Testimony of Buddy Hughes

On Behalf of the

National Association of Home Builders

Before the

House Transportation and Infrastructure Committee

Subcommittee on Economic Development, Public Buildings and Emergency Management

Hearing on

"Examining the Role and Effectiveness of Building Codes in Mitigating against Disasters."

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Introduction

Chairman Perry, Ranking Member Titus and members of the committee, I appreciate the opportunity to appear before you today on behalf of the National Association of Home Builders (NAHB) to share our view on the role and effectiveness of building codes in mitigating against disasters. My name is Buddy Hughes, and I serve as NAHB's First Vice Chairman of the Board of Directors. I am a home builder and developer based in Lexington, North Carolina, with over 45 years of experience in the industry.

NAHB represents more than 140,000 members who are involved in building single-family and multifamily housing, remodeling and other aspects of residential and light commercial construction. NAHB's members, most of whom build 10 or fewer homes per year, construct approximately 80% of all new housing in the United States each year.

The recent rise in major natural disasters serves as a powerful reminder of the critical role the residential construction industry plays in building safe and resilient homes and communities. It has also ignited a broader conversation about risk, resiliency, and mitigation. NAHB has long been at the forefront of these discussions, taking a leadership role in improving the resilience and performance of both new and existing homes. Our organization and its members have a proven track record of supporting, developing, and participating in state, local, and federal initiatives focused on reducing disaster-related losses and enhancing resiliency.

We have consistently demonstrated our commitment to collaborating with all levels of government to promote and implement effective disaster and floodplain management policies while improving the resiliency of the homes we build and the communities we serve. NAHB takes pride in developing cost-effective, market-driven solutions that strike a balance between preserving housing affordability and ensuring reasonable protection for life and property. We work to address the needs of growing communities while promoting safety and resilience in home construction.

FEMA's Role in Mitigating Disasters

The Federal Emergency Management Agency (FEMA) was created in 1979 to help Americans recover from Presidentially declared natural disasters. Its role has since evolved to include actions aimed at building, sustaining, and improving the nation's ability and capacity to prepare for, protect against, respond to, recover from, and mitigate all types of hazards. Following various authorizations from Congress, FEMA relies on a range of policy tools and programs to do so, including the National Flood Insurance Program (NFIP), National Earthquake Hazards Reduction Program (NEHRP), the National Windstorm Impact Reduction Program, the NFIP's Community Rating System (CRS) Program, and funding through the Hazard Mitigation Grant Program, among others.

While FEMA has promoted the adoption and enforcement of hazard-resistant building codes, for years, it issued its Building Code Strategy, which organizes and prioritizes FEMA activities to advance the adoption and enforcement of hazard-resistant building codes and standards in March 2022. More recently, FEMA was chosen to lead the National Initiative to Advance Building

Codes (NIABC) – an effort aimed at helping state, local, Tribal, and territorial governments adopt the latest building codes and standards, enabling communities to be more resilient to hurricanes, flooding, wildfires, and other extreme weather events that are intensifying due to climate change.[1] While NAHB agrees that building codes play an important role in improving the nation's resiliency, we remain concerned about the outsized focus FEMA has given this one aspect of preparedness. Building codes do little to improve flood control or manage stormwater. Building codes do not notify citizens or move them out of harm's way. Building codes rarely touch the existing building stock, which makes up the majority of the nation's homes. And building codes are unable to shore up the power supply, roadways, or other necessary infrastructure.

Creating resiliency is not just about improving buildings' ability to weather a storm or other disaster, but a holistic approach to all systems within a community. FEMA's undue emphasis on building codes skews the attention and support these other systems need to make our communities and citizens better able to adapt and respond. A resilient building is of little use if the supporting and necessary infrastructure (energy, communications, transportation, wastewater, etc.) are not in place following an event. Likewise, a resilient home provides little comfort if no one can afford to purchase it. Given the current housing crisis, instead of placing additional burdens on new construction, the emphasis should be on improving the resilience of infrastructure, emergency services, and existing buildings.

