DRAFT Cross Cutting Issues

1. **Mapping and Risk Communication**
   - How do we make risk data available to all the people and communities that need it?
     - Updated mapping of wildfire risks and flood risks
       - Maps should include climate projections and anticipated housing developments from local government general plans
     - Land use decisions – what incentives exist that can be changed to reduce the incentive to build in high risk areas?
     - Develop maps of current natural infrastructure in the state that are providing risk reduction benefits and prioritize these areas for conservation.
     - Where should building codes apply and are they sufficient?
       - As maps become more comprehensive, building codes will apply in more areas.
     - Heat and flood risk communication strategy, along with clear, consistent communication on wildfire risk reduction

2. **Affordability (insurance and mitigation)**
   - How do we make insurance or mitigation more affordable pre-disaster to improve resilience post-disaster?
     - The state could follow North Carolina’s example and implement an affordability program for flood insurance to help lower income families afford coverage.

3. **Community scale actions and insurance solutions**
   - The Department should support piloting of new insurance solutions, such as community-based insurance and parametric policies for flood recovery
     - Combining Risk Transfer with Risk Reduction

4. **Closing the Protection Gap**
   - Consumer education and risk communication
   - Renters insurance
   - Flood insurance uptake and inclusion in basic homeowners policies

5. **Disclosure**
   - Requirement for sellers to disclose prior flooding and wildfire
6. Innovation (parametric, communities) and Tools

- Parametric policies to decrease protection gap
  - Storms, agriculture, heat
- Evaluation of Modelling for insurance pricing

7. Leveraging public dollars

- Environmental impact bonds
- Resiliency Bonds
- Rebuilding with resiliency
- Green bond standards