



March 26, 2019

The Honorable Sara Rasmussen  
House of Representatives  
Alaska State Capitol  
Room 430  
Juneau AK, 99801 – 1182

Sent via Electronic Mail

Dear Representative Rasmussen:

On behalf of the more than 100 public, private, and nonprofit sector partners at the Federal Alliance for Safe Homes (FLASH)<sup>®</sup>, we would like to offer our support in favor of House Bill 76.

FLASH was founded in 1998 with the mission of *strengthening homes and safeguarding families from disasters of all kinds*. The FLASH Partnership believes that modern, model building codes and standards are an essential element of disaster resilience.

Thank you for your leadership and valuable contributions regarding this important issue.

If you have any questions, please feel free to contact me via [Leslie@flash.org](mailto:Leslie@flash.org) or (850) 385-7233 ext. 106.

Best regards,

Leslie Chapman-Henderson  
President and CEO

LCH/sc



March 27, 2019

Alaska Legislature  
House Community and Regional Affairs Committee

**RE: [HB 76](#)—Residential Building Code**

Dear Co-Chair Drummond, Co-Chair Hannan, and the honorable members of the House Community and Regional Affairs Committee:

Thank you for affording State Farm Fire and Casualty Company (State Farm) the opportunity to submit written testimony in support of [HB 76](#), relating to a Residential Building Code. [HB 76](#), sponsored by Representative Sara Rasmussen, will provide a uniform statewide residential building code for new homes. State Farm has long promoted building and home safety.

As the leading homeowner insurance company in Alaska, State Farm insures nearly 1 in every 3 homes in the State. Having this many Alaskans insured, State Farm has a vested interest in having not only the homes it insures built to minimum building code standards, but other homes around them as well. Minimum building codes protect both the individual house and the community.

Building codes based on nationally recognized models reduce the need for public disaster aid; create a minimum standard upon which consumers can rely; contribute to the durability of structures; and, in some locations, favorably affect the affordability and availability of insurance. And, they save lives and reduce property loss.

For many years, State Farm has been an active participant in developing building codes, and supports improvements to the model codes and other national standards. We also invest significantly in research to find ways to improve construction and better understand the forces of nature, all with the goal of promoting more resilient communities and being there to make life go right for our customers.

Statewide building codes are proven to reduce deaths, injuries and property damage from a wide range of hazards including fire, earthquake, wind, hail, and rain. Alaskans deserve to have confidence that the homes in which they live with their children, pets, and possessions meet minimum life safety standards—and this is an important point—building codes establish minimum, not excessive, construction standards.

Homes that are built in compliance with stronger building codes are less vulnerable to the effects of severe weather and natural hazards, including earthquake, which make property damage less

likely and less severe. Less damage results in lower cost and fewer insurance claims, which ultimately helps reduce the upward pressure on rates. Ultimately, Alaskan homeowners' financial resources are saved, and there is less disruption in their lives.

Stronger homes built to minimum building standards mean less chance of a fire and a lot less risk of injury or death to not only the inhabitants, but also to Alaska's firefighters and first responders called to an incident.

Stronger and more durable roofs, walls, and floors are less likely to collapse. That means less chance that a roof or a wall will fall on someone, or that someone will fall through a floor in the event of a fire, earthquake, or some other event. Stronger codes can also lower a city or county's (ISO) fire rating, leading to lower insurance premiums.

Adoption of a statewide residential building code will bring the benefit of a comprehensive, consensus-based standard to home construction for all builders and buyers in Alaska. For all of these reasons, State Farm supports the passage of House Bill 76.

Sincerely,

Jeff Feid  
Loss Mitigation Administrator, Underwriting Services

**About State Farm®:**

The mission of State Farm is to help people manage the risks of everyday life, recover from the unexpected, and realize their dreams. State Farm and its affiliates are the largest providers of [auto](#), [home](#) and individual [life](#) insurance in the United States. Its 18,000 agents and more than 65,000 employees serve more than 83 million policies and accounts – nearly 81 million auto, home, life, health and commercial policies, and nearly 2 million [bank](#) accounts. [Commercial auto insurance](#), along with coverage for [renters](#), [business owners](#), [boats](#) and [motorcycles](#), is available. State Farm Mutual Automobile Insurance Company is the parent of the State Farm family of companies. State Farm is ranked No. 35 on the 2016 Fortune 500 list of largest companies. For more information, please visit <http://www.statefarm.com>.

March 27, 2019

Representative Sara Rasmussen  
State Capitol Room 430  
Juneau AK, 99801

**Re: HOUSE BILL 76- STATE RESIDENTIAL CODE (SUPPORT)**

Dear Representative Rasmussen:

Representing nearly 60 percent of the U.S. property casualty insurance market, the American Property Casualty Insurance Association (APCIA) promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, which protect families, communities, and businesses in the U.S. and across the globe.

As a matter of sound public policy and safety of Alaska residents, APCIA supports HB 76, and commend your leadership on this important issue. HB 76 proposes to adopt the 2018 International Residential Code (IRC) as the state residential building code within the Alaska Housing Finance Corporation. It also requires that municipalities to adopt building codes to meet or exceed the 2018 IRC standard.

Building codes make homes safer and stronger, and a consistent building code will promote best practices in residential and commercial construction. Furthermore, construction of homes and commercial buildings in compliance with nationally recognized building codes can save lives following natural disasters.

