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10-6-2011

# Technical Bulletins: Opt-In for Residential Inspections to Save Money and Lives

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#### **Recommended Citation**

Wolf, Dennis, "Technical Bulletins: Opt-In for Residential Inspections to Save Money and Lives" (2011). *MTAS Publications: Technical Bulletins.* https://trace.tennessee.edu/utk\_mtastech/13

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Municipal Technical Advisory Service

> ...in cooperation with the Tennessee Municipal League



October 6, 2011 OPT-IN FOR RESIDENTIAL INSPECTIONS TO SAVE MONEY AND LIVES

Dennis Wolf, Fire Management Consultant

#### BACKGROUND

The Tennessee Clean Energy Future Act of 2009 took effect July 1, 2010. The act amended T.C.A. § 68-120-101, adopted energy efficiency standards and broadened statewide building standards to cover newly constructed one- and two-family dwellings in addition to municipal, county, state and certain private buildings.

The legislation created three classes of code enforcement across the state:

- Exempt These are cities where local building codes and local code enforcement meet state minimum standards. Exempt cities adopt and enforce their own building codes.
- 2. Non-exempt state enforcement (opt-in) These are cities where local residential building codes and local residential code enforcement do not meet state minimum standards. Here, at the request of the city or upon the department of commerce and insurance's own initiative, the state will enforce state-adopted building codes.
- 3. **Opt-out** These are cities that have passed a resolution exempting their jurisdiction from the applicability of state minimum standards for one and two-family dwellings. Cities can avoid state enforcement by adopting and enforcing codes that meet minimum state standards. However, where cities do not meet these state minimums, the state standards will apply as

will state enforcement. Cities also have limited authority to opt out of the application of the state standards in their jurisdictions.

#### **EXEMPT CITIES**

The goal of the legislation and the desire of the state entities charged with enforcing it are to encourage as many cities as possible to become exempt. Obtaining exempt status provides a city with the most local control of its own development and provides its residents with the highest level of protection and safety in new home construction, which helps maintain property values.

To be exempt under this law, a city must adopt and enforce minimum building codes. The specific pre-requisites for exemption are found in the state fire marshal's rules and regulations, but the general requirements are:

State enforcement remains limited to state buildings, educational occupancies and any other occupancy requiring inspection for initial licensure if the local government has chosen to adopt and enforce building codes for construction of all buildings, for construction of all buildings other than one- and two-family dwellings, or for one- and two-family dwellings only; and:



- 1. For one- and two-family dwellings, it has adopted the International Residential Code;
- For construction other than one- and two-family dwellings, it has adopted a building construction safety code consisting of the International Building Code and either the International Fire Code or the Uniform Fire Code, if adopted on or after July 1, 2006; and
- 3. The city is adequately enforcing its locally adopted building code and performing reviews of construction plans and specifications and inspections required by the state fire marshal. Requirements vary depending on the type of construction.

Furthermore, an exempt city's building code edition for one- and two-family dwellings must be current within seven years of publication unless otherwise approved by the state fire marshal. A city that meets and adequately enforces the aforementioned standards retains local control and is exempt from statewide codes and enforcement.

According to these requirements, a city may choose to adopt and enforce codes for specific buildings, and state enforcement will apply where the city is not regulating and enforcing. Therefore, within the exempt city classification, there will be a further breakdown of groupings. They are:

- 1. Cities that adopt and enforce codes for buildings other than one- and two-family dwellings. Here, the state will regulate residential construction with enforcement by deputy building inspectors.
- 2. Cities that adopt and enforce codes for one- and two-family dwellings only. Here, the state will regulate buildings other than one- and two-family dwellings.

3. Cities that adopt and enforce codes for both oneand two-family dwellings and other buildings. Here, the state will not regulate within the city's jurisdiction except state buildings, educational facilities, etc.

#### **NON-EXEMPT CITIES (OPT-IN)**

If a city cannot or decides not to adopt and enforce the minimum standards, the state will enforce the applicable statewide codes in the city. The commissioner of commerce and insurance is authorized to contract with local governments to use their employees for inspections of one- and twofamily residences. These contracts allow inspectors to charge a fee as set out by the state fire marshal's fee schedule. Deputy building inspectors must be state certified as a:

- 1. Licensed building inspector;
- 2. Licensed plumbing inspector; or
- 3. Licensed mechanical inspector.

