Frequently Asked Questions for Homeowners

Purpose: These frequently asked questions address common concerns of homeowners and occupants related to building codes and available tools.

Target User: Homeowners

Further information or assistance can be found on FEMA.gov or through the FEMA Building Science Helpline: 866-927-2104 or <u>FEMA-Buildingsciencehelp@FEMA.dhs.gov</u>.

Why are building codes important?

Numerous post-disaster investigations conducted by FEMA have proven that communities that adopt and enforce up-to-date building codes and standards are safer and more resilient, making them better able to withstand the harsh effects of natural hazards. Building codes are important because they protect you, your family, your home, and your community against various natural hazards while minimizing economic and property loss. Following them can also help to keep your home's value over time.



Did you know?

According to the National Flood Insurance Program (NFIP), floods are the #1 most commonly occurring natural hazard in the United States. People outside of high-risk floodplain areas file over 25% of NFIP claims and receive one-third of disaster assistance for flooding. For flood insurance and building code requirements, please visit FEMA **Building Science's Building Codes Resources** on **FEMA.gov**.

Who develops the building codes?

Most states and local jurisdictions adopt the International Code Council (ICC) model building codes instead of going through the expense of creating their own. Where permitted by law, some jurisdictions may amend the ICC model codes where needed before adoption to address building or environmental issues specific to that area.

The International Codes were first published in 2000 and were formed when the three regional legacy model building codes decided to combine into a single model code that would be applicable for use throughout the entire country. Building codes are nationally developed through a rigid triennial consensus process allowing input from both ICC members as well as the general public. ICC voting members then vote to make the final decisions.

The development of the International Codes is a collaborative process. To help achieve consensus, organizations such as FEMA, the American Society of Civil Engineers, the American Institute of Architects, the National Association of Home Builders and other design, construction and materials industry stakeholders and organizations provide technical insight into the development of the latest building codes and standards.

However, the actual voting on proposed code changes is done by local building and fire officials that are members of the ICC. The code development process allows for all interested parties, whether they are ICC members or not, to provide valuable input into developing the codes.

The updated model codes are then published once every three years by the ICC and are then adopted by states or local jurisdictions. Some states adopt them directly while others allow for an adoption process that can include amendments or changes to address local conditions. The International Codes are adopted in one form or another in all 50 states.

For tips to protect your home and family, refer to "<u>Safety First-Disaster Preparedness</u>" a brochure published by ICC. To purchase this and all other ICC products, please visit <u>www.iccsafe.org</u>.

What are the different types of building codes?

The most popular building codes are the International Building Code (IBC), International Residential Code (IRC), International Existing Building Code (IEBC), and the International Fire Code (IFC). The ICC publishes new editions of the International Codes every three years.



Figure 8. The parent codes of the I-Codes.



Select an architect, engineer or general contractor that knows these codes, your local area, and can appropriately protect you and your property. Visit <u>www.iccsafe.org</u> to purchase all International Code Council products and <u>www.nfpa.org</u> to purchase the latest National Fire Protection products.

How are building codes adopted?

Under the U.S. Constitution, the adoption of building codes and other related responsibilities are controlled at the state level. There is no national or federal building code. All 50 states handle this responsibility differently, but all state or local jurisdictions usually adopt building codes through some form of a legislative and/or public policy process. Some states just adopt the International Codes directly, either allowing for changes as part of that process or not. Other states start with the International Codes but then follow a specific process to convert them into their own state building code, usually allowing for amendments during that process. Some states do not adopt a code at all and instead either mandate or just allow this to be done at the local jurisdiction level. As you can see, building code adoption is inconsistent between states and sometimes even within the same state, even in areas with high hazard levels (i.e., earthquakes, flooding, hurricanes, tornadoes, etc.). For instance, some states in the New Madrid Seismic Zone (NMSZ) located in Central U.S. and local jurisdictions at risk of earthquakes have adopted the building codes but have made changes weakening the seismic provisions. Other areas have also been slow to adopt the latest code editions, meaning they are missing out on the latest design and construction research results and lessons learned after disasters.

For more information on how jurisdictions adopt building codes, access the Code Adoption Checklists in the *Building Codes Adoption Playbook for Authorities Having Jurisdiction* (FEMA P-2196).

Who is responsible for enforcing building codes?

