International Code Council
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RE: International Code Council Comments on RI HB 7774 and companion SB 2632

Members of the House Committee on Municipal Government & Housing and the
Members of the Senate Committee on Housing & Municipal Government:

The International Code Council (ICC) is a U.S.-based nonprofit public benefit corporation with more than 60,000 members in the U.S. and around the world, including many in Rhode Island. The membership includes architects, engineers, contractors, and manufacturers, as well as building, fire, and public works officials. ICC is dedicated to helping the building safety community, local and state governments, and the construction industry provide safe, sustainable, resilient, energy-efficient, affordable, and accessible homes, businesses, and public buildings through the development of model codes and standards. The State of Rhode Island adopts amended versions of ICC's model codes (I-Codes) and standards.

The ICC opposes HB 7774 & SB 2632, which, as drafted, would likely restrict important updates to Rhode Island's construction requirements for 6 years or more. These code updates include, among other things, life-saving and cost-saving provisions, as well as alternative product opportunities, all of which would require legislative approval, which is costly and time-consuming. There is no question that Rhode Island is in the midst of a housing, insurance, and affordability crisis. Code updates can increase housing affordability by integrating more cost-effective construction methods and new technologies, thereby reducing disaster losses, insurance costs, default risks, and utility bills.

The State of Rhode Island should continue to rely on its established, expert-driven code development process—administered by the State Building Code Standards Committee and the Building Code Commission—rather than using legislation to mandate or restrict updates to life safety codes, as these bodies are already empowered to adopt and amend codes in alignment with nationally recognized standards. Legislative mandates and moratoriums can unnecessarily limit subject matter experts' ability to respond to emerging risks and innovations. In addition, singling out the IRC for mandated adoption without parallel updates to the other I-Codes risks creating confusion and inconsistencies for design professionals, builders, and code officials, since these codes are intentionally coordinated to function as an integrated system. Maintaining confidence in the existing regulatory framework ensures flexibility, clarity, and the continued effectiveness of life safety protections. Further, the Rhode Island Building Codes Standards Committee and the Building Code Commission work diligently every year to provide timely updates and effective administration of the Rhode Island life safety codes.

ICC updates model building codes every three years to keep pace with technological advancements, improvements in building science, methods, and best practices, and to incorporate lessons learned after disasters. The model codes provide for new cost-saving materials and techniques and help protect residents through important measures such as requiring protection against windborne debris and wildfire risks, integrating updated loading requirements to best protect structures from wind, rain, and earthquake risks, and elevating structures and critical systems to avoid damage from flooding.

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Numerous studies confirm that adopting and implementing current model building codes are among the most effective mitigation strategies for natural hazards. The National Institute of Building Sciences (NIBS) estimates that building to modern building codes saves **$11 for every $1 invested** through earthquake, flood, and wind mitigation benefits, with a return of $8 to $1 in wildfire mitigation savings.[1] The Federal Emergency Management Agency (FEMA) projects that if all future construction adhered to current codes, the nation would avoid more than $600 billion in cumulative losses from floods, hurricanes, and earthquakes by 2060.[2]

In addition to these benefits, research shows that modern model building codes have no appreciable implications for housing affordability.[3,4] **No peer-reviewed research has found otherwise**. For example, recent studies have found that adopting the I-Codes increased a home's purchase price by only about half a percentage point over 30 years.[5] At the same time, the I-Code's flood-resilient provisions reduce net monthly mortgage and flood insurance costs by around 5 percent [6] and have been found to reduce post-disaster mortgage delinquency rates by as much as 50 percent.[7]

We recognize the authors' concerns regarding the building adoption process and timeline and would welcome the opportunity to work together to address them. The ICC has additional concerns because it risks delaying updates to building safety and resiliency and restricting the state's ability to incorporate critical life-safety products, innovative solutions, and cost-saving alternatives. We respectfully request that you do not support these bills and provide an opportunity to work with the sponsors and other stakeholders to address all of these concerns.

Thank you for the opportunity to submit these comments. I look forward to continuing to work closely with Rhode Island, providing resources for the update and administration of its building and fire codes.

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[1] NIBS, *National Hazards Mitigation Saves* (2019).
[2] FEMA, *Building Codes Save: A Nationwide Study* (2020).
[3] Simmons, K. & Kovacs, P., Real Estate Market Response to Enhanced Building Codes in Moore, OK, Investigative Journal of Risk Reduction (Mar. 2018) (stronger building code had no effect on the price per square foot or home sales).
[4] NEHRP Consultants Joint Venture, Cost Analyses and Benefit Studies for Earthquake-Resistant Construction in Memphis, Tennessee, NIST GCR 14-917-26 (2013) (adopting stronger codes would add less than 1-percent to the construction while reducing annualized loss—in terms of repair cost, collapse probability, and fatalities—by approximately 50-percent).
[5] Porter, K., Resilience-related building-code changes don't affect affordability, SPA Risk LLC Working Paper Series 2019-01 (2019) (over the nearly 30-year period studied only increased a home's purchase price by around a half a percentage point in earthquake country or in an area affected by riverine flood).
[6] Association of State Floodplain Managers, Comments in Response to FR-6187-N-01, White House Council on Eliminating Barriers to Affordable Housing Request for Information (Docket HUD-2019-0092).
[7] Corelogic, Can Modern Building Codes Impact Mortgage Delinquency After Hurricanes? (Aug. 2023).