FEMA's Dependence on the Latest Published Editions of Building Codes to Enhance Resiliency

NAHB supports a comprehensive approach to addressing natural disasters, advocating for cost-effective solutions that enhance the resiliency of the nation's housing stock while safeguarding housing affordability. FEMA's Hazard Mitigation Assistance programs, particularly the Building Resilient Infrastructure and Communities (BRIC) program, have the potential to play a pivotal role in this effort by empowering communities to take proactive steps toward resilience. However, FEMA's heavy emphasis on adopting the latest building codes presents significant challenges for states, localities, builders and homebuyers.[2] The short window for reviewing newly published codes, coupled with the continuous cycle of code updates, leaves builders, contractors, architects, engineers, manufacturers, and building officials with little time to fully understand and implement the changes effectively. This pace undermines these programs' goals by making it harder for communities to adopt and enforce these codes without disrupting their operations and increasing administrative and enforcement costs.

Adopting the latest building codes as soon as they are released also presents a significant challenge to housing affordability. A study by Home Innovation Research Labs found that adopting the 2021 International Residential Code (IRC) could add up to $5,700 in costs for an

[1] The White House, *FACT SHEET: Biden-Harris Administration Launches Initiative to Modernize Building Codes, Improve Climate Resilience, and Reduce Energy Costs* (June 2022).

[2] See, for example, DHS/FEMA, *Fiscal Year 2021 Building Resilient Infrastructure and Communities*, Notice of Funding Opportunity DHS-21-MT-047-00-99 (2021) under which FEMA limits BRIC funding for code adoptions to those communities that update to hazard resistant codes and requires BRIC funded infrastructure adhere to current codes.

average single-family home compared to the 2018 IRC, excluding energy efficiency provisions.[3] This increase adds further pressure to housing affordability, which is already a growing concern, even before factoring in additional price or interest rate hikes. NAHB estimates that 103.5 million U.S. households—77% of all households—cannot afford a median-priced new home, which was $495,750 as of 2024. Moreover, a $1,000 increase in the median home price could price 106,031 additional households out of the market, while a 25-basis point rise in the 30-year fixed mortgage rate could make homeownership unaffordable for approximately 1.1 million more households. However, as mentioned, complying with many code changes can lead to costs well beyond $1,000, pushing even more families out of the housing market.

Rather than focusing solely on adopting the latest version every three years, the priority should be on recognizing the effectiveness of current modern codes and ensuring proper enforcement to maximize their effectiveness while maintaining flexibility to address regional risks and specific needs.

Modern Building Codes are Resilient

Although most states and localities have enacted building regulations that are designed to protect homes and occupants from severe weather events and hazards, FEMA has placed a strong emphasis on the adoption of the *latest* building codes as the primary means to enhance safety. This focus is unwarranted and unnecessary. Modern building codes have proven to be resilient.

Building codes set the minimum standards for public health and safety in both commercial and residential structures. While they have existed in various forms for decades, a major milestone occurred in 2000 when the three regional code organizations in the United States consolidated into the International Code Council (ICC), leading to the creation of the first set of "I-Codes." These codes, first published in 2000, are the most widely adopted model building codes in the country. The International Building Code (IBC) is used in all 50 states, and the International Residential Code (IRC) is adopted in 49 states. Like most model codes, the I-Codes undergo a formal public consensus review and are updated every three years, with new editions released in 2003, 2006, 2009, 2012, 2015, 2018, 2021, and 2024.

When the I-Codes were introduced, significant improvements were made to residential building codes to address issues identified after Hurricane Andrew in 1992 and the California earthquakes of 1989 and 1994. While further enhancements have been made since the I-Codes' debut in 2000, the number of changes in newer editions of the IRC that significantly impact structural reliability and occupant safety has greatly decreased. In other words, modern building codes (post-2000) have proven to be highly resilient, and triannual updates are not necessary for further enhancing resilience. Homes built to national model building codes are designed to withstand major disasters and already offer substantial protection against high seismic activity, strong winds, heavy snow, wildfires, and flooding.

[3] Estimated Costs of the 2021 IRC Code Changes, January 2022, https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/codes/code-adoption/cost-impact-2021-irc-hirl.pdf?rev=8b1cda54131d4b328ca4ab99fa7e86b0&hash=578FFBD88B617D87F679BAC9C2B5C2CB

Despite this, FEMA's recent strategic focus on mandating the adoption of the "latest published editions" of certain codes or standards to enhance building resilience is concerning. While it is often assumed that homes built according to the most recent codes are inherently more resilient, this is not always the case when compared to homes constructed under previous editions of the IRC. In fact, homes built to modern building codes—defined as any edition of the IRC—have consistently demonstrated resilience. Evidence from FEMA and other sources shows that the IRC has been highly effective throughout its history in significantly reducing damage to walls and roof coverings.[4] Likewise, FEMA has recognized, "Some states have broken the chain of destruction by adopting modern building codes that protect property and people during natural disasters. Florida and California, pioneers in this field, have had modern hazard-resistant building codes in place since the 1990s."[5] Additionally, many of today's new homes are built "above code," incorporating sustainable and high-performance features that further enhance their durability. As such, mandating the adoption of the latest code editions is often unnecessary and overlooks the effectiveness of current building practices.

