

Wildfire Mitigation and Resiliency Standards Work Group – Survey #3

July 7 Meeting – Survey Feedback Summary

Background & Methodology

- Respondents: 12 stakeholders including insurance agencies, emergency management, trade associations, and state/local governments
- Survey Period: July 7-13, 2025
- Topics Covered:
 - Share comments and questions from July 8th presentations by Guy Gifford, Megan Fitzgerald, Keegan Fengler, and Reese Lolley.
 - The last survey question invites you to share anything that we did not ask about that you think we should be discussing or considering

High-level Feedback from July 7 Meeting

Keegan Fengler and Reese Lolley Presentation

Keegan Fengler, Program Manager, Washington Fire Adapted Communities and Reese Lolley, Strategy and Partnerships Director, Washington Resource Conservation and Development Council

- **Effective Community Engagement:** Keegan Fengler and Reese Lolley were commended for their hands-on, community-centered approach to wildfire mitigation that fosters local buy-in rather than relying on top-down mandates. Their presentations provided valuable insight into existing programs and the people driving them, strengthening the group's understanding of statewide efforts.
- **Valuable Tools and Messaging:** Respondents appreciated learning about the statewide programs and resources, including the insurance and cleanup toolkit, and how it is helping homeowners and landowners better understand wildfire risks and preparedness. Clear, locally tailored messaging was noted as crucial for increasing participation and sustaining mitigation efforts.
- **Questions Raised:** Two respondents shared their questions, further summarized below. Overall, respondents were curious how the program could broaden its reach, improve messaging, and leverage existing networks like Community Wildfire Ambassadors. They also address program growth and integration, exploring what's needed to scale efforts and embed proven mitigation standards.

Megan Fitzgerald-McGowan Presentation

Megan Fitzgerald McGowan - Program Manager, Firewise USA, National Fire Protection Association

- **Community-Driven Wildfire Mitigation:** Respondents shared that the Firewise program emphasizes achievable, community-level wildfire mitigation, encouraging homeowners to invest just one hour per year in protective efforts. This approach is designed to be accessible and not overwhelming.
- **Strong Brand Recognition and Trust:** Respondents shared that NFPA and Firewise USA are well-established and trusted names, especially in wildfire-prone regions like the Pacific Northwest. Megan's presentation highlighted ongoing efforts and opportunities to build on years of successful community engagement.
- **Mitigation Framed Around Availability, Not Just Affordability:** Though the topic of incentives was brought up by some, a critical message was to focus on insurance product availability rather than pushing discounts for mitigation. A respondent noted that overly aggressive discount requirements risk reducing insurance availability, as seen in California, where forced discounts led to carrier pullbacks.
- **Questions raised:** Five respondents shared their questions, further summarized below. Overall, respondents were centered on identifying effective government support, aligning mitigation codes across states, and establishing measurable, repeatable wildfire risk reduction actions. There was also interest in understanding wildfire behavior related to vegetation survival, expanding Firewise programs statewide, and securing long-term insurer commitment for mitigated homes.

Guy Gifford Presentation

Guy Gifford, Assistant Division Manager, Community Resilience Program, Department of Natural Resources.

- **Support for Wildfire Mitigation Through Grants:** Respondents appreciate the Community Resilience Program's approach to providing small grants to support wildfire mitigation, emphasizing that making these grants accessible and approachable for individual homeowners is critical to their success.
- **Integration and Expansion of Existing Programs:** Guy Gifford's presentation was seen as informative and helpful, highlighting opportunities to integrate current wildfire mitigation programs with new grant offerings, potentially expanding their reach and effectiveness.
- **Balancing Public Support with Individual Responsibility:** There is strong support for focusing mitigation efforts at the property owner level, but concern about using taxpayer money to reduce risks for those living in high-risk Wildland-Urban Interface (WUI) areas. One respondent feels that residents should take greater responsibility for managing their wildfire risks rather than relying on public funds. The feedback urges caution in promoting grants to avoid the perception that taxpayers are subsidizing personal risk choices.

- Questions raised: One respondent had a question, further summarized below. Overall, they asked about effectiveness and accountability of the grant program, how follow-ups are conducted, and how to maintain standards to ensure ongoing mitigation.

Common Themes and Challenges Identified

Strong Foundation of Programs and Partnerships

- Washington's wildfire mitigation landscape is supported by a range of complementary programs rooted in collaboration, not competition. Local, community-driven efforts are favored over top-down mandates, creating stronger buy-in and lasting results.

