

Dear Finance Committee Members,

Today you will be reviewing HB25-1302.

Copied below is a snapshot of current Colorado's Wildfire Risk Map - Fire Intensity Scale (FIS), published on Colorado State Forest Service website: <https://co-pub.coloradoforestatlas.org/#/>

Fire Intensity Scale is explained in <https://help.coloradoforestatlas.org/public/fire-intensity-scale>

Does reinsurance or FAIR plan help to change the colors on this map or prevent developers and town's or county's planning commissions from adding more structures to the red "hot zones"? That's what is happening in my county, the Grand County: Hundreds of new wood-built homes will be added to red and orange areas, turning it redder as there are not enough recourses to clear the growing and drying forests around.

Is HB25-1302 a solution to anything right now?

Thank you for consideration,

Daniela Gosselova  
Resident of Granby, Grand County



Senator Kipp and Members of the Senate Finance Committee

May 1, 2025

Dear Madam Chair and members of the committee,

I am Rebecca Samulski, Director of Fire Adapted Colorado, a statewide NGO supporting a statewide network of 280 wildfire resilience leaders. I'm writing to share my perspective on the retrofit fund proposed in HB25-1302.

Early in my wildfire mitigation career, after the devastating 2012 fire season, many began asking about the role of insurance in helping residents prepare their homes. The Wildfire Matters Review Committee recommended something like the Strengthen Colorado Homes Enterprise fund, proposed in this bill back in 2013. Over the last decade, my colleagues and I have clarified that the insurance industry is not responsible for addressing wildfire risk, and that while they don't offer meaningful discounts for mitigation, policyholders are more likely to retain coverage after completing mitigation work. I've explained that the insurance industry is facing ongoing losses in our state, driven by hail damage.

We are at a critical point where failure to invest in home hardening could collapse our housing market. Home hardening is the most effective way to reduce disaster losses, keeping homes insurable and protecting them from disasters. A FEMA study found that for every \$1 spent on hardening, \$11 is saved in damages. Our legislature recognized this, creating the Board to establish a statewide wildfire resilience code for new homes in 2023. Now, significant funding for retrofitting Colorado's existing million homes in the Wildland Urban Interface, many of which are also in hail alley, is crucial for our state's resilience. This fund must support resilient roof systems, as roofs are highly vulnerable to both hail and wildfire, and more cost-effective retrofits like enclosing decks and eaves, and installing ember-resistant vents.



Fire Adapted Colorado is ready to assist wildfire resilience leaders who are already working with residents to help them understand insurance fees and how they can access funds for important home hardening projects.

A friend of mine says, “Homes built not to burn, don’t burn.” I’ll add that homes retrofitted not to burn, also don’t burn.

Thank you for your time.

Rebecca Samulski  
Executive Director, Fire Adapted Colorado  
PO Box 2312, Dolores, CO 81323  
970-739-7899  
Pronouns: She/Her  
[www.fireadaptedco.org](http://www.fireadaptedco.org)