#### **OPT-OUT CITIES**

Whether or not it is enforcing a locally adopted code or has no code at all, a city can completely avoid state regulation of one- and two-family dwellings in its jurisdiction by opting out of the statewide standards. This can be accomplished by a specific and recurring resolution process. This requires a city to pass a resolution by a two-thirds vote of the governing body exempting one- and two-family dwellings in its jurisdiction from the applicability of the statewide standards and to forward the resolution to the state fire marshal. The resolution, however, expires 180 days following the date of the next election. Therefore, each new governing body must pass a subsequent resolution to continue avoiding applicability of the state standards.



The counties and cities that have opted-out of the residential inspection program represent approximately 20 percent of the state's population. A list of the residential inspection program status of all Tennessee counties and cities is located in Table 1.

#### HELP SOLVE TENNESSEE'S SEVERE FIRE MORTALITY PROBLEM – OPT-IN

Residential structure fires account for the overwhelming majority of fire fatalities, and improving the safety of homes will help reduce the number of Tennesseans who die in residential fires. The Tennessee Fire Mortality Study was released to the public at the Tennessee Fire Chief's Association Annual Conference in July 2011 (a link to the study is in the resources section of this Technical Bulletin).

This comprehensive study, covering the period 2002-2010, highlights the severe fire mortality rate that exists in Tennessee. The resources section contains a link to an interactive mapping tool that allows zooming down to street levels. Small triangles and dates on the map show where fire deaths have occurred in our state along with the year. The map website will be continually updated as more information is produced. The fire mortality study was produced by the University of Tennessee with the cooperation of the Tennessee Fire Chief's Association, Tennessee Fire Safety Inspector Association, and the Tennessee State Fire Marshal's Office. For more information or for questions on the study contact Gary L. West, assistant commissioner for fire prevention, Tennessee State Fire Marshal's Office at (615) 532-5747. The following highlights from the study illustrate the state's fire problem.

- Historically, Tennessee's fire mortality rate for civilians has been among the highest in the nation. During 2002-2010, the time period for this study, the national fire mortality rate declined, but the rate in Tennessee increased.
- Residential structure fires account for about three-fourths of all civilian fire deaths in the state.
- Most civilian residential deaths occur in the state's largest cities, but the residents of rural areas and smaller communities actually experience higher rates of fire mortality.
- Residential fires in which several individuals perish occur more frequently in Tennessee compared to the nation. The increase in multiple fire death incidents in urban areas during 2010 was one of the reasons why the state's mortality rate spiked while the national rate trended downward.
- The most common heat source for fatal residential fires in Tennessee was operating equipment that included HVAC and kitchen and cooking equipment that involved heating and electrical malfunctions (short circuits, arcing, and the like).
- Smoke alarms were present in only 28 percent of cases during the study period. By contrast, smoke alarms were present in about 38 percent of fatal fires nationally suggesting that more lives might be saved if smoke alarms were more widely employed and maintained by Tennessee households.
- Similar to the nation, the state's residential fire victims tend to be the very young, the very old, and minorities. Members of each of these groups die in fatal fires in proportions that exceed their size in the population.



- Of the state's 1,261 populated census tracts, 635 (50.4 percent) have an above average or higher risk for fire fatalities.
- Of the 715 fire departments in Tennessee, 306 (42.8 percent) serve cities, 391 (54.7 percent) serve some or all of a county outside of an incorporated city, and 18 (2.5 percent) serve both a city and county. Less than 5 percent of these fire departments are classified as "career." About 16 percent are classified as a combination of "career" and "volunteer" but most fire departments (79.3 percent) are "volunteer."
- Just over half of Tennessee residents enjoy one of the two highest levels of fire protection but more than 30 percent have low or no fire protection service. The level of fire protection provided matters a great deal. Those departments that provide high or moderate plus service levels respond more quickly to fire calls and have lower rates of fire mortality.
- The fire chiefs who responded to the statewide survey thought that the top four strategies to prevent and reduce residential fire deaths were:
  - 1. smoke alarm distribution and installation;
  - 2. having home sprinkler systems;
  - 3. enforcing applicable codes; and
  - 4. presenting fire safety demonstrations and instruction at local schools.

As shown by the study, residential fires are responsible for almost 75 percent of Tennessee's fire fatalities, and Tennessee has a high rate of multiple fatality fires. The most common heat source for fatal residential fires involves structural components: HVAC, kitchen, and cooking equipment that involved heating, and electrical malfunctions (short circuits, arcing, etc.). In 72 percent of these fires, smoke detectors were not present. The very young, the very old, and minorities die in fatal fires in proportions that exceed their size in the population. Properly constructed homes that meet all code requirements, verified through an inspection program, address every one of these risk factors. Properly installed structural components are less likely to catch fire. Working smoke detectors and fire alarm systems provide early warning so occupants can escape. The very young and very old are less likely to take action or be able to self-evacuate, and a properly constructed home is less likely to catch fire and therefore is safer.

