

# Rating the States: 2021

The IBHS *Rating the States* report is intended as a roadmap that states can use to improve their system of residential building regulations by following best practices. The report is not intended for use in insurance underwriting or rating, or for regulatory purposes.

## Summary

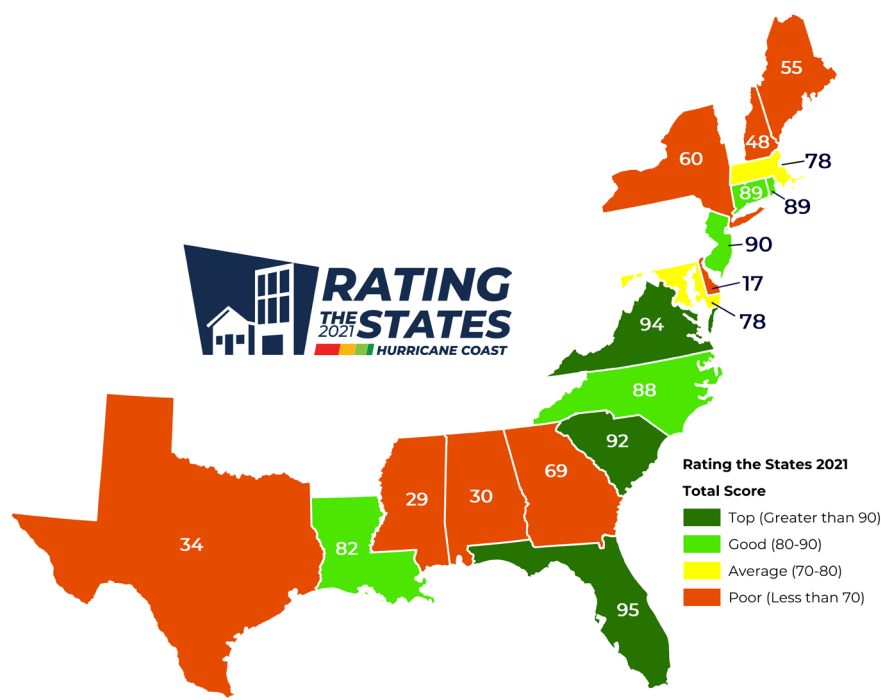
Starting in 2012, the Insurance Institute for Business & Home Safety (IBHS) began a three-year cycle of evaluating the building code adoption, enforcement and administration, and contractor licensing practices in the 18 Atlantic and Gulf Coast states vulnerable to hurricanes. The 2021 edition is the fourth release of the IBHS *Rating the States* report. The adoption and enforcement of modern building codes that are based on the latest science and engineering knowledge has been repeatedly proven to reduce the damage and disruption caused by hurricanes. Since our 2018 edition of *Rating the States* was published, 10 hurricanes made landfall along the US Gulf and Atlantic coasts, the strongest being category 5 Hurricane Michael in October 2018.

The IBHS *Rating the States* program scores each state on a 0–100 scale based on groups of questions related to different aspects of their building code programs. In this edition, the report again includes the US territories of Puerto Rico and the US Virgin Islands, which were first evaluated in 2018. This edition also includes information from the nonprofit Federal Alliance for Safe Homes (FLASH) about consumer response to building code adoption as well as resources to promote public awareness of local building codes ([Inspect2Protect.org](http://Inspect2Protect.org)).

### According to a 2019 study by the National Institute of Building Sciences:<sup>1</sup>

...society enjoys a benefit-cost ratio (BCR) of 11:1 for adopting the 2018 International Residential Code (IRC) and International Building Code (IBC), the model building codes developed by the International Code Council (also known as the I-Codes), versus codes represented by 1990-era design; a BCR of 4:1 for investments to exceed select provisions of the 2015 IRC and IBC; a BCR of 4:1 for a variety of common retrofit measures for private-sector buildings; a BCR of 4:1 for a select number of utilities and transportation infrastructure study cases; and a BCR of \$6 for every \$1 spent through mitigation grants funded through select federal agencies.

<sup>1</sup> Natural Hazard Mitigation Saves: 2019 Report; National Institute of Building Sciences; [https://www.nibs.org/resource/resmgr/reports/mitigation\\_saves\\_2019/mitigationsaves2019report.pdf](https://www.nibs.org/resource/resmgr/reports/mitigation_saves_2019/mitigationsaves2019report.pdf)



## Results

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Florida and Virginia continue to battle for the top spot. Florida took the top spot with 95 points, one point ahead of Virginia, earning back-to-back number 1 ranking. Virginia scored 94 points, with South Carolina a close third with 92 points. South Carolina is a state to watch after significant positive code changes between 2012 and 2015 moved it closer to Florida and Virginia, which have held the top two spots since the first *Rating the States* report was released in 2012.

In the 2021 edition, North Carolina earned **Most Improved** status, gaining 5 points from their 2018 ratings.

TOP 5 STATES	BOTTOM 5 STATES
Florida	New Hampshire
Virginia	Texas
South Carolina	Alabama
New Jersey	Mississippi
Connecticut	Delaware

Across the rankings, Massachusetts fell from Good to Average because of adverse actions in code adoption. The state removed the wind-borne debris requirements for coastal areas that helped to protect structures from flying debris and the wind-related damage that debris can cause. This change lowered that state's total score by 3 points and was the largest drop for any state in this edition.

Louisiana was affected by four hurricane landfalls in 2020, the strongest being Hurricane Laura, which came ashore south of Lake Charles in August. Although Louisiana weakened their code prior to the devastating 2020 Atlantic hurricane season, the state remained in the Good category.

States in the Poor category (Georgia, New York, Maine, New Hampshire, Texas, Alabama Mississippi, and Delaware) all received less than 70 points and have no mandatory statewide code. However, there are jurisdictions within these states that have strong code adoption and/or enforcement. For example, Mobile and Baldwin counties in Alabama have adopted [FORTIFIED Home™ standards](#) into their local codes. Together, these two counties have over 17,000 FORTIFIED designations (Roof, Silver, and Gold levels combined) and are a shining local success story for wind hazard mitigation.

To download the full *Rating the States: 2021* report, click here: <https://ibhs.org/public-policy/rating-the-states/>