



HOUSING AFFORDABILITY
INSTITUTE

Building Codes and Housing Reform

AUGUST 30, 2026



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— I N S T I T U T E —

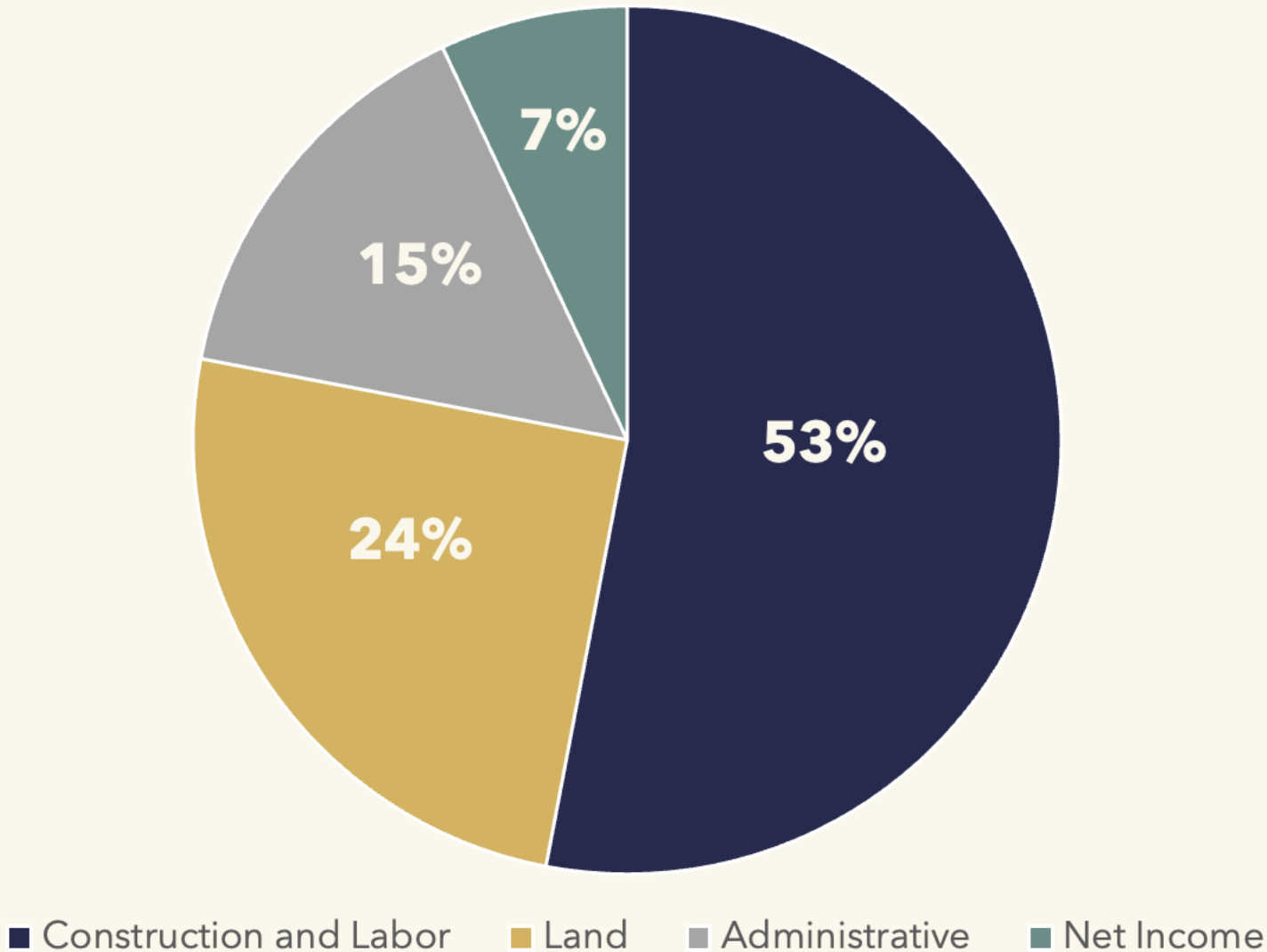


NICK ERICKSON

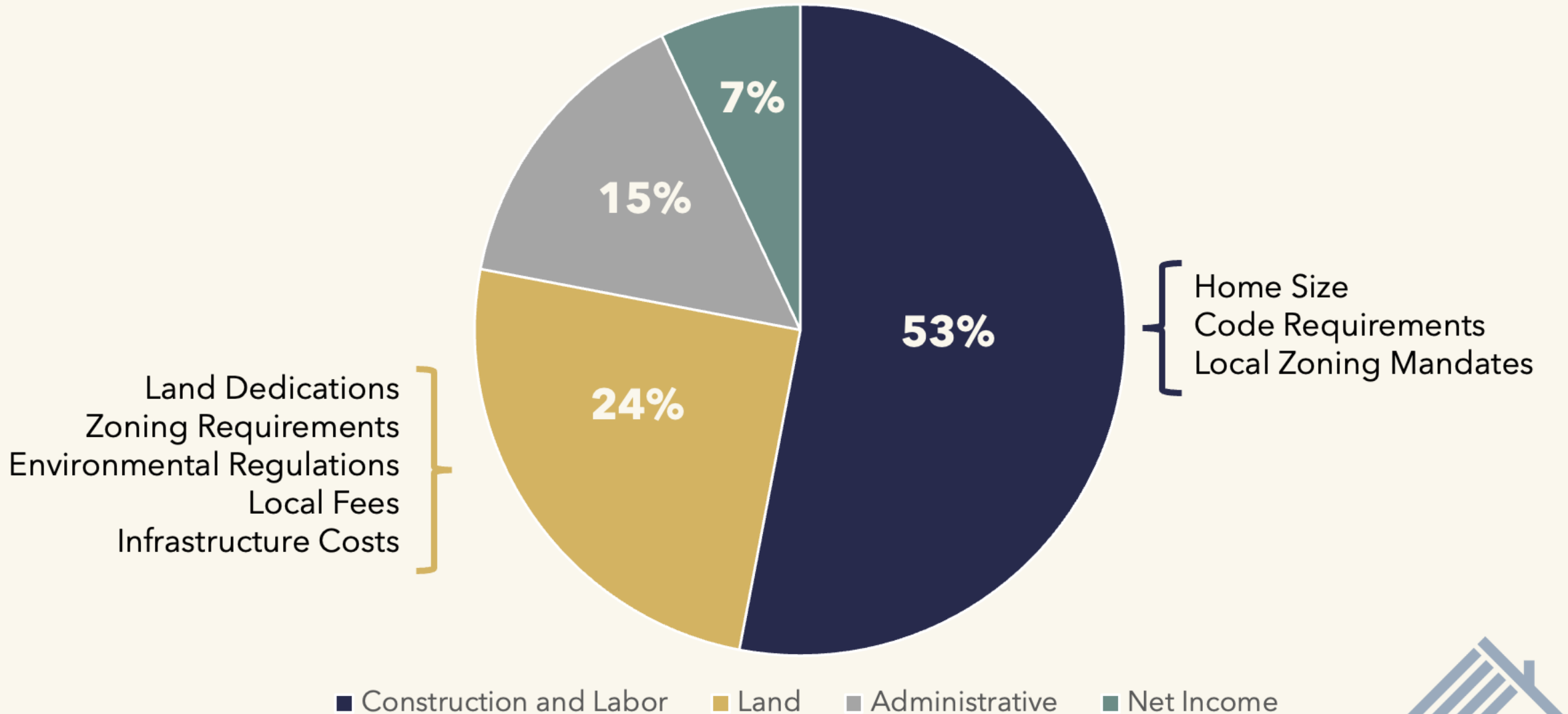
