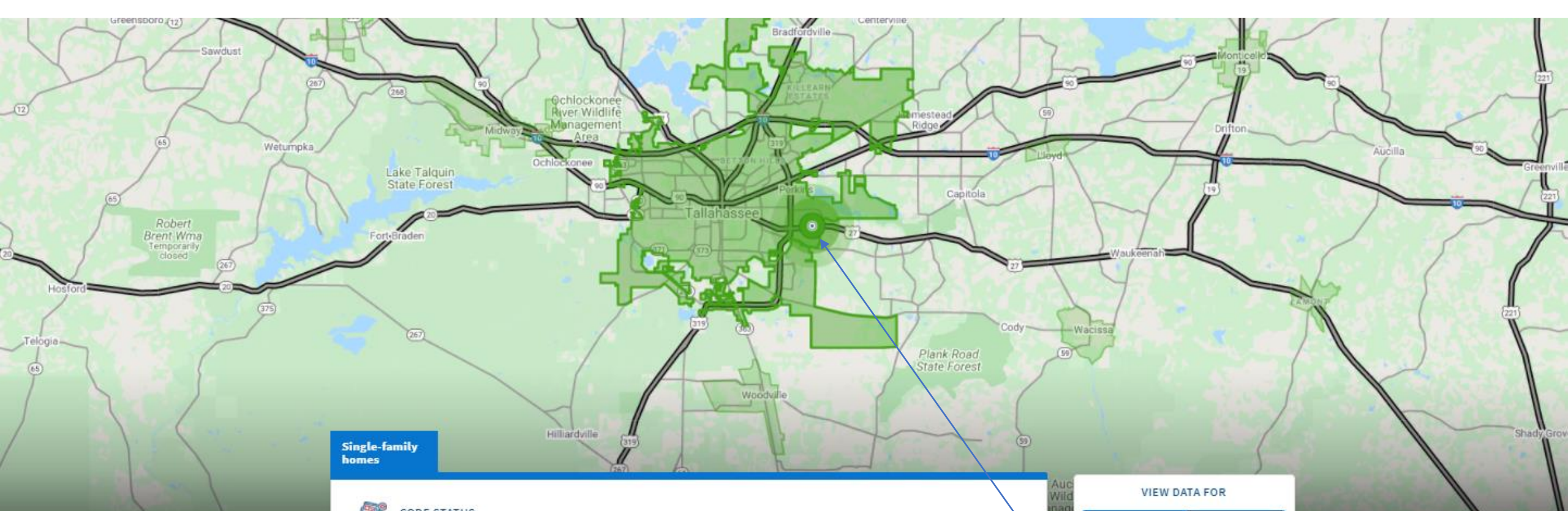
Renovations, retrofits, and upgrades to make your home safer and stronger



If your code is up to date



Your community's disaster history



Single-family homes

CODE STATUS

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Your community's current residential code is the [FL State-Mandated IRC 2018 Edition](#). Depending on when your residence was built, it may have been constructed to a previous code version. Your home will likely be stronger against extreme weather common in your area if you make certain home renovations, retrofits or upgrades.



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- Code status**
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SUGGESTED UPGRADES

Select year

Select the year your home was built to see relevant upgrades



Floods

Hurricanes

Wildfires



Cost
[Learn More](#)

Impact
[Learn More](#)

Install a Secondary Water Barrier

\$\$ - \$\$\$\$



Why?

A secondary water barrier will keep water out of your roof, attic, and home if part or all of your roof cover is damaged or blown off during a storm.

How?

If re-roofing, seal your roof deck by having the roofer install flashing tape over the joints between the decking, cover the entire roof with a self-adhesive membrane, or apply two layers of wind-resistant underlayment attached with a high density of capped nails. If not re-roofing, seal your roof deck by having a closed-cell polyurethane spray foam adhesive applied over all joints between decking on the underside of the roof deck. If the spray foam adhesive is also applied along both sides of the intersection between the roof deck and the rafters or trusses, it will improve the roof deck's attachment to the roof structure.