Furthermore, it is unclear whether FEMA's approach to building code adoption accounts for the varying risks, building technologies, and landforms across the country, or allows for necessary amendments to model codes—an essential step to ensure their effectiveness. Each state and local government has its own code adoption, implementation, and enforcement processes, and often has limited resources with which to do so. Many are simply unable to adopt the latest codes within the expected timeframes. Evaluating and adopting a new or revised building code is a complex and costly process that often requires both legislative and administrative action, which can take years to complete. Due to the short, three-year turnaround, many localities would need to start considering the most recent code even though the newest code had not yet been implemented. How can they reasonably consider proposed changes when they don't yet know what may or may not work? Given these challenges, mandating the adoption of the "latest published editions" places an unintended burden on many states and localities that would otherwise be considered up to date because they are following a standard and predictable process for maintaining their codes.

Finally, the strong performance of the IRC over the past 20 years reflects the "maturing" of building codes through a continual process of refinement since 2000. While future adjustments to incorporate technological advances are inevitable, it is clear that major changes are no longer as crucial as they once were. Certain code provisions are approaching or have already crossed a point of diminishing returns, where additional updates may not be cost-effective given the current cost/benefit ratio. Homes can be constructed to withstand disasters, but they cannot consistently be both disaster-resistant and affordable. New homes built to modern codes are both safe and resilient. Therefore, there is no need to impose more stringent requirements or mandate adherence to the latest edition of the code, particularly if that is interpreted as the most recent version.

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[4] For example, FEMA's Summary Report on Building Performance - 2004 Hurricane Season (FEMA 490, March 2005) indicated that "no structural failures were observed to structures designed and constructed to the wind design requirements of…the 2000 IBC/IRC", and FEMA's Summary Report on Building Performance from Hurricane Katrina (FEMA 548, April 2006) stated "most structural failures observed…appeared to be the result of inadequate design and construction methods commonly used before IBC 2000 and IRC 2000 were adopted and enforced."

[5] FEMA, *Protecting Communities and Saving Money: The Case for Adopting Building Codes* (Nov. 2020).

Modern Codes Address Local Conditions

NAHB has been an active participant in the ICC's code development process since its inception. NAHB members, as the primary users of these model codes, bring their extensive hands-on experience to evaluating the practicality and effectiveness of proposed code changes as they help to shape codes that work for state and local governments, building officials, builders and homeowners.

The I-Codes provide a solid foundation to ensure the safety, durability, and resilience of the homes we build and have been highly effective in reducing damage due to natural disasters. One reason the I-codes work is that they are designed to be flexible and amended so that they can meet the specific needs of state and local governments. We fear that if too much rigidity is imposed, such as the adoption of the most recent code, the focus of the building codes conversation may shift away from meaningful discussions about enhancing community resilience to confusion over which specific code will result in eligibility for FEMA funding. It is essential for state and local governments to retain the flexibility to adopt the hazard-resistant codes that are best for them, even if those codes are outside the ICC's suite of model codes. Communities must also be free to tailor those codes to their specific geographic and jurisdictional needs, so that they may effectively protect and safeguard their citizens.

State and local governments play a crucial role in the code adoption process, assessing the value and necessity of specific code requirements. Since model codes are intended to be amended, these governments have long been tasked with reviewing each new edition of the consensus-based building codes and determining which provisions are suitable for their jurisdictions. This involves adding, removing, or modifying provisions to align the codes with local construction practices, geographical risks, and economic conditions. Without the ability to make these essential adjustments, state and local governments would be forced to apply a one-size-fits-all national code that doesn't account for regional differences. This approach would also impose numerous unnecessary requirements on builders, ultimately resulting in higher costs for home buyers.

