Taskforce Mtg Notes

- Education
  - Homeowners
    - Existing
      - Retrofits
      - Diff between current policy and new code requirments
      - Policy understanding
      - Lack of coverage is primary issue
        - partial loss
        - property maintenance
          - cost
    - prospective
      - Construction Requirements
  - Communities
    - Code changes
  - No Guarantees
    - reduce risk
    - Cannot eliminate the risk
  - What do you need to know?
  - Insurance
    - how to get msg through
      - Incent to reduce risk and cost
      - Consequences for not reducing risk
      - Partial loss, heat and smoke damage, etc.
      - Under Insurance
        - By choice?
        - Lack of policy understanding
- Insurance
  - Products/Incentives
    - Education
      - Consumer Ed/knowledge
    - Community insurance?
    - Federal/Community/private
  - Responsibilities
    - Individual
      - Understanding your policy
      - Choosing to under insure
    - Community
    - Government
      - Cherry Picking
      - Ancillary issues - Homes not burned but internal damage
      - Recovery - Time limit issues
    - Ins Company
  - Risk Evaluation
    - Home Values
      - Appraised
      - Replacement
      - change in value after a fire
    - Standards Development
      - Address actions taken by Community
      - Change in codes vs. current policy valuation
      - Defensible space definitions
  - Subsidies
    - wild fire losses are minimal (relatively)
    - Other rates subsidize
  - Mechanism that can have an affect
- Mortgage Banking
  - Should ins be tied to loans?
  - Presale Ins cost disclosure
  - Lending Requirements
- Partnerships
  - Public/Private
    - What industries need to be at the table
  - Communities/Municipalities/State/Federal
    - Subdivision ordinance enforcement
    - How to encourage local govt to support individual property owners
    - lack of resources
    - leverage existing resources
  - Tie incentives into increased community resources
- Forest Health
  - Clean up
    - Money
      - Limited Federal $
      - Grants
        - homeowner assistance
        - Community Assistance
          - Infrastucture protection
    - Too much fuel in forests
    - Federal and State responsibilities
      - Now
      - Future
  - Reality - Too big to decide by June
- WUI
  - What is it?
    - Can it be defined?
    - GPS mapping Tools available
    - Beyond the Tree line
  - New development in the WUI
    - Requirements of developers
    - Counties without codes
    - Development fees to support community protection
- Legal/Regulatory
  - What are the obsticles?
  - What is the current structure of regulation
  - Existing Reg Templates
    - Flood Insurance
  - Balance
    - Regulations
    - Incentives
  - Community Support
    - Do not assume communities have resources
    - Develop a pot of $
      - All pay in
        - Part of Ins premium?
      - protect infrastructure
      - Ancillary issue
      - Example - Auto Theft Pool