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April 9, 2026

The Honorable Senator Cathy Kipp, Sen. Finance Committee, Chair (via email ,cathy.kipp.senate@coleg.gov)
The Honorable Senator Kyle Mullica. (via email, kyle.mullica.senate@coleg.gov)
The Honorable Representative Julie McCluskie (via email, Julie.Mccluskie.house@coleg.gov)
The Honorable Representative Kyle Brown (via email, kyle.brown.house@coleg.gov)

RE: SB 26-155 (Mullica/McCluskie/Brown) – Strengthen Colorado Homes Enterprise – Strong Support

Dear Chair Kipp, Senator Mullica and Representatives McCluskie and Brown,

I write on behalf of the non-profit organization United Policyholders (“UP”) to convey our strong support for SB 26-155. This measure will create the Strengthen Colorado Homes Enterprise within the Division of Insurance to fund grants for homeowners to retrofit their properties with resilient roof systems. The enterprise will be funded through fees assessed on insurers based on the volume of homeowner’s insurance policies they write in Colorado, directly linking insurer investment to the resilience of the communities they serve.

UP greatly appreciates your and Commissioner Conway’s initiative in bringing this measure forward. Helping Colorado residents fortify their homes against hail and wind events is critical to preventing expensive damage and preserving affordable insurance options. Roofing experts including the Insurance Institute for Home and Business Safety have identified the materials and techniques that increase resilience, now we need to help homeowners take action on that information so they can fortify their homes and qualify for favorable insurance options. Mitigation grants are essential to making that happen.

Through our Roadmap to Preparedness outreach and education work and our collaborative advocacy efforts with other stakeholders who share our goals of helping homeowners invest time and money into home improvements that will improve their resilience and insurability, we know that grant programs and insurance rewards are critical to advancing that objective.

UP has been supporting Colorado households and communities for over two decades and coordinating with state insurance regulators, local and state government officials and agencies, mitigation professionals, other NGOs, insurers and agents to problem-solve for consumers. Investments in home hardening and resilient building materials pay dividends in reduced losses and have been proven to restore healthy property insurance markets. SB 26-155 represents a forward-looking approach that aligns insurer incentives with community resilience, and we strongly support this measure.

Sincerely,

A handwritten signature in cursive script that reads "Amy Bach".

Amy Bach, Executive Director