

**NATIONAL CONFERENCE OF INSURANCE LEGISLATORS (NCOIL)**  
**Resolution Regarding State Land-Use Policies**

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*Adopted by the NCOIL Subcommittee on Natural Disaster Insurance Legislation on July 19, 2007; Property-Casualty Insurance Committee on July 20, 2007; and Executive Committee on July 21, 2007.*

***Sponsored by Rep. George Keiser (ND) and Sen. Steven Geller (FL)***

WHEREAS every state is susceptible to a variety of unique natural and man-made hazards having the potential to produce catastrophic disasters; and

WHEREAS recent experience and science suggests that the frequency and severity of natural and man-made disasters may be increasing; and

WHEREAS shifting social, cultural, and economic factors have resulted in growing concentrations of individuals and property being exposed to potentially catastrophic hazards; and

WHEREAS planning for catastrophic disasters is essential to adequately protect public safety, avert economic losses, and accelerate recovery following a disaster; and

WHEREAS the quality of life in communities may be advanced when hazard mitigation is considered in developing land-use policies and when hazard mitigation concerns are balanced with other social goals, such as economic development, environmental interests, infrastructure needs, sustainability, and aesthetics; and,

WHEREAS a variety of land-use policies can affect the likelihood and severity of losses resulting from catastrophic disasters; and

WHEREAS the cost of insurance will be affected by the risk of loss from catastrophic disasters; and

WHEREAS the public interest will be served when the appropriate roles of federal, state, and local governments are coordinated in the development and implementation of land-use policies.

NOW, THEREFORE, BE IT RESOLVED that NCOIL encourages every state to complete a study that evaluates the extent to which appropriate hazard mitigations, including land-use strategies, have been considered and adopted to enhance the state's ability to protect its citizens and economic viability.

BE IT RESOLVED that NCOIL supports requiring, by statute, that state and local planning bodies consider hazard mitigation when establishing and updating land-use policies.

BE IT RESOLVED that NCOIL believes an appropriate state or municipal land-use strategy may, among other things:

- include participation from stakeholders, both public and private, during development
- have measurable objectives

- identify timelines for implementation
- address issues regarding collaboration between various layers of government
- address the rights and responsibilities of property owners
- identify alternatives for development in high-hazard and other areas
- include provisions for consumer education
- be reviewed and updated periodically

BE IT RESOLVED that NCOIL supports the enactment of the NCOIL State Uniform Building Code Model Act as part of a state's land-use and hazard mitigation strategy.

BE IT RESOLVED that NCOIL encourages every state to coordinate land-use planning strategies with FEMA to determine the appropriate allocation of disaster mitigation grants.

BE IT ALSO RESOLVED that NCOIL will distribute this resolution to legislative leaders across the country following the 2007 NCOIL Summer Meeting.