

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

- Maintain a public digital database of previously flooded properties that is easily searchable online and consider if this should be a required property disclosure

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