



Coffee Break Training - Fire Protection Series

Administration: Introduction to Building Code Effectiveness Grading Schedule, Part 2

No. FP-2015-13 March 31, 2015

Learning Objective: The student will get an overview of the Insurance Services Office's Building Code Effectiveness Grading Schedule (BCEGS®) grading process.

Through the BCEGS program, the Insurance Services Office evaluates the building codes adopted by a community and how the community enforces its building codes through the process of plan reviews and field inspections. Communities with well-enforced, up-to-date codes should likely demonstrate better loss experience, and insurance rates can reflect that. The prospect of lessening damage and ultimately lowering insurance costs is an incentive for communities to enforce their building codes rigorously. BCEGS information is also one of the components of the Community Rating System implemented through the National Flood Insurance Program that determines flood insurance discounts in participating communities.

Plan Review and Field Inspections

To effectively enforce the codes, a community needs adequate staffing levels to perform plan reviews of the one- and two-family dwellings, multifamily dwellings, and commercial buildings' design documents. A community also needs to perform field inspections to ensure code compliance before issuing the certificate of occupancy. The BCEGS program uses the following benchmarks to calculate staffing levels:

- Ten inspections per day per full-time inspector.
- One commercial plan review per day per full-time plan reviewer.
- Two residential plan reviews per day per full-time plan reviewer.

Those benchmarks have been applied and have proved attainable over the course of surveying 14,000 building code enforcement departments.

This section also assesses the plan review and field inspection functions to determine the personnel experience, detailed plan review capabilities of the building department, and level of review of construction documents for compliance with the adopted building code for the community being graded. The Plan Review and Field Inspection sections each represent 23 percent of the analysis.

For more details on the BCEGS program, see <http://www.isomitigation.com/bcegs/0000/bcegs0001.html>.

In the next series of Coffee Break Training sessions, you will learn more about how to prepare for an Insurance Services Office Public Protection Classification or BCEGS community survey.

