

Written Testimony in Support of SB26-155: Concerning the Strengthen Colorado Homes Enterprise

To: Members of the Senate Finance Committee

From: Kasey Fox, Chairperson, Colorado Voluntary Organizations Active in Disaster (COVOAD)

Date: April 14, 2026

Re: Support for SB26-155

Distinguished Committee Members,

My name is Kasey Fox, and I serve as the Chairperson of the Colorado Voluntary Organizations Active in Disaster (COVOAD). Our network represents a robust coalition of over 40 voluntary, faith-based, non-profit, and community organizations dedicated to working together to serve Coloradans in their most vulnerable moments. On behalf of this expansive support system, I am writing to express our unwavering support for SB26-155.

My perspective is shaped by years of leading this network in close partnership with local communities, emergency management personnel, and the dedicated volunteers who form the backbone of Colorado's disaster response. From learning from the long-term recovery efforts proceeding disasters such as the 2013 Boulder floods to the unprecedented urban devastation of the Marshall Fire, our network has been a constant presence.

We have stood alongside families in Yuma and Weld Counties as they navigated the heartbreak of repeated flood and hail damage, and we have responded to the countless wildfires that have scarred our landscape from the Front Range to the Western Slope in recent years. These experiences have taught us one definitive lesson: waiting for the disaster to strike before addressing structural vulnerability is a strategy of diminishing returns.

SB26-155 will transition our state from a reactive posture to a proactive one by establishing the Strengthen Colorado Homes Enterprise.

- This bill provides the necessary grants to help homeowners "harden" their homes against the very elements that have historically devastated our communities. Whether it is installing hail-resistant roofs or performing wildfire mitigation, these actions prevent the initial loss that leads to long-term displacement.

- We have seen how rising risks have made homeowners insurance both scarce and prohibitively expensive. By incentivizing mitigation, this bill helps stabilize the market and ensures that insurers pass savings directly to policyholders.
- The program's focus on income-qualified applicants and those in extreme weather-prone areas ensures that resilience is not a privilege, but a standard accessible to all Coloradans.

In my years of honorably being able to lead disaster management, I have seen the resilient spirit of Coloradans firsthand. However, spirit alone cannot withstand a catastrophic hailstorm or a fast-moving wildfire. We must provide our communities with the physical tools to protect their homes.

SB26-155 is a vital investment in our state's future. I strongly encourage you to support this bill and move it forward for the safety and stability of all Colorado communities prior to the next disaster that will impact Coloradans.

Respectfully,

Kasey Fox

Chairperson,

Colorado Voluntary Organizations Active in Disaster (COVOAD)



April 14, 2025

Dear Members of the Senate Finance Committee:

I'm pleased to submit this written testimony on behalf of Enterprise Community Partners in support of **SB 155 – Increase Access Homeowner's Insurance Enterprise**.

Enterprise is one of the nation's leading affordable housing entities, increasing the supply of affordable housing and advancing housing stability through capital investments, programs, and policy work at all levels of government.

Even as Enterprise's advocacy most often focuses on producing and preserving affordable rental homes, we know that like our partners providing affordable multifamily housing, Colorado homeowners need more affordable insurance coverage—especially those living on low-to-moderate incomes. **We therefore support SB 155** as a much-needed step toward making property coverage more accessible for all Coloradans.

The bill's Strengthen Colorado Homes Enterprise will provide grants to homeowners installing roofs resilient to extreme weather events, including hail. A similar program in Alabama has proven very effective; property owners taking steps to protect their homes and prevent insurance claims need to know they'll receive a financial benefit for doing so.

Even though this program is specific to single-family homes, Enterprise looks forward to it getting off the ground and working well. We believe this should also help pave the way for a similar program serving multifamily affordable rental properties.

Enterprise further hopes that in rulemaking, the Division of Insurance will prioritize eligible low-to-moderate income homeowners for program grants.

SB 155 also provides for an analysis of insurance risks in areas at heightened risk of wildfires, including market competition and impact of a high-risk program on potential losses and availability of property insurance in those areas. While we again acknowledge this only applies to homeowners' insurance for now, we hope the study might be extended to include affordable multifamily properties.

Enterprise appreciates the leadership of Senator Mullica and the State Division of Insurance on this important bill, and **we urge your yes vote**.