Brace Gable-End Walls

\$\$ - \$\$\$



Year Selection

Relevant Perils

Retrofit Recommendations

Impact Relevance

Cost Relevance



PREVIOUS WEATHER DISASTERS AND EARTHQUAKES IN LEON COUNTY, FL

Previous weather disasters in your county according to FEMA's list of Presidentially Declared Disasters

Total

✓ Floods 1

✓ Hurricanes 11

✓ Severe Storms 4

✓ Tornadoes 1

✓ Wildfires 3

Historic Disasters

✓ Hurricanes 11

Name	Location	Duration	Year
Hurricane Dorian	Leon FL	Aug 28 - Sep 09	2019
Hurricane Michael	Leon FL	Oct 07-20	2018
Hurricane Irma	Leon FL	Sep 04 - Oct 19	2017
Hurricane Hermine	Leon FL	Aug 31 - Sep 12	2016
Hurricane Katrina Evacuation	Leon FL	Aug 29 - Oct 01	2005
Hurricane Dennis	Leon FL	Jul 07-20	2005
Hurricane Jeanne	Leon FL	Sep 24 - Nov 17	2004
Hurricane Ivan	Leon FL	Sep 13 - Nov 17	2004
Hurricane Frances	Leon FL	Sep 03 - Oct 08	2004
Tropical Storm Bonnie And Hurricane Charley	Leon FL	Aug 11-30	2004
Hurricane Kate	Leon FL	Nov 21-22	1985

Engagement Opportunities

- Use web badge and link to the site
- Open-source, customizable campaign toolkit - www.Inspect2Protect.org
- New assets in 2021 (earthquake theme)
- Targeted, state-specific promotions available



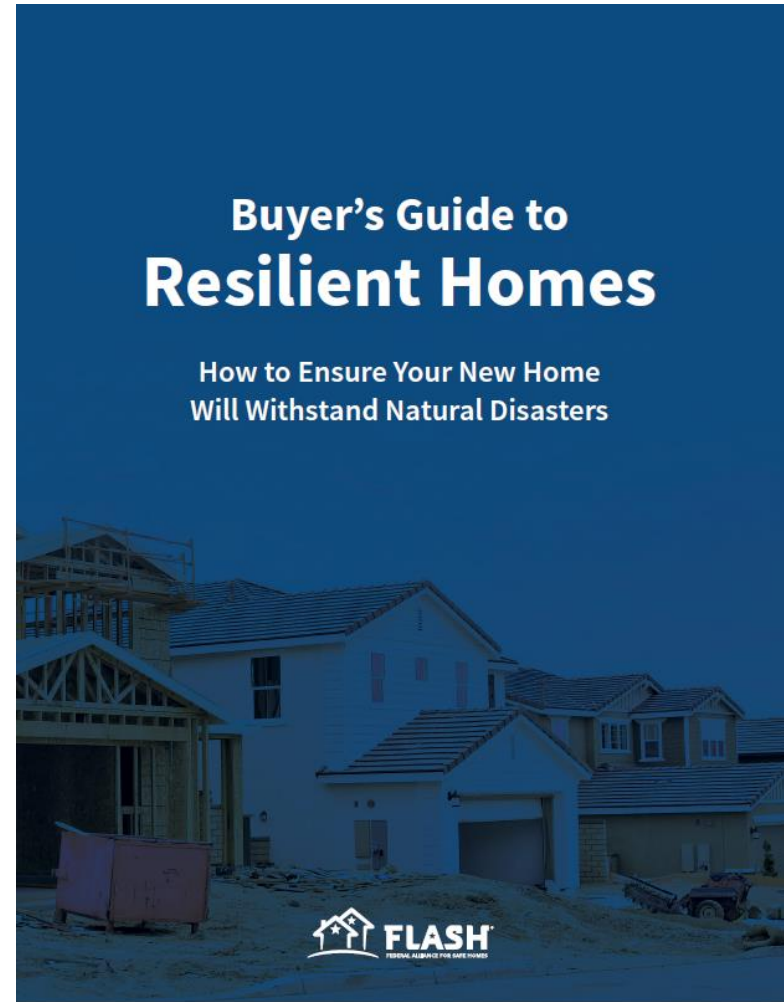
Windows of Opportunity for Resilience



- New Homes
 - Building/Buying
- Existing Homes
 - Rebuilding
 - Retrofitting
 - Remodeling

Buyer's Guide to Resilient Homes

- Benefits of a resilient location
- Selecting the right home
- Understanding your building code
- Finding the right insurance
- Basic homebuyer's checklist
- Disaster-specific checklists
 - Inspection addendum
- Retrofit recommendations
- Inspect2Protect content integration





