



**CITY OF JUSTIN  
PLANNING AND ZONING COMMISSION AGENDA  
OCTOBER 21, 2025  
415 N. COLLEGE AVE.  
6:30 PM**

**1. WORK SHOP SESSION AGENDA (6:30 PM)**

- A. Call to Order and Roll Call.
- B. Briefing regarding the September and October Council Meetings.
- C. Discuss Board Appointment Process
- D. Discuss Demolition Permit Moratorium Update
- E. Discuss Old Town Plan Update
- F. Discuss FM 407 Update
- G. Discuss Building Code Updates
- H. Discuss Gaston house Update
- I. Discuss Development Update
- J. Discuss Economic Development Update
- K. Adjourn.

**2. CONVENE INTO REGULAR SESSION AT 7:30 PM**

**3. CALL TO ORDER AND ROLL CALL**

**4. PLEDGE OF ALLEGIANCE**

**5. PUBLIC COMMENT:**

In order to the business flow and provide all citizens the opportunity to speak, the Planning & Zoning Commission Chair may impose a three-minute limit on any person addressing the Commission. Speaker slips must be completed prior to speaking. To allow the public the ability to participate in the public comment portion and not attend the meeting in person, the City allows the following: email comments may be submitted with name and address to the Director of Planning and Development Services by 5:00 pm on the day of the meeting. Staff will read any received email to Commission during the discussion of this item. **Please identify the agenda item to discuss.**

**6. DEVELOPMENT UPDATE:**

A. Development Update

**7. EXECUTIVE SESSION :**

Any item on this posted agenda could be discussed in Executive Session as long as it is within one of the permitted categories under sections 551.071 through 551.076 and Section 551.087 of the Texas Government Code.

**8. ADJOURNMENT:**

I, the undersigned authority, do hereby certify that the above notice of the meeting of the City Planning & Zoning Commission of the City of Justin, Texas, is a true and correct copy of the said notice that I posted on the official bulletin board at Justin Municipal Complex, 415 North College Street, Justin, Texas, a place of convenience and readily accessible to the general public at all times.

Said notice has been posted this 16th day of October by 5:00 p.m., at least 72 hours preceding the scheduled meeting time.

Matthew Cyr

Matthew Cyr, Director of Planning and Development Services

**NOTE:** THE CITY OF JUSTIN COUNCIL CHAMBERS ROOM IS ACCESSIBLE IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT. THE CITY WILL PROVIDE SIGN LANGUAGE INTERPRETERS FOR THE HEARING IMPAIRED, IF REQUESTED AT LEAST 48 HOURS IN ADVANCE OF THE SCHEDULED MEETING. PLEASE CALL THE CITY DEVELOPMENT SERVICES DEPARTMENT



Planning and Zoning Commission Coversheet  
October 21, 2025  
415 N. COLLEGE AVE.

Agenda Item: G. (WORK SHOP SESSION AGENDA (6:30 PM))

Title: Discuss Building Code Updates

Department: Administration

Contact:

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**Recommendation:**

Discuss

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**Background:**

Staff is providing an update for the Commission related to Building Code Updates.

The City of Justin currently operates under the following building codes:

- **2018 International Building Code (IBC)**
- **2018 International Residential Code (IRC)**
- **2018 International Fire Code (IFC)**
- **2018 International Plumbing Code (IPC)**
- **2018 International Mechanical Code (IMC)**
- **2018 International Energy Conservation Code (IECC)**
- **2017 National Electrical Code (NEC)**

These codes establish the foundation for safe, resilient, and efficient construction. They ensure consistency in how homes and businesses are designed, inspected, and maintained—ultimately protecting life, property, and investment within the City.

**Why Building Codes Matter**

Building codes represent a community's commitment to public safety, structural integrity, and disaster mitigation. They are the baseline for how every home, business, and public facility is built and maintained.

**Key Benefits of Building Codes:**

- **Life Safety:** Reduce risk from structural failures, fires, and hazardous materials.
  - **Economic Protection:** Lower repair and insurance costs during disasters.
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- **Community Confidence:** Encourage investment by ensuring predictable standards.
- **Regional Competitiveness:** Align with neighboring cities and regional development norms.

## Understanding the Two Ratings: Building vs. Fire

### 1. Building ISO Rating – BCEGS (Building Code Effectiveness Grading Schedule)

- Administered by the **Insurance Services Office (ISO)**.
- Measures **how well a community adopts and enforces building codes**.
- Ranges from **1 (excellent)** to **10 (poor)**.
- Affects how insurers price premiums for **new construction** and major remodels.

#### Justin's Current Building Rating:

- **2019 Rating:** 9
- **2023 Rating:** 5 (*Significant improvement*)

This improvement reflects enhanced enforcement, inspector certifications, and adoption of modern codes. The rating demonstrates Justin's proactive efforts to ensure construction quality and disaster resilience.

#### Purpose:

The BCEGS rating rewards communities that enforce modern codes and train staff effectively. It measures risk mitigation **before** an emergency occurs, complementing the Fire Department's reactive protection.