Over half of the populated census tracts in Tennessee have a higher than average risk for fire fatalities. Historically, communities have looked to improving fire response capability (i.e. the fire department) as a way to minimize loss. The study showed that more than 30 percent of Tennesseans live where there is little to no fire protection service (a fire department). Also, fire department response to a fire is reactive: a fire is in progress, property damage is occurring, and lives (i.e. the occupant's) are or soon will be (i.e. the responding fire fighters') at risk. At this point, the community's comprehensive fire protection system has failed because a fire occurred. According to the study, "Success in reducing residential fire deaths may depend upon the implementation of various types of proactive measures to prevent fires." The fire that causes the least amount of damage and risk to the community is the fire that never occurs. If a fire does occur, it is possible to save lives before the arrival of the fire department through code enforcement.



The components of a comprehensive community fire protection system include code enforcement, public education, and a fire department. It is simply not possible to prevent all fires: there will be accidents, equipment failures, acts of nature, intentionally set fires, etc., so a community needs a fire department. However, code enforcement has a significant returnon-investment in that a fire prevented saves the community money and lives. It is estimated that the indirect cost of fire is at least 10 percent of the direct property loss. The median home value in Tennessee is \$165,000. If that home is lost to fire, another 10 percent (\$16,500) of indirect loss occurs. There is an aesthetic impact to the community too, as the home may sit untouched for a year or more as the insurance claim proceeds, which impacts property values in the neighborhood and may affect the ability of other homes in the neighborhood to sell.

Exempt communities and opt-in communities already enjoy the benefits of having good fire codes and an inspection program. The person buying the home knows that the home is built right and meets code. For cities that decide to take the opt-in route, there is no cost to the community for this program. A permit is required, and if the city decides to act as the issuing agent for the permit, the city can keep \$15 of the permit fee. Once the permit is issued, the state fire marshal's office will take care of scheduling the inspection(s) and will provide certified inspectors to make the inspections.

For more information on the residential inspection program, and to opt-in to the program, contact Gary Farley, contract inspection services director, Department of Commerce and Insurance, at (615) 741-7170 or by e-mail at Gary.Farley@tn.gov.

	Table 1	
RESIDENTIAL	<b>INSPECTION</b>	STATUS

JURISDICTION	STATUS
Anderson County	EXEMPT
Clinton	EXEMPT
Lake City	SRBP
Norris	EXEMPT
Oak Ridge	EXEMPT
Oliver Springs	EXEMPT
Bedford County	EXEMPT
Bell Buckle	EXEMPT
Normandy	SRBP
Shelbyville	EXEMPT
Wartrace	EXEMPT
Benton County	SRBP
Big Sandy	OPT OUT
Camden	EXEMPT
Bledsoe County	OPT OUT
Pikeville	SRBP
Blount County	EXEMPT
Alcoa	EXEMPT
Friendsville	SRBP
Louisville	SRBP
Maryville	EXEMPT
Rockford	EXEMPT
Townsend	EXEMPT
Bradley County	EXEMPT
Charleston	EXEMPT
Cleveland	EXEMPT
Campbell County	SRBP
Caryville	EXEMPT
Jacksboro	EXEMPT
Jellico	EXEMPT
LaFollette	EXEMPT
Cannon County	OPT OUT
Auburntown	OPT OUT
Woodbury	EXEMPT