Engagement Opportunities

- Co-branding and online/digital sharing
- Social media promotion with tie-in to *Parades of Homes*
- Zillow advertising
- *The Weather Channel*



Leslie Chapman-Henderson

Leslie@FLASH.org

Twitter: @LCHenderson &
@FederalAlliance

Facebook.com/FederalAlliance

YouTube.com/stronghomes

2:30pm – 2:40pm

New FEMA Building Code Strategy

FEMA has committed itself to developing an agency-wide building code strategy, during FY21, to focus its' codes and standards activities, leverage all components and regions and advance the adoption and enforcement of disaster resistant building codes thru our partners. In addition, FEMA has begun work on a Federal codes strategy to be developed in coordination with all federal agencies. Executive support for our ultimate goal of creating a national building code strategy is already in place. The overarching goals of this effort are to ensure federal programs and policies reflect a priority for building codes as an essential method to offset the rising cost of climate and weather disasters and that jurisdictions take action to improve their building codes, create resilient communities.

Presenter: Edward M. Laatsch, P.E., Director – Safety, Planning & Building Science Division, FIMA Risk Management Directorate, FEMA



NAIC: Building Code Mitigation Workshop

Edward Laatsch, P.E., Director - Planning, Safety & Building Science Div.
Federal Emergency Management Agency
March 18, 2021



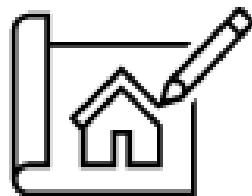
FEMA

- Importance - State regulators rated quantitative evidence of the effectiveness of building codes/mitigation in reducing disaster losses as extremely important.
- Incentives – Varies. May be mandated by statute in some States or may have optional discounts offered from insurers.
- Consumers – DOI's occasionally receive requests for Codes & Mitigation information and do provide information to consumers
- Observations -
 - The importance of codes & mitigation is recognized (workshop is evidence of that)
 - There's more to do to inform and incentivize consumers to take action

FEMA Building Codes Strategy

- Coordinate and prioritize FEMA's activities to advance the adoption and enforcement of disaster resistant building codes and standards for FEMA programs and for communities nationwide.
- Increased focus on disaster-resistant codes within DHS, FEMA, other federal agencies, and SLTTs.
- Ensure Federal programs & policies reflect building codes as essential to offset the rising cost of climate & weather disasters

