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July 16, 2013

Mr. Timothy R. Carroll, Executive Secretary
Chilmark
401 Middle Rd.
P.O. Box 119
Chilmark, MA 02535

JUL 18 2013

Re: Building Code Effectiveness Grading Schedule
Chilmark, Dukes County, MA

Dear Mr. Carroll:

Insurance Services Office, Inc. (ISO) is responsible for evaluating all jurisdictions that have a building code enforcement department. Working on behalf of insurance companies around the country, ISO uses the Building Code Effectiveness Grading Schedule (BCEGS) to recognize the building codes in effect in your community and how your community enforces its building codes. The evaluations place special emphasis on mitigation of losses from natural hazards. ISO gives the information to insurers, which may use the evaluations in granting premium discounts for property insurance in the community.

The concept is simple: municipalities with well-enforced, up-to-date codes should demonstrate better loss experience, and insurance rates can reflect that. The prospect of reducing catastrophe-related damage and ultimately lowering insurance costs provides an incentive for communities to enforce their building codes rigorously — especially as they relate to windstorm and earthquake damage.

The anticipated upshot: safer buildings, less damage, and lower insured losses from catastrophes.

The BCEGS program assigns each municipality a BCEGS classification — a number from 1 to 10. Class 1 represents exemplary commitment to building-code enforcement. ISO also develops advisory rating credits — or discounts. The discounts apply to buildings constructed in or after the year that the community received its BCEGS classification.

ISO previously visited Chilmark to evaluate your building-code enforcement in 2006. Our survey resulted in a Class 9 for residential buildings and a Class 9 for commercial buildings constructed in or after that year.

ISO is now preparing to review your community once again to determine whether to revise your BCEGS gradings. We have prepared a questionnaire that will help us determine your community's appropriate classifications. We have already filled in the questionnaire with information from our last survey of your community.

We are sending the questionnaire — together with a copy of this letter — to your building official, Mr. Leonard Jason Jr. We would appreciate that official's review of the questionnaire, making changes or additions as necessary. We also, would like to meet with the official in August or September 2013. ISO will contact Mr. Jason shortly to find out if that is a convenient time. During the meeting, we will review the questionnaire and responses, as well as supporting documentation.

Additional information about the BCEGS program is available on our web site www.isomitigation.com. We have enclosed a summary of program highlights that we hope will answer questions you may have.

Thank you for your cooperation in this important project. If you have any questions, please contact me.

Sincerely,

Lori Medeiros

Lori Medeiros
Community Mitigation Field Representative
(508) 353-6290
lmedeiros@iso.com

Copy (with attachments) to: Mr. Leonard Jason Jr., Building Official