The ability to customize building codes is essential for ensuring their resilience and relevance. Some states make minimal changes to the model codes, while others selectively adopt certain provisions or use the model code as a foundation to create their own state-specific regulations. This flexibility allows jurisdictions to evaluate their unique risks—such as seismic activity, wind, flooding, and other local conditions—and craft codes that best address those needs. At the same time, they can avoid imposing mandates and associated compliance costs for provisions that are not applicable or designed to address levels of risks that are not present in their areas, such as elevation requirements outside the traditional special flood hazard areas or increased structural requirements for snow loads in more temperate regions.

Under this rubric, Nevada is free to identify the risks it faces and adopt the codes that are best suited to its locale, geography, and economic conditions, while North Carolina can do the same. In fact, because the model codes are intended to be tailored, amendments are made to nearly every code that is adopted at the state or local level, whether it applies to only the administrative requirements or a major rewrite of the entire document. For example, North Carolina adopted its

2018 building codes based on the 2015 I-Codes on January 1, 2019, with 38 pages of amendments. Similarly, Nevada adopts the building codes at the local level but collaborates statewide on the amendment process and had 14 pages of amendments on the residential code alone. Any federal efforts must not alter this vital underpinning and must allow and embrace amendments as an important component of ensuring both the codes' applicability and resiliency and, in turn, their affordability.

The Promoting Resilient Buildings Act Improves Flexibility

In 2018, the Disaster Recovery Reform Act (DRRA) was enacted as part of the Federal Aviation Administration (FAA) Reauthorization. This bipartisan legislation addressed the rising costs of disasters in the United States and reformed federal disaster programs to ensure communities are better prepared for future hurricanes, flooding, earthquakes, wildfires, and other disasters. The DRRA amended the Stafford Act, the primary statutory authority for most federal disaster response activities, most notably the Pre-disaster Hazard Mitigation Funds. These funds are crucial for various resilience efforts, such as property elevation, retrofitting existing buildings, stormwater management, and other activities designed to enhance community resilience against natural disasters. The final language of the DRRA defined “latest published editions” of building codes to include the latest two published editions of relevant codes, specifications, and standards, while specifically providing jurisdictions the flexibility to amend them as needed. This definition unfortunately sunset in October 2023, underscoring the current need for legislative action to ensure jurisdictions can retain control over their code adoption processes and not be forced into adopting costly and unnecessary construction requirements.

The Promoting Resilient Buildings Act is crucial legislation that aims to help jurisdictions maintain local control over the building code adoption process while encouraging communities to take proactive steps to withstand and recover from extreme events.[6] The bill seeks to permanently codify the previous definition of "latest published editions" of building codes, giving state and local governments the necessary time to engage in comprehensive code adoption processes that result in codes tailored to their specific needs and are cost-effective for their jurisdictions.

Without this legislation, FEMA could consider funding for only those jurisdictions that have adopted the very latest editions of building codes. This would put jurisdictions in a difficult position, pressuring them to adopt the newest codes without a thorough vetting and amendment process, potentially resulting in costly code changes that do not necessarily enhance safety or resiliency. In the midst of a national housing affordability crisis, it is crucial that adding further uncertainty and unnecessary costs to the home-building process is avoided.

Thank you to the Transportation and Infrastructure Committee, and specifically this Subcommittee on Economic Development, Public Buildings, and Emergency Management for your unanimous support of this legislation. Your commitment to this issue plays a vital role in ensuring that communities can build resiliency without compromising local control or affordability.

[6] H.R. 5473, The Promoting Resilient Buildings Act, https://www.congress.gov/bill/118th-congress/house-bill/5473.

Building Codes and the Overlooked Existing Housing Stock

Currently, most building codes focus solely on new construction or existing buildings that are under repair or reconstruction, placing a disproportionate burden on new builds while largely overlooking the performance and resilience of existing homes. This approach is inadequate, especially given the aging American housing stock. With a recent decline in new construction, there is increasing pressure to keep older homes in service—homes that may not perform as well or be as resilient as newer builds. One hundred and thirty million homes out of the nation's housing stock of 137 million were built before 2010. Equally problematic, the latest Census statistics show the number of homes built before 1970 that are taken out of commission is only about six out of every 1,000 being retired per year. These low rates of replacement mean that the built environment in the U.S. will change slowly and continue to be dominated by structures that are at least several decades old.

Advocating for more stringent and costly building requirements for new construction overlooks the reality that such changes would offer minimal additional protection from natural disasters. An undue focus on new builds not only challenges state and local governments but also risks making new housing increasingly unaffordable and unattainable for many families and thereby encouraging them to remain in lower-performing homes.