FEMA
Strategy



Federal
Strategy

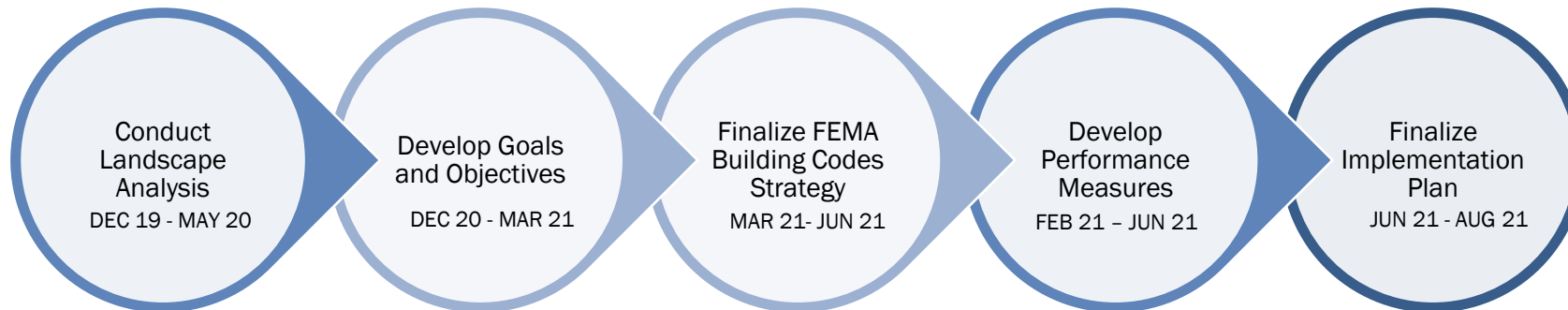


National
Strategy

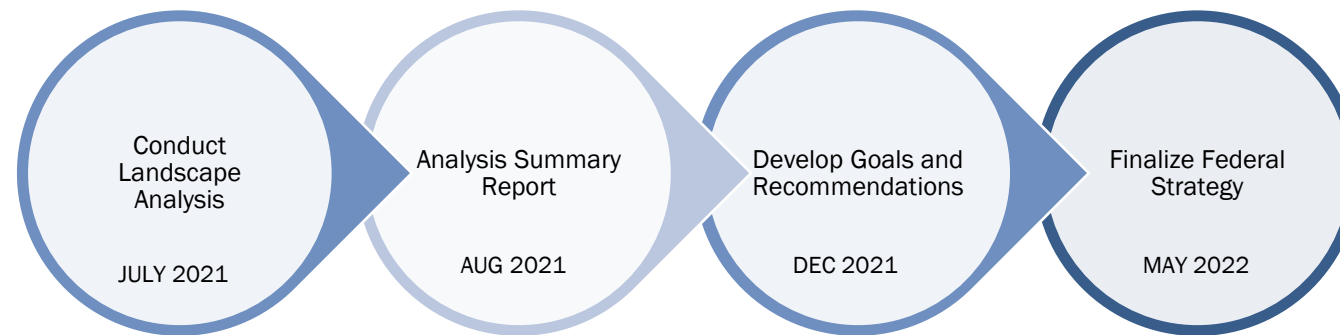


FEMA Building Codes Strategy – Step 1

- **Step 1:** Develop a FEMA Building Codes Strategy that will guide Agency efforts in advancing building codes and standards, strengthening community resilience nationwide.

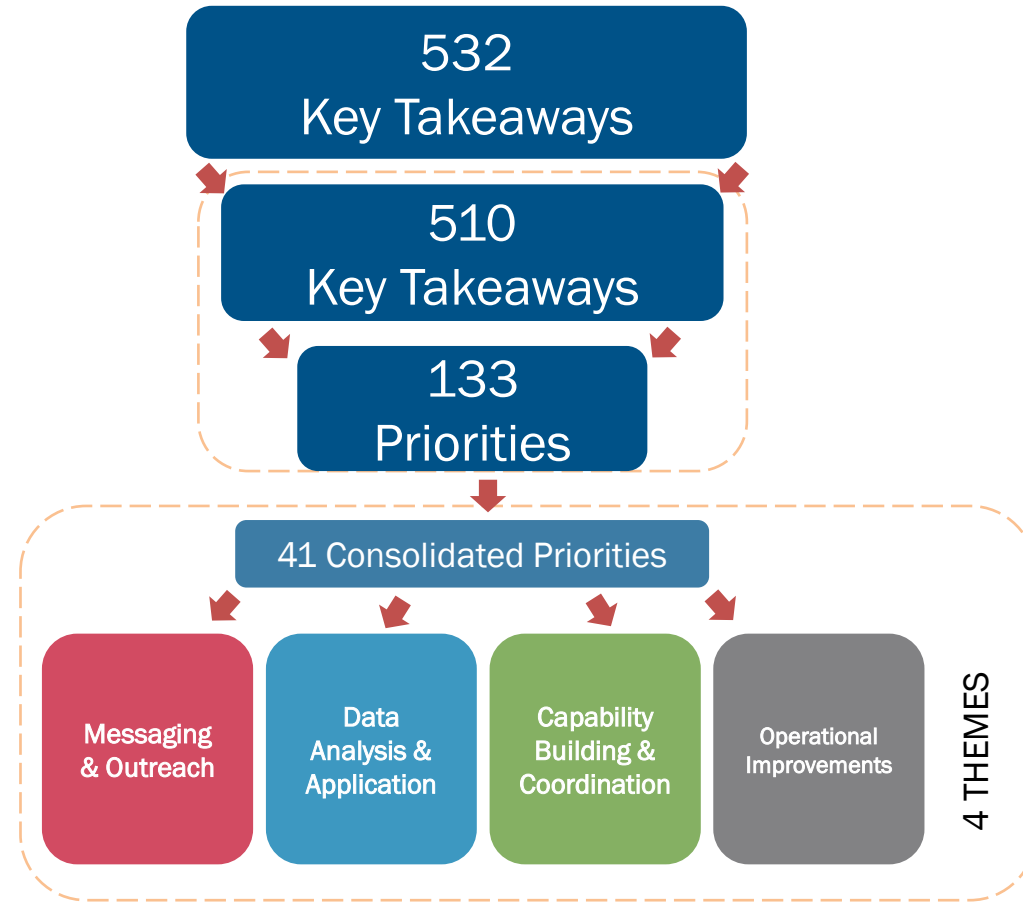


Step 2: Develop a Federal Codes and Standards Strategy to coordinate and prioritize activities to advance the adoption and enforcement of disaster-resistant codes and standards for Federal programs and communities nationwide.