### 2. Fire ISO Rating – PPC (Public Protection Classification)

- Also administered by the **Insurance Services Office (ISO)** but evaluates different criteria.
- Measures the **Fire Department's operational readiness, water supply, dispatch capabilities, and training**.
- Ranges from **1 (best)** to **10 (unprotected)**.
- Affects insurance premiums for **all structures**, including existing homes.

#### Justin's Current Fire Rating:

- **ISO Fire Rating:** 4

#### Key PPC Components:

- **50% – Fire Department:** staffing, apparatus, training, and response times.
- **40% – Water Supply:** hydrant distribution, flow rates, and reliability.
- **10% – Emergency Communications:** 911 dispatch systems and coordination.

#### Why It Matters:

The **Fire ISO rating (4)** and **Building ISO rating (5)** work together to define Justin's overall insurance profile.

- **Fire ISO (PPC)** reflects *response and suppression capacity*.

- **Building ISO (BCEGS)** reflects *prevention and construction resilience*.

Communities that maintain strong ratings in both areas see lower property losses, improved public safety outcomes, and lower insurance costs for residents.

### Insurance-Impact Comparison: BCEGS Ratings and Homeowner Premiums

The BCEGS rating directly influences how insurers calculate risk for new structures. Insurers typically offer **premium credits** for communities with better (lower-numbered) ratings.

| ISO Rating                  | Example Home Value | Estimated Annual Premium (Baseline) | Estimated Credit / Savings | Premium After Credit           |
|-----------------------------|--------------------|-------------------------------------|----------------------------|--------------------------------|
| 9 (Poor enforcement)        | \$300,000          | \$1,800                             | —                          | <b>\$1,800</b>                 |
| 5 (Justin's current rating) | \$300,000          | \$1,800                             | ≈ 7.5 % reduction          | <b>\$1,665</b> (≈ \$135 saved) |
| 1 (Exemplary enforcement)   | \$300,000          | \$1,800                             | ≈ 15 % reduction           | <b>\$1,530</b> (≈ \$270 saved) |

### Implications:

- A homeowner could save approximately **\$135 per year** compared to the 2019 rating.
- Over 20 years, this represents roughly **\$2,700 in cumulative savings** per household.
- Continued improvements could yield even greater savings and further increase affordability.

### Neighbor Comparisons:

- **Sanger:** Building 4 / Fire 3
- **Northlake:** Building 5 / Fire 2
- **Krum:** Building 6 / Fire 4

These comparisons show that Justin's current **Building 5 / Fire 4** combination is competitive and improving regionally, reflecting meaningful progress in code enforcement and emergency readiness.

### Why Updating Codes Matters

Adopting the **2021 or 2024 ICC codes** would:

- Keep Justin aligned with national best practices and regional trends.
- Improve eligibility for higher BCEGS ratings.
- Enhance construction safety, energy efficiency, and long-term durability.
- Strengthen insurance savings potential and reduce community-wide risk.
- Reinforce Justin's leadership in responsible growth and public safety.

### Next Steps – Policy Question for Council

Staff seeks Council direction on the following:

### Does the City Council wish for staff to pursue adoption of updated building codes?

If approved, staff will:

1. Prepare a redline comparison between the 2018 and 2021 codes.
2. Engage regional builders, developers, and inspectors for input.

### Schedule:

Staff would target end of March for adoption.

## References and Sources

1. **Insurance Services Office (ISO) / Verisk Analytics.**  
“Building Code Effectiveness Grading Schedule (BCEGS).”  
<https://www.isomitigation.com/bcegs/>
2. **Municipal Technical Advisory Service (MTAS) – University of Tennessee.**  
“How Does BCEGS Work?”  
<https://www.mtas.tennessee.edu/reference/how-does-bcegs-work>
3. **Building Enclosure Online.**  
“Risk Ratings and Resilience: The Role of BCEGS in Insurance and Disaster Preparedness.”  
<https://www.buildingenclosureonline.com/blogs/14-the-be-blog-building-enclosure/post/92208-risk-ratings-and-resilience-the-role-of-bcegs-in-insurance-and-disaster-preparedness>
4. **Mississippi Rating Bureau.**  
“BCEGS Classification Information.”  
[https://msratingbureau.com/BCEGS\\_Classification\\_Information](https://msratingbureau.com/BCEGS_Classification_Information)
5. **Mississippi Fire Education Service.**  
“ISO Insurance Impacts.”  
<https://msfes.net/unionvfd/wp-content/uploads/2022/05/ISO-Insurance-Impacts.pdf>
6. **International Code Council (ICC).**  
“Building Code Enforcement and Disaster Loss Reduction.”  
<https://media.iccsafe.org/Annual/2015/Building-Code-Enforcement.pdf>
7. **Property Insurance Association of Louisiana (PIAL).**  
“Requirements of the BCEGS Program.”  
<https://www.pial.org/wp-content/uploads/2018/07/Requirements-BCEGS-Program.pdf>

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**City Attorney Review:**

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## Attachments:

None