

CONFERENCE AGENDA

MARCH 13 & 14, 2014

MOVING BEYOND
RECESSION:
WHAT'S NEXT?

LAST REVISED 1-30-14



RMLUI
ROCKY MOUNTAIN
LAND USE INSTITUTE



UNIVERSITY OF
DENVER
STURM COLLEGE OF LAW

*Governor's Task
Force on Wildfire
Insurance and
Forest Health:
Lessons Learned*



Guiding Principles

- Identify and support state and local activities and partnerships
- Reduce the loss from wildland fires
- Protect communities, first responders and investment from wildfire
- Increase awareness of the fire risks in the WUI
- Identify insurance options
- Identify legislation and regulatory options
- Explore public-private partnership opportunities



Report Recommendations

1. Identify and quantify risk to specific properties
2. Disclose risk scores to homeowners
3. Assess a fee on properties in the WUI
4. Provide for appeals/updates of risk scores
5. Wildfire Mitigation Audits for high risk homes
6. Develop and disseminate uniform BMPs
7. Implement state-wide model ordinance
8. Prohibit inconsistent building or land use requirements
9. Create pilot program for prescribed burns
10. Continue and enhance state grant funding
11. Increase awareness of financial assistance and tech. support
12. Disseminate information about HB 13-1225



Implications for Homeowners

1. Obligations

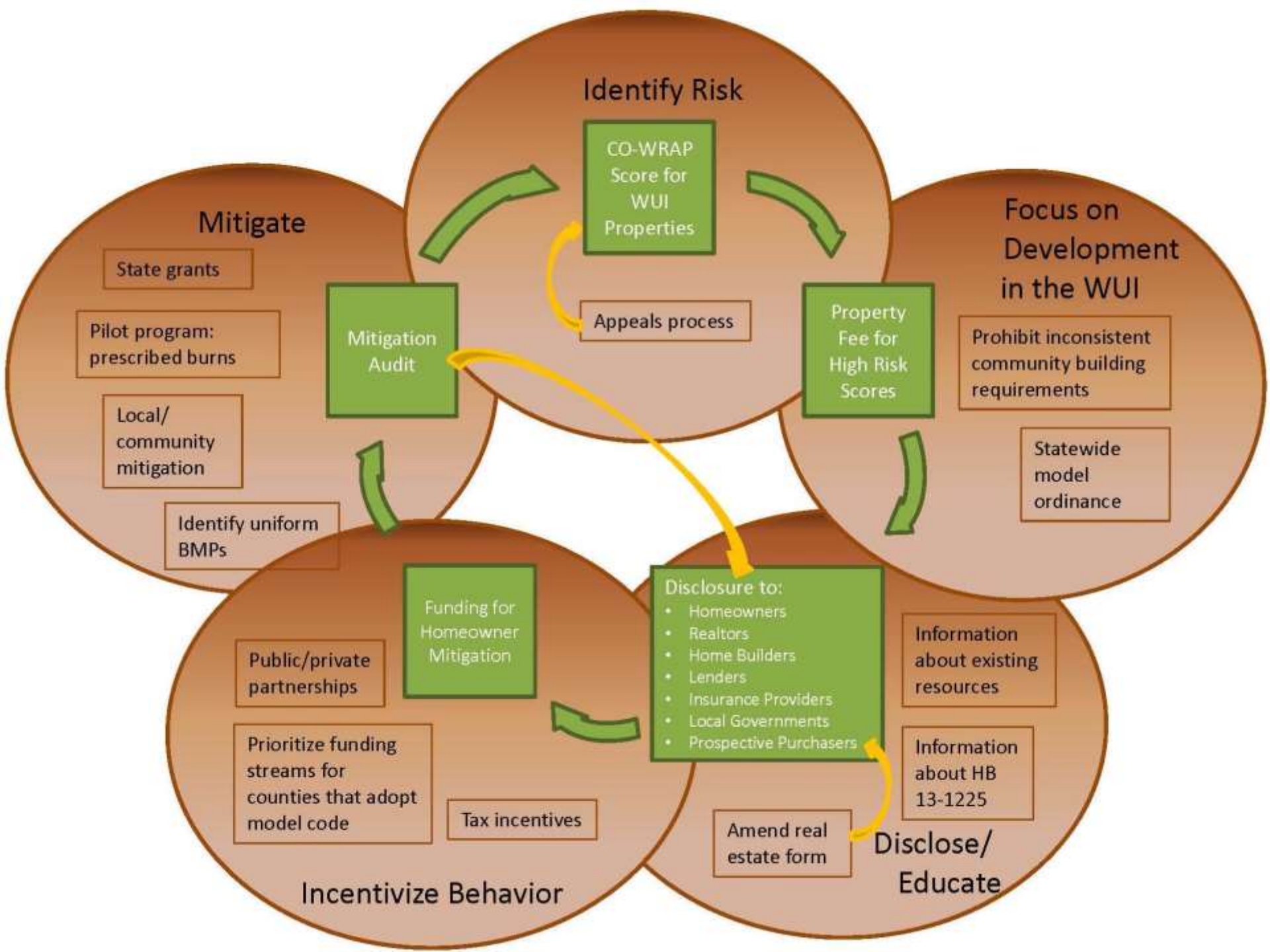
- Obtain risk score and Wildfire Mitigation Audit (if high risk)
- Comply with building and land use codes
- Pay property fee

2. Incentives for Mitigation

- State funding for mitigation
- Tax incentives
- Desire to lower insurance premiums and avoid Wildfire Mitigation Audit

3. Available Information

- Uniform best management practices
- Existing resources and funding options
- Homeowners Insurance Reform Act (HB 13-1225)





Barriers to Progress

- Lack of funding and resources
- Personal responsibility
- Lack of clarity in messaging
- Political perils
- Enforcement difficulties
- Difficulty in regulating existing homes
- Legal constraints
- Unintended consequences



Local Government Concerns

- Unfunded mandates
- State-local partnerships to fund mitigation programs
- Existing programs to address mitigation (*e.g.*, Colorado Springs)
- Enforcement Issues



Insurance Considerations

- Replicating the National Flood Insurance model is unwise
- Need to maintain a competitive market
- Antitrust restrictions
- Not all homes are insured
- Changing homeowners' behavior is essential



Questions?

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