Step 3: After developing and implementing the Agency’s Strategy, the BCWG will focus on Federal and National-level strategies.

FEMA Building Codes Strategy: Landscape Analysis Data



Goal 1

Integrate Building Codes and Standards Across FEMA

- 1.1: Coordinate building code activities through an Agency-wide body for information and governance*
- 1.2: Leverage FEMA policies and programs in support of the Agency mission for building codes and standards*
- 1.3: Align building code requirements across FEMA grant programs*
- 1.4: Advance building code research and continuously integrate learning into program delivery*

Goal 2

Strengthen Nationwide Capability for Superior Building Performance

- 2.1: Develop tools and processes to improve coordination across components and between HQ and Regional offices*
- 2.2: Establish appropriate building code expertise across FEMA*
- 2.3: Sustain and grow effective relationships with external partners through improved building code training, funding and collaboration*

Goal 3

Advance Understanding to Drive Public Action on Building Codes

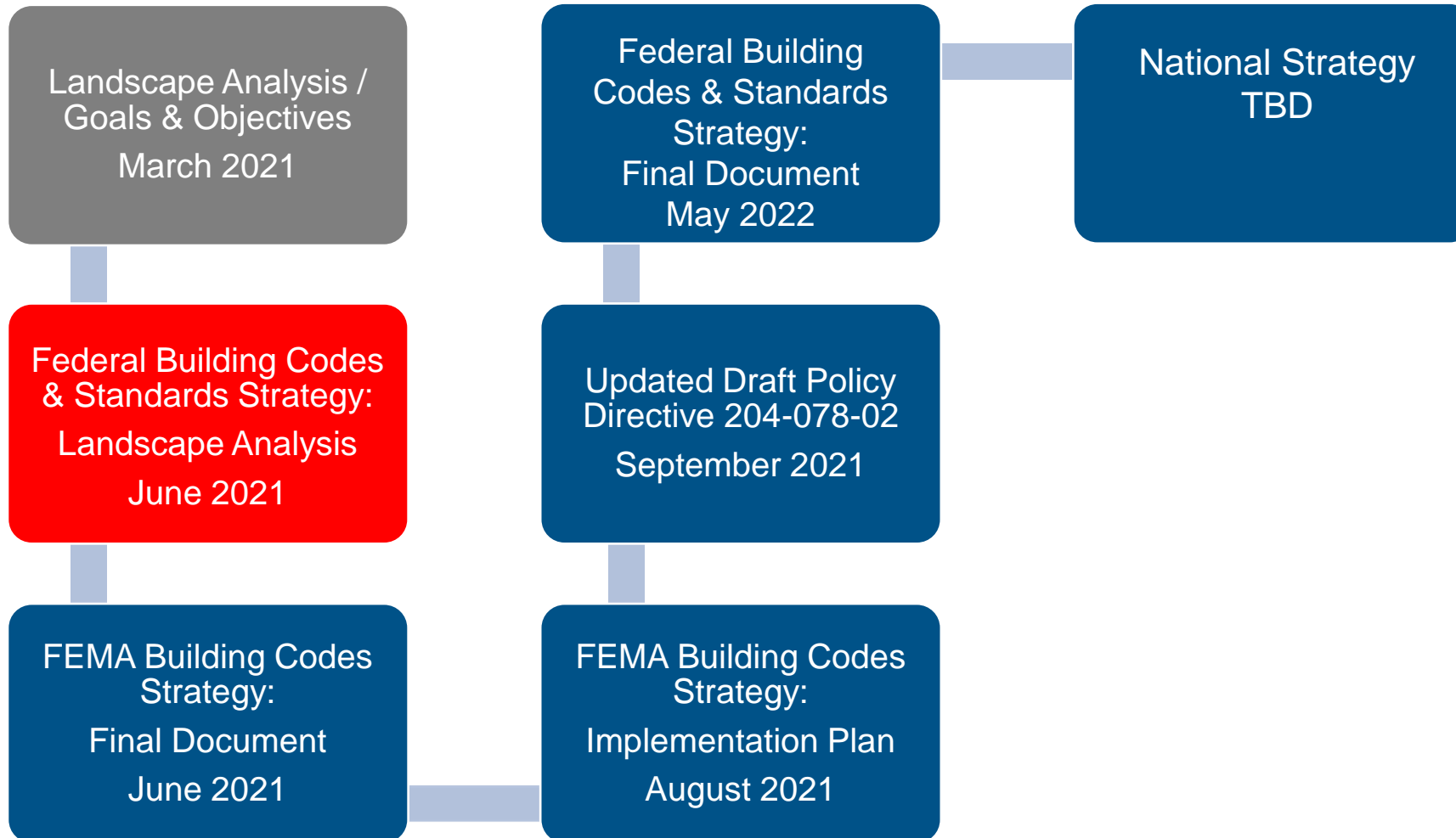
- 3.1: Create unified, data-driven Agency messaging on building codes*
- 3.2 Develop and deploy targeted building code outreach*
- 3.3: Build and leverage partnerships to convey FEMA building code messaging*