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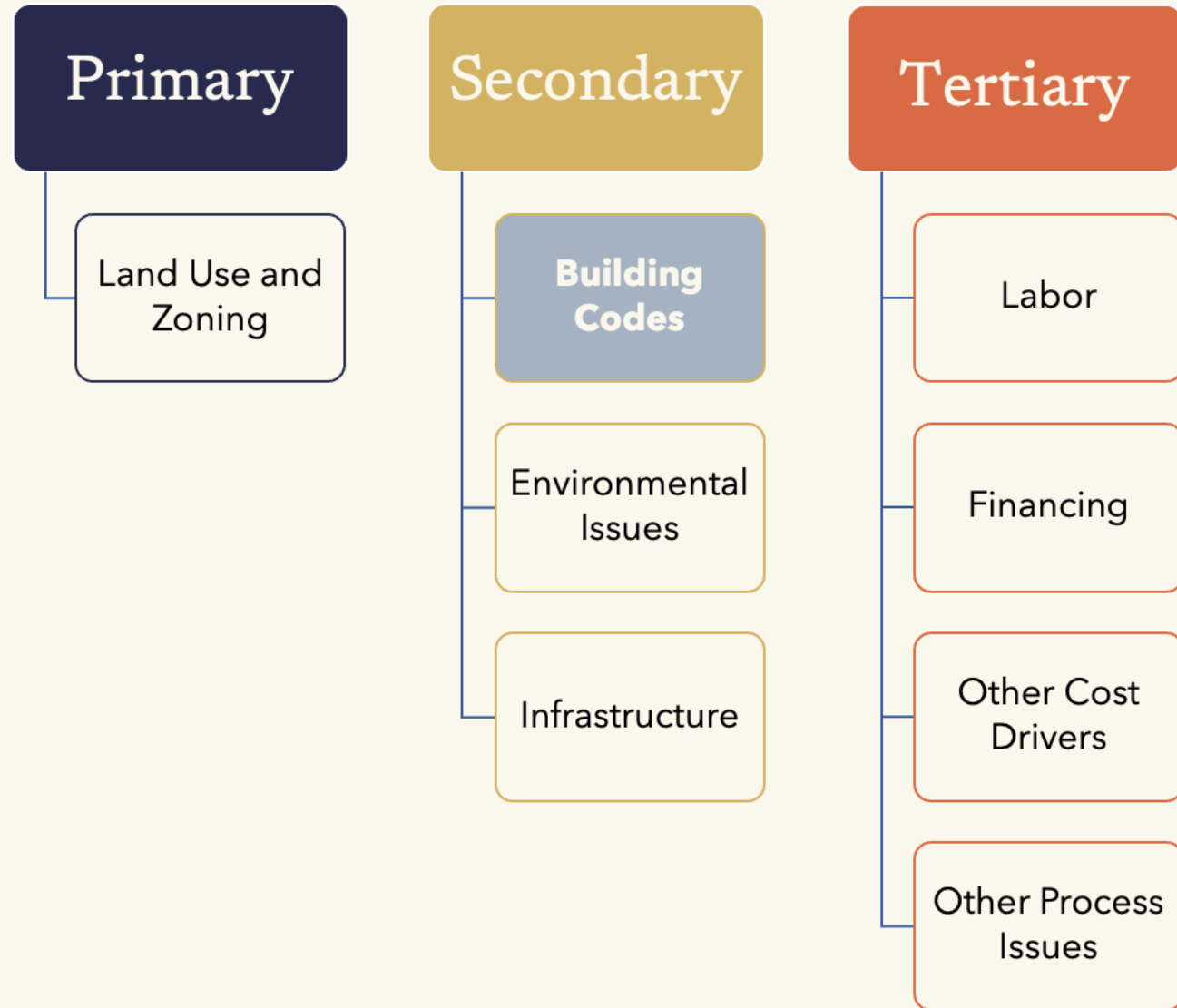
New Single Family Home Costs - Estimate U.S. Midwest