The Need for Retrofitting Older Homes

Older homes are generally less resilient and energy-efficient than their newer counterparts. Built without the rigorous standards of modern codes, they typically consume more energy and are more vulnerable to natural disasters. Post-disaster investigations support this conclusion. For example, FEMA's Mitigation Assessment Team Report on Hurricane Sandy noted that "many of the low-rise and residential buildings in coastal areas [that had observable damage] were of older construction that pre-dates the NFIP".[7] Similarly, the Insurance Institute for Business and Home Safety found in its preliminary report on Hurricanes Harvey and Irma that "total destruction from wind occurred to mobile homes, as well as older site-built conventional homes," while "newer homes generally performed better than older buildings."

To enhance the nation's overall resiliency, greater focus is needed on upgrading the existing housing stock. Homes built to modern building codes have consistently demonstrated their ability to perform well during natural disasters. Therefore, the priority should be on preparing older homes for such events. This requires more funding and guidance on cost-effective retrofit strategies to bring these homes up to current standards. The Promoting Resilient Buildings Act offers a valuable pathway to do so by including a residential retrofit and resilience pilot program, which would allow FEMA's BRIC program to better address the resiliency of existing homes. Strengthening the current housing stock is essential to reducing the impact of natural disasters on our communities, homes, and families.

[7] Federal Emergency Management Agency, Mitigation Assessment Team Report Hurricane Sandy in New Jersey and New York, November 27, 2013, accessed at (https://rucore.libraries.rutgers.edu/rutgers-lib/44511/PDF/1/play/) on May 19, 2019.

Flexible and Cost-Effective Options Are Critical

As policymakers seek to eliminate, reduce, and mitigate the effects of future natural disasters, they must offer diverse and flexible options for upgrading older homes and infrastructure. Many of these buildings were constructed either before national model codes existed or under outdated standards, leaving them more vulnerable to damage. Improving the resiliency of these structures can take many forms, such as sealing roof penetrations, installing hurricane shutters, elevating buildings, or enhancing stormwater management systems.

Effective mitigation strategies depend on various factors, including property location and condition, hazard type, level of risk, geographic conditions, and available resources. Given this complexity, no single solution can address all the issues related to improving resiliency. Flexibility in program design and implementation is crucial. Federal assistance should be adaptable across diverse geographic and economic spectrums, benefiting state-, regional- and community-wide efforts and those of individual homeowners. While some may require financial support, others may benefit more from technical expertise or innovative solutions.

NAHB strongly urges Congress to recognize and promote voluntary, market-driven, and viable green building, high performance, and resiliency initiatives for both new and existing homes. Unlike mandates, these programs can promote lower total ownership costs through insurance savings as well as provide the flexibility builders need to construct homes that are recognized as being cost-effective, affordable, and appropriate to a home's geographic location.

Congress has taken several steps over the years to alleviate the challenges associated with funding retrofits. NAHB asserts that continuing and expanding these programs is necessary to realize measurable changes in the resiliency of the housing stock. Indeed, covering the upfront costs or increased down payments needed to finance resiliency improvements, which are often significant, is one of the most difficult aspects of upgrading new or existing homes.

Tax incentives are a proven way to achieve results and have been effective in advancing energy efficiency improvements. Sections 25C for qualified improvements in existing homes, 45L for new homes, and 179D for commercial buildings have already permeated the market, helping many families and building owners invest in efficiency. These successful programs could serve as a model for promoting resiliency. Creating similar incentives for resiliency efforts would encourage more homeowners to take positive action.

Other Incentives

There are several opportunities to facilitate, incentivize, and offset the costs of voluntary above-code construction and pre-disaster mitigation through public-private partnerships and other collaborations. These options include modifications to property valuation and financing protocols, loans, grants, and other funding programs, as well as insurance premium reductions within the National Flood Insurance Program (NFIP), among others.

Under current practice, mortgage companies, appraisers, assessors, and real estate professionals typically do not consider the costs or benefits associated with various resiliency upgrades. This

creates a disincentive for homeowners to take proactive steps to reduce their home's exposure, as those expenditures are not necessarily viewed as valuable amenities and any return on investment is illusory. If credit for the improvements is not included in the appraisal or appraised value of the structure, the buyer remains uninformed about the home's qualities, and their willingness to pay for a more resilient home can be significantly diminished.