JURISDICTION	STATUS	JURISDICTION	STATUS
Carroll County	OPT OUT	Crockett County	SRBP
Atwood	OPT OUT	Alamo	SRBP
Bruceton	OPT OUT	Bells	SRBP
Clarksburg	SRBP	Friendship	SRBP
Hollow Rock	OPT OUT	Gadsden	SRBP
Huntingdon	EXEMPT	Maury City	SRBP
McKenzie	EXEMPT	Cumberland County	EXEMPT
McLemoresville	SRBP	Crab Orchard	SRBP
Trezevant	OPT OUT	Crossville	EXEMPT
Carter County	SRBP	Pleasant Hill	EXEMPT
Elizabethton	EXEMPT	Davidson County/ Nashville	EXEMPT
Johnson City	EXEMPT	Belle Meade	EXEMPT
Watauga	SRBP	Berry Hill	EXEMPT
Cheatham County	EXEMPT	Forest Hills	EXEMPT
Ashland City	EXEMPT	Goodlettsville	EXEMPT
Kingston Springs	EXEMPT	Lakewood	SRBP
Pegram	EXEMPT	Oak Hill	EXEMPT
Pleasant View	EXEMPT	Ridgetop	EXEMPT
Chester County	OPT OUT	Decatur County	OPT OUT
Enville	SRBP	Decaturville	OPT OUT
Henderson	EXEMPT	Parsons	OPT OUT
Milledgeville	SRBP	Scotts Hill	SRBP
Silerton	SRBP	DeKalb County	SRBP
Claiborne County	OPT OUT	Alexandria	OPT OUT
Cumberland Gap	EXEMPT	Dowelltown	OPT OUT
Harrogate	EXEMPT	Liberty	SRBP
New Tazewell	SRBP	Smithville	EXEMPT
Tazewell	EXEMPT	Dickson County	EXEMPT
Clay County	SRBP	Burns	EXEMPT
Celina	SRBP	Charlotte	EXEMPT
Cocke County	OPT OUT	Dickson	SRBP
Newport	EXEMPT	Slayden	OPT OUT
Parrottsville	OPT OUT	Vanleer	OPT OUT
Coffee County	EXEMPT	White Bluff	EXEMPT
Manchester	EXEMPT	Dyer County	EXEMPT
Tullahoma	EXEMPT	Dyersburg	EXEMPT
		Newbern	SRBP
		Trimble	SRBP



JURISDICTION	STATUS	JURISDICTION	STATUS
Fayette County	EXEMPT	Grainger County	SRBP
Braden	SRBP	Bean Station	EXEMPT
Gallaway	SRBP	Blaine	SRBP
Grand Junction	EXEMPT	Rutledge	INCOMPLETE
La Grange	EXEMPT	Greene County	EXEMPT
Moscow	EXEMPT	Baileyton	EXEMPT
Oakland	EXEMPT	Greeneville	EXEMPT
Piperton	EXEMPT	Mosheim	EXEMPT
Rossville	EXEMPT	Tusculum	EXEMPT
Somerville	EXEMPT	Grundy County	OPT OUT
Williston	SRBP	Altamont	OPT OUT
Fentress County	OPT OUT	Beersheeba Springs	OPT OUT
Allardt	SRBP	Coalmont	OPT OUT
Jamestown	EXEMPT	Gruetli-Laager	SRBP
Franklin County	OPT OUT	Monteagle	EXEMPT
Cowan	EXEMPT	Palmer	OPT OUT
Decherd	EXEMPT	Tracy City	SRBP
Estill Springs	EXEMPT	Hamblen County	EXEMPT
Huntland	EXEMPT	Morristown	EXEMPT
Winchester	EXEMPT	Hamilton County	EXEMPT
Gibson County	EXEMPT	Chattanooga	EXEMPT
Bradford	EXEMPT	Collegedale	EXEMPT
Dyer	EXEMPT	East Ridge	EXEMPT
Gibson	SRBP	Lakesite	EXEMPT
Humboldt	EXEMPT	Lookout Mountain	EXEMPT
Kenton	SRBP	Red Bank	EXEMPT
Medina	EXEMPT	Ridgeside	EXEMPT
Milan	EXEMPT	Signal Mountain	EXEMPT
Rutherford	SRBP	Soddy-Daisy	EXEMPT
Trenton	EXEMPT	Walden Town	EXEMPT
Yorkville	SRBP	Hancock County	SRBP
Giles County	SRBP	Sneedville	EXEMPT
Ardmore	OPT OUT		
Elkton	SRBP		
Lynnville	SRBP		
Minor Hill	OPT OUT		
Pulaski	SRBP		



JURISDICTION	STATUS
Hardeman County	SRBP
Bolivar	EXEMPT
Hickory Valley	SRBP
Hornsby	SRBP
Middleton	SRBP
Saulsbury	SRBP
Toone	SRBP
Whiteville	SRBP
Hardin County	OPT OUT
Crump	OPT OUT
Saltillo	SRBP
Savannah	EXEMPT
Hawkins County	SRBP
Bulls Gap	EXEMPT
Church Hill	EXEMPT
Mount Carmel	EXEMPT
Rogersville	EXEMPT
Surgionsville	EXEMPT
Haywood County	EXEMPT
Brownsville	EXEMPT
Stanton	EXEMPT
Henderson County	OPT OUT
Lexington	EXEMPT
Parker's Crossroads	SRBP
Sardis	OPT OUT
Henry County	OPT OUT
Cottage Grove	SRBP
Henry	OPT OUT
Paris	EXEMPT
Puryear	OPT OUT
Hickman County	EXEMPT
Centerville	EXEMPT
Houston County	OPT OUT
Erin	EXEMPT
Tennessee Ridge	SRBP