Community Engagement and Empowerment

- Active participation from homeowners and communities is essential. Programs like Firewise USA promote simple, repeatable mitigation steps and help build understanding of wildfire risks and their relationship to insurance availability and safety.

Alignment of Standards and Integration of Science

- There is a clear need for consistent, science-based mitigation standards across agencies and states. Alignment on defensible space zones, building codes, and mitigation practices would support credibility, improve insurer recognition, and reduce public confusion.

Insurance Market Considerations

- The priority is on maintaining insurance availability in wildfire-prone areas rather than reducing premiums. While insurers support mitigation, premium discounts may be minimal due to broader underwriting factors. Legislative goals emphasize increased insurability through effective, visible risk reduction.

Grant Program Impact and Efficiency

- Small grants are helpful but often lack follow-up and measurable standards. Stakeholders urge better program consolidation, prioritization of high-risk areas, and clearer accountability to ensure funding is both equitable and effective.

Communication and Public Understanding

- The large number of programs and agencies can overwhelm or confuse property owners. More streamlined communication, improved messaging, and better use of local ambassadors are needed to ensure property owners understand actions, benefits, and insurance implications.

Regulatory and Legislative Needs

- Statewide legislation was suggested to empower property owners to take mitigation actions, even when local ordinances or HOA rules create barriers. Enforcing fire-resistant construction standards and ensuring safe neighborhood access are seen as critical regulatory gaps.

Fire Behavior and Scientific Understanding

- Observations of homes destroyed while surrounding vegetation remains intact raise questions about ember behavior and fire dynamics. Improving public and professional understanding of these phenomena is key to advancing effective mitigation strategies.

Cross-Cutting Challenges Identified

- Building and maintaining community-wide participation.
- Establishing unified, science-based mitigation standards accepted by insurers.
- Addressing overlapping programs and limited funding.
- Balancing personal responsibility with public investment.
- Navigating insurance market realities and setting realistic expectations.
- Addressing regulatory inconsistencies and barriers at the local level.
- Simplifying outreach and education for broader impact.
- Recognizing and integrating fire districts' key role in early wildfire response.

Summary of Questions and Requests for Further Exploration

Program Growth, Alignment, and Impact

- Respondents seek clear guidance on how to expand and align existing wildfire mitigation programs across counties and communities. Emphasis is placed on messaging, leveraging ambassador programs, and learning from past shortcomings. Consolidating overlapping initiatives could improve efficiency and ensure sustained impact.

Integration of Science-Based Standards

- There is strong interest in incorporating recognized mitigation standards like Wildfire Prepared Home and Firewise USA into state efforts. Participants request clarity on code/zone standardization and best practices to ensure consistency and measurable outcomes.

Firewise USA Expansion and Best Practices

- Questions focused on supporting Firewise designation through policy and partnerships, and the role of aligned codes and standards. Concerns were raised about public confusion from conflicting messaging, particularly regarding vegetation survivability and ember behavior.

Insurance, Risk Reduction, and Incentives

- A recurring theme is the challenge of aligning homeowner mitigation actions with insurer recognition and pricing. While premium reductions may be limited, increasing insurance availability is a shared goal. Stakeholders emphasize that incentives (not penalties) and shared data are key to driving participation.

Grant Program Effectiveness and Follow-up

- Participants stressed the importance of tracking grant outcomes and ensuring long-term support for recurring mitigation activities. Suggestions include setting clear standards, performing follow-ups, and prioritizing funding in high-risk areas.

Work Group Clarity of Purpose

- Questions remain about the workgroup's ultimate goal (e.g., is it education, insurance affordability, or risk mitigation). Some noted the lack of focus on fire districts' roles and asked for a clearer path to practical implementation.

Policy and Legal Frameworks

- Support was expressed for state legislation granting property owners the explicit right to implement wildfire mitigation, overriding local or HOA barriers. A coordinated legal approach is seen as vital to enabling defensible space and preserving community insurability.

Additional Considerations

- Presenters' efforts are valued for their dedication and collaboration, but the multitude of programs may confuse homeowners without a centralized certification or recognition process.
- Coordination with electric utilities and inclusion of wildfire mitigation in their resilience planning is emerging as an important area.
- A more prescriptive, risk-prioritized approach may improve voluntary program engagement and resource allocation.