Building Officials, Code Enforcement Officers, Floodplain Management Officials, Fire Marshals, Permit Clerks and Building Inspectors from the local Building and Fire Departments are all responsible for enforcing the adopted building codes within a jurisdiction. Building code enforcement is achieved through the review and approval of design plans, construction work inspections, and building and occupancy permit issuance.

Who is responsible for designing a structure with building codes?

A registered design professional (either an architect or engineer) as well as the general contractor are all responsible for including the latest code requirements into their design plans and actual construction. This ensures that homes and their occupants benefit from the positive effects of building to code and minimizing the impact of natural and other hazards.



What building codes are enforced by my jurisdiction?

Building codes and how they are enforced are dependent upon where you live. Please talk with your local building or planning department to find out what building codes have been adopted and are enforced in your area.

Check out how strong your building codes are at www.inspect2protect.org.

How can I properly start a construction retrofit project? (i.e., new building, upgrade, expansion, etc.) that meets my local building code requirements?

Please see the Basic Checklist to Acquire a Building Permit and Checklist of Questions to Ask Your General Contractor for more detailed information.

CodeMasters are handy reference tools to help your design professional in determining seismic, wind, and flood-resistant design criteria. Visit <u>www.iccsafe.org</u> to purchase the latest CodeMasters.



Figure 9. Covers of the CodeMasters publications.

I have an old home; does this mean my property is not building code compliant?

Most existing homes do not meet the current codes and standards for new construction because of their age. This does not mean the home is out of compliance because older buildings are not required to be improved whenever the codes are updated. However, there are triggers within the building codes that can require building upgrades if building damage or future changes, such as adding additions, exceed a particular threshold. For example, homes within the Special Flood Hazard Area (SFHA) that have sustained substantial damage (normally 50% of its pre-disaster value) would be required to meet the flood provisions of International Residential Code as they are repaired.

I have an older home; how can I make my home safer and stronger?

The first steps in making an older home safer and stronger would be to talk with your local Emergency Management Agency, building department, or licensed design professional to gain insight and understanding of the local hazards and risks, site characteristics, and possible suggested improvements. Additionally, your local building department may be able to provide you with basic information about the items that are typically included in a retrofit for a home of a certain era. It is recommended that a registered design professional (an architect or engineer) or a licensed general contractor inspect the property to make specific recommendations. Please note that the recommendations you receive can vary depending on the year in which your home was built, the jurisdiction that you live in, and the hazards/risks in your area.

For more information, please:

- Refer to the FEMA Guidance cataloged in our Resources section of the Building Codes Toolkit
- Visit the FEMA Building Science Resource Library, where you will find links to publications and resources as they relate to hazard type
- Call FEMA Building Science Helpline: 866-927-2104 or email <u>FEMA-Buildingsciencehelp@fema.dhs.gov</u>
- Call the International Code Council Call Center: 888-422-7233 and press 0 or email CareCenter@iccsafe.org

Did you know?

FEMA's Hazard Mitigation Assistance grant programs provide funding for activities that reduce future losses and protect life and property from potential damage. Visit the FEMA Hazard Mitigation grant page for more information.

Are there available grants or financial assistance in making my property code compliant?

Contact your local building or grants department, or housing authorities for financial assistance. Also, check these websites for other potential assistance:

- www.fema.gov/grants
- www.disasterassistance.gov
- www.benefits.gov
- www.sba.gov/funding-programs/disaster-assistance

Where can I find more information about building codes and proper construction standards?

- Talk with your local code official or building/planning department.
- FEMA
 - FEMA Building Science Resource Library
 - FEMA Building Code Documents
 - FEMA Building Codes Save Study
 - FEMA Seismic Building Codes
 - Contact the FEMA Helpline: <u>BuildingScienceHelp@fema.dhs.gov</u>

- FEMA Publications Warehouse: To order hard copies, call 800-480-2520 or email <u>fema-publication-warehouse@fema.dhs.gov</u>. You must know the specific document number of the publication you are inquiring about and always request the most recent version of the publication when ordering from the warehouse.
- o <u>FEMA Ready.gov</u>
- International Code Council
- <u>American Society of Civil Engineers</u>
- <u>Earthquake Engineering Research Institute</u>
- Federal Alliance for Safe Homes
- Insurance Institute for Business and Home Safety
- <u>National Association of Home Builders</u>

Notes