JURISDICTION	STATUS
Humphreys County	OPT OUT
McEwen	EXEMPT
New Johnsonville	SRBP
Waverly	EXEMPT
Jackson County	OPT OUT
Gainesboro	SRBP
Jefferson County	EXEMPT
Baneberry	EXEMPT
Dandridge	EXEMPT
Jefferson City	EXEMPT
New Market	EXEMPT
White Pine	EXEMPT
Johnson County	OPT OUT
Mountain City	EXEMPT
Knox County	EXEMPT
Farragut	EXEMPT
Knoxville	EXEMPT
Lake County	OPT OUT
Ridgely	OPT OUT
Tiptonville	INCOMPLETE
Lauderdale County	EXEMPT
Gates	OPT OUT
Halls	SRBP
Henning	SRBP
Ripley	EXEMPT
Lawrence County	OPT OUT
Ethridge	EXEMPT
Iron City	SRBP
Lawrenceburg	EXEMPT
Loretto	OPT OUT
St. Joseph	SRBP
Lewis County	OPT OUT
Hohenwald	EXEMPT
Lincoln County	SRBP
Fayetteville	EXEMPT
Petersburg	SRBP
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**STATUS** OPT OUT SRBP SRBP SRBP SRBP SRBP **OPT OUT** SRBP EXEMPT **OPT OUT** SRBP SRBP SRBP **EXEMPT EXEMPT** SRBP EXEMPT EXEMPT **EXEMPT** SRBP **OPT OUT** OPT OUT SRBP OPT OUT **OPT OUT** OPT OUT EXEMPT **OPT OUT** OPT OUT EXEMPT OPT OUT EXEMPT **OPT OUT OPT OUT** EXEMPT

JURISDICTION	STATUS	JURISDICTION
Loudon County	EXEMPT	McNairy County
Greenback	EXEMPT	Adamsville
Lenoir City	EXEMPT	Bethell Springs
Loudon	EXEMPT	Eastview
Philadelphia	EXEMPT	Finger
Macon County	EXEMPT	Guys
Lafayette	EXEMPT	Michie
Red Boiling Springs	SRBP	Ramer
Madison County	EXEMPT	Selmer
Jackson	EXEMPT	Stantonville
Medon	EXEMPT	Meigs County
Three Way	EXEMPT	Decatur
Marion County	EXEMPT	Monroe County
Jasper	EXEMPT	Madisonville
Kimball	EXEMPT	Sweetwater
New Hope	SRBP	Tellico Plains
Orme	SRBP	Vonore
Powells Crossroads	EXEMPT	Montgomery County
South Pittsburg	EXEMPT	Clarksville
Whitwell	EXEMPT	Moore County/Lynchburg
Marshall County	EXEMPT	Morgan County
Chapel Hill	EXEMPT	Oakdale
Cornersville	EXEMPT	Sunbright
Lewisburg	EXEMPT	Wartburg
Maury County	EXEMPT	Obion County
Columbia	EXEMPT	Hornbeak
Mount Pleasant	EXEMPT	Obion
Spring Hill	EXEMPT	Rives
McMinn County	OPT OUT	Samburg
Athens	EXEMPT	South Fulton
Calhoun	OPT OUT	Troy
Englewood	SRBP	Union City
Etowah	EXEMPT	Woodland Mills
Niota	SRBP	Overton County
		Livingston



