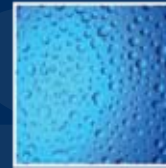


Institute for Business & Home Safety's Building Code Resources

Where building safety research leads to real-world solutions.



What is a building code?

A building code is the minimum acceptable standard used to regulate the design, construction and maintenance of buildings.

Why are building codes needed?

Building homes and businesses according to modern code requirements such as the International Building Code (IBC) and the International Residential Code (IRC) provides consistency and triggers processes such as inspections that help ensure buyers are getting a quality product. Codes offer a sound investment. Research shows that every \$1 spent saves a property owner \$4 in future losses associated with a wide variety of dangers, including fire and water damage and natural hazards, according to the Multi-hazard Mitigation Council of the National Institute of Building Sciences.

Cost increases to bring structures up to code, or beyond, can depend on both the existing level of construction quality and current building code requirements. What are the major benefits of strong code adoption and enforcement?

- Safe buildings are achieved through proper design and construction practices and a code administration program that ensures compliance. The substantial investments made by home and business owners are protected through complete code enforcement.
- Codes provide uniformity in the construction industry. This uniformity permits building and materials manufacturers to do business on a larger scale, passing any related cost savings on to the consumer.
- Building codes promote a level, predictable playing field for everyone involved in the development process – from designers, builders and suppliers to buyers, who are entitled to rely on construction of a safe, sound building.
- Inspection during construction provides peace of mind and third-party verification that code compliance has been achieved. On average, 10 inspections are conducted to homes, businesses, offices or factories to verify conformity to minimum standards.
- A study done for the 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 they 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.

Who Sets the Modern Building Code Standards?

- Modern codes are consensus documents based on established scientific and engineering principles, drafted through input from leading technical experts, construction professionals, enforcement personnel and the products industries.
- The International Code Council (ICC) has developed the most widely adopted set of codes to unify the U.S. building regulatory system.
- The ICC was formed when the three model code organizations in the United States merged. This created a unified national code that could be used by architects and engineers.

Why Doesn't Every State Have a Code?

- Legislative approval is required for a state to adopt and enforce a building code.
- State laws are typically passed to create a Building Code Council that writes, interprets and updates the code, and requires enforcement. Systems are enacted to regulate the licensing of building inspectors, contractors and subcontractors. These regulations help protect consumers from fraud and poor workmanship.
- IBHS provides assistance to states in developing and implementing regulatory processes. IBHS also has an online training tool to assist with establishment of local building departments and instruction regarding code inspections for quality assurance.

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