Sincerely,
Kinsey Hasstedt
Director, State & Local Policy



April 14, 2025

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Kinsey Hasstedt
Director, State & Local Policy

Senate Finance

04/14/2026

SB26-155 Increase Access Homeowner's Insurance Enterprise

Typed Text of Testimony Submitted

Name, Position, Representing	Typed Text of Testimony
Jennifer Ross For themselves	<p>My name is Jennifer Ross and my husband and I bought a home in Evergreen in the fall of 2023. We were able to secure homeowners insurance from State Farm with no problem. The cost seemed a bit high, at the time it was \$2952 with a 1% deductible for a 1500 square foot house built in the mid 70s. Two years on and our insurance has gone up over 85%. It was so high, we had to up our deductible to 5% (\$32,060) and even with that change our yearly premium STILL went up. We are responsible homeowners that have replaced all windows, siding, soffits, fascia and gutters/guards to more fire resistant materials, as well as doing thousands of dollars and hundreds of hours of fire mitigation to our little .67 acre parcel. We were told that a metal roof would lower our deductible, but for a very simple roof on a very small house, it was still over \$20,000 to replace. Our current roof is only 6 years old and in great condition. Having a grant toward a new fire resistant roof would be a huge incentive, and really the only way we could afford to make the change given the other improvements we have made. We have learned that we are "lucky to even have insurance" here in the foothills, and also that "if you use it, they will drop you". How is that sustainable to our mountain communities? If people 1. can't get insurance, 2. can't afford the insurance they CAN get, and/or 3. have trouble selling because buyers can't secure insurance, where does that leave thousands and thousands of people? My husband and I make about \$150,000 per year and I don't know how much longer we will be able to live here if our rates keep going up. We were told that rates will most definitely keep going up, that there is no ceiling at all. And that is if we can even keep our insurance at renewal. Anything that helps Coloradans keep their insurance and help offset the cost of expensive repairs/replacements, like a roof, is welcome.</p>

Written Testimony in Support of SB26-155 Strengthen Colorado Homes Enterprise

To: Members of the Senate Finance Committee

From: Ian, Vice Chair, Colorado Voluntary Organizations Active in Disaster (COVOAD)

Date: April 14, 2026

Re: Support for SB26-155

Dear Chair and Members of the Senate Finance Committee,

My name is Ian, and I serve as Vice Chair of the Colorado VOAD Board. I also serve as Vice Chair of the Board of National VOAD, the umbrella organization that coordinates voluntary disaster response across all 50 states. On behalf of Colorado VOAD and its network of over 40 voluntary, faith-based, nonprofit, and community organizations, I am writing in support of SB26-155.

Colorado VOAD supports this bill. I want to focus on one dimension that deserves particular attention: what happens when a disaster does not qualify for a federal declaration.

When FEMA individual assistance does not activate, the support system most people assume will be there simply is not. No housing assistance. No case management funding. Families are largely on their own, and voluntary organizations like our COVOAD members fill that gap with donated resources and volunteer labor. We do it willingly, but it is not a substitute for a home that was built to withstand the storm in the first place.

What our network has learned from years of recovery work is this: disasters do not create hardship from scratch. They land on top of it. A family already stretched thin on a fixed income, already carrying deferred maintenance on a 30-year-old roof, already in a county where insurance options have narrowed — that family does not experience a hailstorm the same way a more resourced household does. The storm is the same. The recovery is not. What takes one household weeks can take another years, and some never fully recover.

That is the population this bill's eligibility criteria are designed to reach — lower-income applicants, households in high-risk locations, homes with aging roofs. Giving those households access to a resilient roof before the disaster hits is not just sound mitigation policy. It is an investment that allows families to protect themselves on the front end, rather than depending entirely on a recovery system on the back end that was never designed to carry that much weight.

As the board develops the specific eligibility rules, we would encourage them to ensure those criteria remain accessible to the most vulnerable households — that income thresholds are set broadly enough, and the application process simple enough, that the families who need this program most are not screened out by administrative barriers before they even get started.

From the national level, the threshold for federal disaster declarations has effectively risen. Disasters that would have triggered a declaration ten years ago frequently do not today. Colorado is absorbing more of that recovery burden at the state and local level, and voluntary organizations carry a significant share of it. Our capacity is finite. Research consistently shows that every dollar invested in mitigation saves several times more in future recovery costs — FEMA’s own benefit-cost analysis puts that return at roughly six to one. Every household that comes through a storm intact because their roof held is a household our members do not have to spend months helping piece back together. Those resources can go to the families who had no warning, no options, and nowhere else to turn.

This bill invests in the right place at the right time. Colorado VOAD urges your support for SB26-155.

Respectfully,

Ian

Vice Chair, Board of Directors

Colorado Voluntary Organizations Active in Disaster (COVOAD)

Vice Chair, Board of Directors

National Voluntary Organizations Active in Disaster (National VOAD)