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State-Level Housing Reform Hierarchy



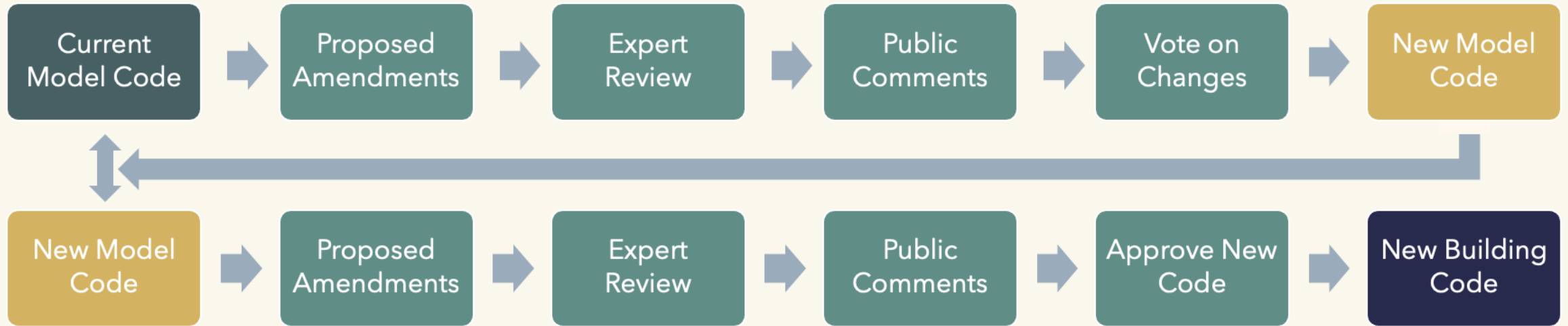


Why & When Building Codes Matter

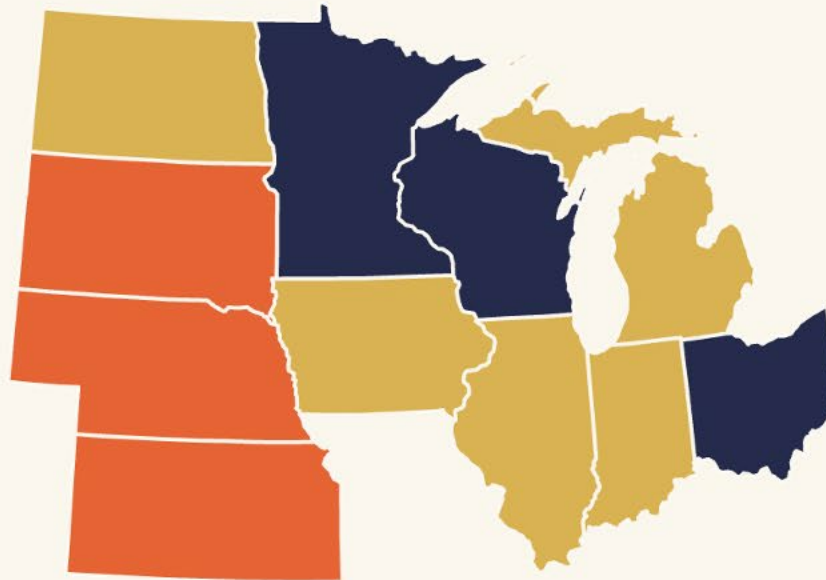
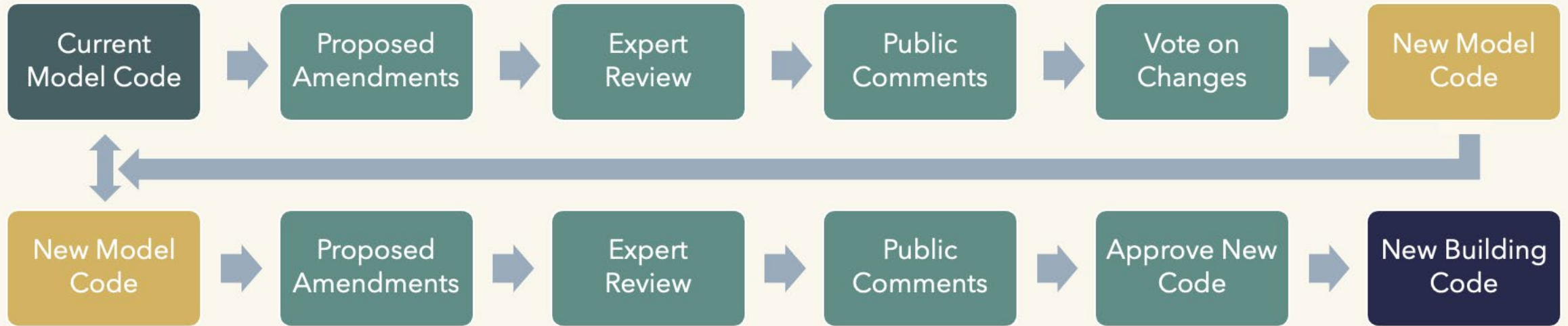
- Zoning And Land Use: **What** Is Built **Where**
- Building Codes: **How** Homes Are Built
- Minimum Construction Standard = Minimum Cost
- Start At Permit Application
- End At Certificate of Occupancy.



Code Development 101



Code Development 101





Reexamining The Current Framework

Current Challenges:

1. Three-Year Model Code Cycles vs. Local Adoption Timelines
2. Limited Study of Real-World Performance
3. Incremental Cost Increases Mask Compounding Costs
4. Process Lack Rigor, Assumptions That Model Code Is Correct





Heightened Scrutiny Framework

1. What's the problem?
2. Is there evidence?
3. Does the solution fit the problem?
4. Are there legal conflicts?
5. What does it cost?
6. Who benefits?
7. Is there a better alternative?
8. Will it work everywhere?





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Evidence first. Mandates second.





What Can State Lawmakers Do?

Restructure Local Adoption:

- Require heightened scrutiny.
- Review **every** code change
- Establish affordability guardrails
- Review all codes together
- Mandate cost disclosures
- Home Rule States: Consider A Uniform Statewide Code





Good building codes...

- ✓ Protect life and safety
- ✓ Improve durability
- ✓ Support affordability
- ✓ Based on measurable evidence
- ✓ Evaluate cumulative impacts
- ✓ Focus on performance, not simply prescriptions





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Questions



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Thank You