JURISDICTION	STATUS	
Perry County	OPT OUT	
Linden	OPT OUT	
Lobelville	OPT OUT	
Pickett County	OPT OUT	
Byrdstown	OPT OUT	
Polk County	OPT OUT	
Benton	SRBP	
Copperhill	SRBP	
Ducktown	EXEMPT	
Putnam County	EXEMPT	
Algood	EXEMPT	
Baxter	EXEMPT	
Cookeville	EXEMPT	
Monterey	EXEMPT	
Rhea County	SRBP	
Dayton	EXEMPT	
Graysville	EXEMPT	
Spring City	EXEMPT	
Roane County	EXEMPT	
Harriman	EXEMPT	
Kingston	EXEMPT	
Rockwood	EXEMPT	
Robertson County	EXEMPT	
Adams	EXEMPT	
Cedar Hill	SRBP	
Coopertown	EXEMPT	
Cross Plains	EXEMPT	
Greenbrier	EXEMPT	
Millersville	EXEMPT	
Orlinda	EXEMPT	
Springfield	EXEMPT	
White House	EXEMPT	
Rutherford County	EXEMPT	
Eagleville	EXEMPT	
LaVergne	EXEMPT	
Murfreesboro	EXEMPT	
Smyrna	EXEMPT	
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JURISDICTION	STATUS
Scott County	OPT OUT
Huntsville	EXEMPT
Oneida	SRBP
Winfield	SRBP
Sequatchie County	OPT OUT
Dunlap	OPT OUT
Sevier County	EXEMPT
Gatlinburg	EXEMPT
Pigeon Forge	EXEMPT
Pittman Center	SRBP
Sevierville	EXEMPT
Shelby County/Memphis	EXEMPT
Arlington	EXEMPT
Bartlett	EXEMPT
Collierville	EXEMPT
Germantown	EXEMPT
Lakeland	EXEMPT
Millington	EXEMPT
Smith County	SRBP
Carthage	EXEMPT
Gordonsville	EXEMPT
South Carthage	EXEMPT
Stewart County	OPT OUT
Cumberland City	EXEMPT
Dover	EXEMPT
Sullivan County	EXEMPT
Bluff City	SRBP
Bristol	EXEMPT
Kingsport	EXEMPT
Sumner County	EXEMPT
Gallatin	EXEMPT
Hendersonville	EXEMPT
Mitchellville	SRBP
Portland	EXEMPT
Westmoreland	EXEMPT



JURISDICTION	STATUS	JURISDICTION	STATUS
Tipton County	EXEMPT	Washington County	SRBP
Atoka	EXEMPT	Jonesborough	EXEMPT
Brighton	SRBP	Wayne County	OPT OUT
Burlison	OPT OUT	Clifton	SRBP
Covington	EXEMPT	Collinwood	SRBP
Garland	EXEMPT	Waynesboro	EXEMPT
Gilt Edge	EXEMPT	Weakley County	OPT OUT
Mason	SRBP	Dresden	EXEMPT
Munford	EXEMPT	Gleason	OPT OUT
Trousdale County/ Hartsville	EXEMPT	Greenfield	SRBP
Unicoi County	OPT OUT	Martin	EXEMPT
Erwin	EXEMPT	Sharon	OPT OUT
Unicoi	EXEMPT	White County	SRBP
Union County	EXEMPT	Sparta	EXEMPT
Luttrell	SRBP	Williamson County	EXEMPT
Maynardville	SRBP	Brentwood	EXEMPT
Plainview	SRBP	Fairview	EXEMPT
Van Buren County	OPT OUT	Franklin	EXEMPT
Spencer	EXEMPT	Nolensville	EXEMPT
Warren County	EXEMPT	Thompson's Station	EXEMPT
Centertown	EXEMPT	Wilson County	OPT OUT
McMinnville	EXEMPT	Lebanon	EXEMPT
Morrison	EXEMPT	Mt. Juliet	EXEMPT
Viola	EXEMPT	Watertown	SRBP

#### KEY

SRBP: The jurisdiction will participate in the State Residential Building Program.EXEMPT: The jurisdiction has received an exemption.OPT OUT: The jurisdiction has passed a resolution opting out of the program.



#### **RESOURCES**

Link to Public Chapter 529: http://www.capitol.tn.gov/Bills/106/Chapter/PC0529.pdf

Link to Department of Commerce and Insurance Residential Building Codes Enforcement: http://www.state.tn.us/commerce/sfm/homebuilding/index.shtml

Link to Department of Commerce and Insurance Codes Enforcement Section: http://tn.gov/commerce/sfm/fpcesect.shtml

Link to the Tennessee Fire Mortality Study: http://www.tnfirechiefs.com/sites/default/files/an\_analysis\_of\_civilian\_residential\_fire\_deaths\_in\_tn\_2002-2010\_final\_draft\_7-12-11.pdf

Link to Tennessee Fire Mortality Study Map: http://ctasgis02.psur.utk.edu/TNFireMortality/

## MUNICIPAL TECHNICAL ADVISORY SERVICE

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