FEMA Building Code Strategy: Goals and Objectives

Strategic Goals	Proposed Low Hanging Fruit
1. Integrate Building Codes and Standards Across FEMA	Set up MAD CAD account for the Agency; manage the library of codes and standards included.
	Deploy Regional presentations on current and available building code tools and research (e.g., Building Code Adoption Tracking Tool, Building Codes Save Study).
	Harvest data from Insurance Services Office, Federal Alliance for Safe Homes, and other Federal and non-federal sources to export nuggets of data to our partners.
2. Strengthen Nationwide Capability for Superior Building Performance	Develop fact sheets tailored for local communities to communicate long-term economic benefits, to help justify the cost share requirements. Use existing research (e.g., Building Codes Save Study, losses avoided).
	Revise and deliver Building Codes 101 training to FEMA audiences (e.g., NIC, Field Staff, IMATs, Response, etc.)
	Develop simple, tailored fact sheets for FEMA components to educate their staff on the benefits of, and their connection to, building codes.
3. Advance Understanding to Drive Public Action on Building Codes	Develop simple fact sheets to promote code awareness, aimed at local emergency managers, community planners, GIS analysts, and county core planning teams (e.g., building codes 101).
	Create compelling outreach materials based on existing building code success stories, tailored to specific geographies and hazards.
	Develop "Prep Talk" on the benefits of building codes.

- Current FEMA Policy 204-078-2 will be revised as Directive
 - A signed authoritative document that articulates requirements for FEMA programs and staff;
 - Will guide FEMA programs to develop consistent requirements, language, etc. around building codes.
- A Policy outlining requirements for the public may follow completion of FEMA Building Codes Strategy
- Building Codes is part of the FEMA Administrators 2021 Planning Guidance
- OMB approved funding support for new FEMA positions in FY21 to support codes – additional OMB support sought beginning in FY23

Next Steps



Thank you



FEMA

2:40pm - 3:00pm

Breakout Session

This discussion will highlight tools and resources necessary to support DOIs who wish to engage and lead on building codes and mitigation. Examples may include economic and scientific research, stakeholder engagement, and consumer outreach. Goal to identify what gaps still exist?

Facilitated by NAIC and FLASH

**NAIC & State Department of Insurance Building Codes,
Mitigation, and Resilience Funding Workshop**
Day 2 – March 18, 2021

Breakout Sessions (2:40 p.m.-3:00 p.m.)	States	Moderators
Midwestern/Northeastern Zones	IA, KS, MN, NE, CT, NY, RI	Jennifer G. & Sara R. (NAIC)
Southeastern Zone	AL, FL, LA, MS, NC, SC	Leslie CH (FLASH)
Western Zone	CA, CO, HI, OR, TX, WA	Jeff C. & Aaron B. (NAIC)

- Please find your Breakout Session link in the Chat box.
- If you are not a regulator, please refer to the Excel doc sent with the Day 2 slides.
- You do not need to return to the Main Session once the Breakout Sessions have concluded.