

Nationwide advocates the adoption and enforcement of state building codes, as well as proper standards for permitting, inspections and code inspector licensing and training.

Background: The frequency and severity of catastrophic disasters in this country have significantly increased in recent years. 2017 was the costliest year on record for natural disasters in the US with a price of \$306 billion and growing. Since 1980 there have been 218 natural disasters in the US costing more than \$1 billion. With the recent storm trends, this percentage will likely grow.

Continued population growth and coastal region development, where hurricane exposure presents an increased threat, contributes to property loss. However, the potential for catastrophic events extends beyond coastal regions. The danger of tornados, high winds, winter storms, wildfires, earthquakes and flooding throughout the country means that catastrophic risk is everywhere.

Nationwide has partnered with the Institute for Business and Home Safety (IBHS) for over a decade to work to reduce human and financial loss. The IBHS is committed to scientific and objective research to identify and promote actions that create resilient communities against loss.

IBHS believes that “building strong” is critical to helping communities prepare for and respond to current and future natural disasters. Building strong must include thoughtful land use practices, low impact design and construction, strengthening of homes and businesses and making sure “green” structures also meet wind resistance and storm surge requirements.

Key Points:

- Nationwide strongly advocates the mandatory adoption and enforcement of state building codes, as well as proper standards for permits, inspections, and code inspector licensing and training, to ensure property inspections necessary for adequate protection.
- Strong enforceable building codes are the simplest and most effective means against disaster. They protect property, reduce damage, save lives and reduce the need for post-catastrophe federal aid.
- Statewide building codes and their enforcement, together with permit requirements, inspections, and proper inspector licensing/training provide a minimum level of protection to all consumers of residential construction.
- While strong building codes may increase some construction costs, studies have shown that these higher, more consistent construction standards result in lower costs and fewer losses for building owners over the long term.
- FEMA supports the adoption and enforcement of “disaster resistant” building codes. The International Building and Residential Codes and the NFPA 5000 Building Construction and Safety codes meet these criteria. Failure to adhere to these standards could adversely impact the availability of federally backed loans and disaster assistance grants.
- The increase in coastal risks endangers the insurance market's ability to adequately respond to property exposures. Stronger building codes will assist insurers in these areas.

Please refer to Nationwide Key Facts on Building Codes for additional information