By recognizing and valuing resiliency upgrades, appraisers can consistently give weight to these improvements in their valuations. Likewise, lenders may reconsider qualifying loan ratios, realtors can promote the benefits of these upgrades, and homeowners would receive assurances that their investments will retain value and be recognized in resale. In addition, homes would receive the necessary upgrades to better withstand storm events, reducing future damage, insurance payouts, and homeowner displacement.

Other opportunities to facilitate, incentivize, and offset the costs of voluntary above-code construction and pre-disaster mitigation include tax incentives, grants, the creation of a weatherization assistance-like program for resiliency, and financing programs that would allow the costs of retrofits to be added to a mortgage.

Congress is encouraged to consider a full range of federal incentives and funding opportunities, as well as ways to promote and facilitate state-level and private efforts to optimize the resiliency of new and existing homes. Overcoming the significant hurdles of how to finance upgrades and entice homeowners to take action will be key to the success of any effort to increase investment in resilience and mitigation.

Strengthening the Residential Construction Workforce for Disaster Recovery

Access to a reliable workforce is crucial for increasing the resiliency of homes, rebuilding homes after natural disasters, and meeting the ongoing demand for housing. When considering resiliency upgrades, homeowners need access to experienced remodelers who understand structural systems and cost-effective mitigation options. After disasters, communities depend on a skilled workforce to quickly and effectively restore homes and infrastructure, helping families and businesses return to normalcy. The current housing market also faces significant labor shortages, making it more difficult to keep up with the demand for new construction. To address these challenges, NAHB strongly advocates for residential workforce development programs to help bridge these labor gaps.

Building a pipeline of skilled workers requires more than just filling current vacancies; it involves ensuring a steady and dependable influx of new talent while fostering an environment that encourages retention in the residential construction industry. Programs that offer training and career development can attract newcomers to the field, equipping them with the skills needed to succeed. Furthermore, creating opportunities for career advancement and stability within the industry will help retain these workers, ensuring that the residential construction sector can grow and respond effectively to natural disasters and ongoing housing needs.

NAHB continues to actively push for legislation to address these workforce challenges. For example, the CONSTRUCTS Act, introduced by Sen. Jacky Rosen (NV), aims to ease the severe

labor shortage in the home building industry. This legislation supports new and existing residential construction education programs, helping ensure a steady supply of workers to build the homes our nation needs. Furthermore, NAHB strongly supports continued funding for Job Corps, a crucial program that helps prepare young adults for rewarding careers in construction and other essential trades.

To further support these efforts, FEMA should encourage jurisdictions to establish robust residential workforce development programs. By incentivizing the creation and maintenance of a skilled workforce, FEMA can play a pivotal role in ensuring that communities have the labor force needed to perform pre-disaster mitigation and rebuild efficiently after disasters occur. Additionally, a well-trained workforce is essential for maintaining a healthy housing market, reducing the pressure on housing supply, and keeping construction costs in check. Strengthening the residential construction workforce not only addresses immediate recovery needs but also contributes to the long-term resilience and sustainability of communities nationwide.

Conclusion

Sound building codes are already in place in most communities, and they are effectively doing their job. The NAHB strongly supports voluntary, incentive-driven initiatives to bolster the nation's resilience. However, we have significant concerns about any expansion of federal authority that could limit the ability of state and local governments to adopt building codes tailored to their specific regions. Such actions could potentially hinder housing development and restrict the availability of affordable housing options. NAHB is troubled by the excessive emphasis on adopting the latest versions of building codes, which places an undue focus on new construction while neglecting the existing housing stock. We strongly believe that expanding mitigation opportunities and targeting upgrades to existing structures could help manage and reduce risks more evenly.

We urge this Subcommittee, through its oversight role, to focus efforts related to housing on cost-effective, market-driven solutions that encourage greater resiliency in the nation's housing stock while preserving affordability for both new and existing homes. Given our members' knowledge and experience in building homes and communities, we stand ready to assist in delivering positive results and helping you achieve your goals.

Thank you, Chairman Perry and Ranking Member Titus, for the opportunity to testify today and share NAHB's views. The nation's home builders have consistently supported the adoption and implementation of cost-effective building codes to ensure the homes we construct are solid and safe. With each new home built, we are not only safeguarding individual families but also shaping our communities into resilient cities of the future.