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October 22, 2018

Mr. Dale Beaver, Chairman  
Howe Ts  
22 Cherry Rd.  
Liverpool, PA 17075

RE: Building Code Effectiveness Grading Schedule Program  
Howe Ts, Cumberland & Perry Counties, PA

Dear Mr. Beaver:

ISO is in the process of evaluating building code enforcement departments throughout the United States. The legacy code organizations and the insurance industry worked cooperatively to develop ISO's Building Code Effectiveness Grading Schedule (BCEGS<sup>®</sup>) program in 1995. The advisory program assesses adopted building codes and the degree of enforcement of those codes, with a focus on natural hazard mitigation. That assessment translates into a classification of 1 to 10, with class 1 representing excellent code enforcement and adoption efforts.

ISO has completed an analysis of the building codes adopted by Howe Ts and the efforts put forth by Building Inspection Underwriters Inc. - Perry County to enforce those codes. The resulting BCEGS Class 3 for commercial and industrial properties and Class 4 for one- and two-family residential properties will apply to your community.

Insurers may use the BCEGS classifications to help them determine premium credits. While individual insurers may use different credits or different effective dates to assess risk, the ISO BCEGS program will apply credits to new construction within Howe Ts where the building code department has issued a Certificate of Occupancy in the year 2018 and thereafter.

If you're planning on any future changes to your building codes or their enforcement, please advise us, as those changes may affect our analysis and your community's classification. If you have questions about the classifications that we developed, feel free to contact us at the phone number on our letterhead.

Sincerely,

National Processing Center  
BCEGS Building Codes Department