

NATIONAL CONFERENCE OF INSURANCE LEGISLATORS (NCOIL)

**Resolution in Support of the Adoption of Stronger Building Codes
and Building Requirements**

Adopted by the NCOIL Executive Committee on July 22, 2006.

Sponsored by Sen. Steven Geller, FL

WHEREAS every state is susceptible to a variety of unique natural hazards with the potential to produce natural disasters; and

WHEREAS such natural disasters can severely impact the ability of local, state, and federal governments to respond to public safety and can have severe adverse economic consequences; and

WHEREAS the adoption and enforcement of statewide building codes, based on nationally recognized uniform model codes, provide a minimum standard for home construction and design to protect both public safety and the economic value of the family home; and

WHEREAS national, state, and local policies recognize the primary importance of pre-disaster loss prevention and mitigation to minimize the potential adverse impacts of natural disasters; and

WHEREAS the frequency and impact of natural disasters has established a significant degree of risk to the private insurance industry resulting in reduction in the availability of property insurance; and

WHEREAS maintaining an adequate housing stock and sustaining strong economic growth is dependent on the availability of insurance; and

WHEREAS, the risks from natural and man-made disasters can be minimized by controlling haphazard development and land use practices; and

WHEREAS the quality of construction is a strong determining factor in the level of damage sustained by buildings during natural disasters; and

WHEREAS construction quality is strongly linked to the establishment and vigorous enforcement of strong building codes, land use policies, and other standards; and

WHEREAS the health, safety and welfare of a state's citizens, and the viability and strength of a state's economy are increasingly dependent upon an efficient and coherent system of strong and vigorously enforced building codes and standards; and

WHEREAS the construction of safe and affordable buildings is fundamental to the development of sustainable communities in a state.

NOW, THEREFORE, BE IT RESOLVED that NCOIL supports the adoption by every state of a building code for statewide use and related inspection and enforcement measures; and

THEREFORE BE IT FURTHER RESOLVED that building codes and ordinances should apply to the design, construction, code enforcement, erection, alteration, modification, and maintenance of public and private buildings and should:

Be organized to be consistent and easy to use,

Be applied, administered, and enforced uniformly and consistently from jurisdiction to jurisdiction, and

Allow flexibility to meet minimum requirements in a manner that is affordable, does not inhibit competition and promotes innovation and new technologies.

THEREFORE BE IT FURTHER RESOLVED that all levels of government—federal, state, and local—incorporate appropriate disaster mitigation and emergency preparedness as part of their effort to protect Americans from natural catastrophes and support research and development of mitigation measures and land use and development planning.

THEREFORE BE IT FURTHER RESOLVED that NCOIL encourages each municipality, county, and/or state to convene a group of experts to work with public policymakers to promote the value of mitigation and preparedness to homeowners and to identify research and development that will assist state and local governments in protecting their communities from natural catastrophes.