Model Ordinance Policy Brief

KANSAS CITY REGIONAL ASSOCIATION OF REALTORS®

INSURANCE MITIGATION

Strengthening Home Resilience and Improving Insurance Affordability



The Challenge:

Homeowners throughout the Kansas City region are facing rising insurance premiums, increasing coverage challenges, and higher costs associated with severe weather, aging housing stock, and escalating repair expenses.

What the Ordinance Does

- **Supports home hardening** improvements through grants, low-interest loans, cost-sharing programs, and other financial assistance.
- **Expands mitigation** and risk assessments to identify vulnerabilities that may affect insurability.
- **Encourages resilient construction** and rehabilitation practices that reduce future property damage.

Why REALTORS® Support It

- **Helps homeowners** reduce property-related risks and protect their investment.
- **Encourages improvements** that can improve access to affordable insurance coverage.
- **Strengthens** the long-term resilience of the local housing stock.
- **Relies on education**, incentives, and assistance rather than new regulatory mandates.
- **Supports housing stability** and neighborhood reinvestment.

Key Policy Considerations

- **Communities benefit** when homeowners have access to affordable and reliable insurance coverage.
- **Preventative improvements** can reduce property damage and long-term repair costs.
- **Risk mitigation efforts** can improve housing resilience while preserving housing affordability.
- **Voluntary assistance programs** allow homeowners to make improvements without imposing additional regulatory burdens.

The Bottom Line:

This model ordinance provides local governments with practical tools to help homeowners reduce risk, improve property resilience, and maintain access to affordable insurance coverage. By focusing on mitigation, education, and voluntary assistance programs, communities can strengthen housing stability without imposing unnecessary mandates.