If you have questions or comments, feel free to contact anyone me at 916-440-1117 or email [armand.feliciano@apci.org](mailto:armand.feliciano@apci.org)

Best

Armand Feliciano

Cc: Director Lori Wing-Heier

April 4, 2019

Representative Drummond, Chair  
Representative Hannan, Vice-Chair  
Representative Sara Rasmussen, Bill Sponsor  
House Community and Regional Affairs Committee

*sent via email*

**Re: HB 76, State Residential Codes – NAMIC’s letter of support**

Thank you for affording the National Association of Mutual Insurance Companies (NAMIC) an opportunity to submit written testimony to your committee. NAMIC is the largest property/casualty insurance trade association in the country, with more than 1,400 member companies representing 40 percent of the total market. NAMIC supports regional and local mutual insurance companies on main streets across America and many of the country’s largest national insurers. NAMIC member companies serve more than 170 million policyholders and write nearly \$225 billion in annual premiums. Our members write a substantial percentage of the workers’ compensation insurance in the state of Alaska.

To start, NAMIC would like to thank Representative Sara Rasmussen for introducing this pro-public welfare and citizen safety residential code reform bill. We support HB 76, because it adopts the 2018 International Residential Code (IRC) as the state residential building code within the Alaska Housing Finance Corporation. NAMIC is an advocate for state adoption of IRC, because the code encourages the use of nationally developed consensus safety standards that are based upon well-tested engineering technology designed to be responsive to natural disaster hazards.

After the November 30, 2018 earthquake in Southcentral Alaska, it has become clear that the citizens of the state would be well-served by the adoption of uniform building codes that promote best practices in residential construction.

For the aforementioned reasons, **NAMIC respectfully requests a YES VOTE ON HB 76, because public safety is always a top priority to citizens across the great State of Alaska.**

Thank you for your time and consideration. Please feel free to contact me at 303.907.0587 or at [crataj@namic.org](mailto:crataj@namic.org), if you would like to discuss NAMIC’s written testimony.

Respectfully,



Christian John Rataj, Esq.  
NAMIC Senior Regional Vice President  
State Government Affairs, Western Region



April 10, 2019

The Honorable Sara Rasmussen  
Alaska House of Representatives  
Alaska State Capitol  
Juneau, AK 99801

Dear Representative Rasmussen,

The National Fallen Firefighters Foundation is nonprofit organization created by the United States Congress to honor America's Firefighters, assist their families and to prevent line-of-duty deaths and injuries. In 2004, along with all the major fire service organizations 16-Firefighter Life Safety Initiatives (FLSI) were developed. These initiatives serve as a blueprint to reduce firefighter deaths and injuries. FLSI 15 promotes the strengthened and enforcement of codes and the installation of home fire sprinklers. We are pleased to support House Bill 76, which requires adoption of the 2018 International Residential Building Code.

One thing the fire service know all-to-well is that building and fire codes are developed as a result of preventable deaths. Codes, like the International Residential Building Code, are established to save lives and in-turn protect first responders who called to fires and other tragedies to protect life and property.

To that end, the National Fallen Firefighters Foundation urges you to fight for the adoption of HB 76, and continue to work to protect the lives of the citizens within your community and the protect the firefighters and other first responders who so willingly put their lives on the line to protect the citizens they have sworn to serve.

Sincerely,

A handwritten signature in black ink, appearing to read "Ronald Jon Siarnicki".

Chief Ronald Jon Siarnicki  
Executive Director

16825 South Seton Avenue  
P.O. Drawer 498  
Emmitsburg, Maryland 21727  
301.447.1365 phone ♦ 301.447.1645 fax

2130 Priest Bridge Drive  
Suite 6  
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## Insurance Institute for Business & Home Safety®

March 26, 2019

The Honorable Sara Rasmussen  
Alaska House of Representatives  
Alaska State Capitol  
Juneau, AK 99801

Dear Representative Rasmussen,

The Insurance Institute for Business & Home Safety (IBHS) is a nonprofit organization, wholly supported by property insurers and reinsurers. IBHS' mission is to conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses, and communities against natural disasters and other causes of loss.

Among IBHS' highest priorities is the adoption and enforcement of strong and up-to-date statewide building codes. We believe it is imperative for governmental agencies and lawmakers to regularly adopt the most recent edition of model codes regulating safe construction of buildings.

To that end, we express our support for House Bill 76, which requires adoption of the 2018 *International Residential Code*® (IRC) as the state residential building code within the Alaska Housing Finance Corporation. Strong building codes specifically address the soundness of a building's structural, electrical, plumbing, and mechanical systems, and reduce economic losses from a wide range of hazards. Lessons learned from the November 30, 2018, powerful magnitude 7.1 earthquake that struck the city of Anchorage proved the value and importance of strong seismic codes. While there were reports of low-level structural damage throughout the area, there were no catastrophic building failures or loss of life.

Residential building codes, coupled with adequate enforcement, also play a vital role in public safety and loss prevention, which can reduce the need for public disaster aid and increase a community's resilience.

Enacting House Bill 76 would provide critical protection for Alaska residents, first responders and firefighters and we respectfully urge its adoption. Thank you for your consideration.

Sincerely,

Si Farvardin  
Manager of Codes and Standards  
Insurance Institute for Business & Home Safety

**Where building safety research leads to real-world solutions.**

4775 E. Fowler Ave., Tampa FL 33617 | (813) 286-3400 | [DisasterSafety.org](http://DisasterSafety.org)