



July 30, 2020

Mr. Jim Schock, Chairman  
FBC Hurricane Research Advisory Committee  
Via e-mail

Dear Chairman, Schock:

The Federal Association for Insurance Reform (FAIR) has among its mission to prepare homes and businesses so they can better resist wind and flood events, create jobs and make communities more viable before and after catastrophes. We have a decade of work in the resiliency arena working collaboratively with professionals in the insurance, construction, legal, real estate, and other industries to reduce the risk to insurance consumers through common sense public policy. To that end, our association and the thousands of stakeholders we represent support the Florida Division of Emergency Management's (FDEM) proposed research project, *Florida Building Code (FBC) Appendix with **Optional Enhanced Construction Techniques for the Wind, Flood, and Storm Surge Provisions*** for inclusion in the FBC.

The key word for this Appendix is that it is "optional." Simply put, the proposed Appendix provides a sample/template ordinance language for communities to adopt as well as checklists for architects and contractors to consider for new and retrofit construction projects. Providing this important optional material within the codes for those involved in construction makes perfect sense. While our association prefers these kinds of provisions to be minimum requirements, we certainly understand that the Codes are evolutionary and respond to changing needs and industry standards. We would appreciate, in the spirit of cooperation, that these provisions be made available as options for those involved in the building and other construction trades.

We urge your support and that of the entire committee on this vital and common-sense approach to further the resiliency of Florida.

As always, we appreciate the relationship, value the partnership!

Sincerely,



Paul Handerhan  
President

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