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Wildfire Mitigation and Resiliency Standards Work Group – Survey #5

July 22 Meeting – Survey Feedback Summary

Background & Methodology

- 7 survey responses including insurance agencies, emergency management, trade associations, and state/local governments
- Survey Period: July 22-25, 2025
- Topics Covered:
    - Share comments and questions from July 22nd presentations by:
        - Steve Brooks, Executive Director, Washington Association of Fire Chiefs
        - Joanne Pearson, State Geographic Information Officer, Washington Technology Solutions
        - Matthew Dehr, Lead Wildfire Meteorologist, Department of Natural Resources
        - Shelby Flanagan and Michelle Fredrickson, Spatial Epidemiologists, Department of Health
        - Frank Frievalt, Director, Wildland-Urban Interface FIRE Institute, California Polytechnic State University- San Luis Obispo
    - The last survey question invites you to share anything that we did not ask about that you think we should be discussing or considering

Frank Frievalt, Director, Wildland-Urban Interface FIRE Institute, California Polytechnic State University- San Luis Obispo

High-level Feedback from July 22 Meeting

Steve Brooks Presentation

Executive Director, Washington Association of Fire Chiefs

- Challenges for Rural and Volunteer Departments: Major concerns include recruitment, retention, and funding limitations tied to property taxes. Questions emerged about transitioning from volunteer to paid staffing in high-risk communities.
- Need for Policy and Funding Reform: Attendees expressed support for a standardized, state-mandated wildfire scoring system that accounts for fire district capabilities, with transparency

and an appeals process. Concerns were raised about the influence of profit-driven risk analysis companies and limited access to credentialing for smaller districts.

- Wildfire Risk and Public Awareness: Emphasis on making wildfire risk scores public and educating communities on mitigation strategies. Interest in how risk can be communicated to drive preventative action.
- Questions raised: Three questions focused on whether transitioning volunteer fire communities to paid staffing is being considered, the effectiveness and optimal mix of apparatus types for wildfire response, and how to better communicate risk to promote public adoption of mitigation measures.

Joanne Pearson Presentation

State Geographic Information Officer, Washington Technology Solutions

- GIS Technology and Data Integration: GIS is viewed as crucial for standardized wildfire mitigation and resilience programs, with strong interest in integrating public GIS data with private wildfire risk models. Combining GIS with DNR's wildfire risk mapping was seen as a key opportunity for improved risk assessment tools.
- Transparency and Public Awareness: There is a clear call for making wildfire risk data more accessible to homeowners, businesses, and insurers to drive better understanding and action.
- Mitigation Challenges and Smoke Impact: While quantifying mitigation efforts remains difficult, identifying impactful actions is important. Awareness of wildfire smoke damage and insurance coverage gaps was positively noted.
- Questions raised: Three questions from respondents addressed potential integration between public GIS and private wildfire scoring models, which mitigation efforts could be incorporated into statistical models despite quantification challenges, and how GIS mapping could be used alongside DNR's wildfire risk mapping.

Matthew Dehr Presentation

Lead Wildfire Meteorologist, Department of Natural Resources

- Need for Clear Local Assessment Methods: Emphasis on refining and standardizing wildfire risk assessments at the local level. Appreciation for Matthew's fieldwork, which provides crucial real-time data to improve wildfire forecasting and preparedness.
- Questions raised: Three questions explored the science behind wildfire hazard mapping, specifically whether recent catastrophic fires reduce or increase short-term risk; the models' ability to account for major environmental changes like those seen in California; and how the WUI and new wildfire risk maps will be integrated for local use.

Shelby Flanagan and Michelle Fredrickson Presentation

Spatial Epidemiologists, Department of Health

- Health and Insurance Concerns Related to Smoke Pollution: Recognition of wildfire smoke as a major health risk. Interest in how smoke exposure affects healthcare resources and insurance coverage.
- Questions raised: Two questions focused on the health and insurance impacts of wildfire smoke on affected communities, differences in smoke from natural versus manmade fires, and potential interventions to reduce smoke exposure.

Frank Frievalt Presentation

Director, Wildland-Urban Interface FIRE Institute, California Polytechnic State University- San Luis Obispo

- Questions raised: Three questions highlighted concerns about fire prevention effectiveness, differences in home combustibility by age, persistent insurance challenges post-fire, and fires exceeding the protection offered by current building standards.
- **Complexity of Implementing Wildfire Mitigation and Resilience**
    - Strong recognition of the challenge in aligning legislation, public policy, and private sector best practices to reduce wildfire losses and stabilize insurance markets.
    - Emphasis on the importance of integrating structure-to-structure risk and ignition assessments into local government planning and wildfire mitigation strategies.
- **Insurance Industry Concerns and Market Dynamics**
    - Noted recurring pattern of insurance companies raising rates, denying renewals, or limiting payouts before and after wildfires, despite mitigation efforts and stricter building codes.
    - Questions about transparency in insurer risk models and whether mitigation alone is enough to maintain insurability.
    - Concern that insurance challenges may discourage rebuilding and mitigation investment.
- **Building Codes and Fire Behavior**
    - Interest in how building age and evolving codes affect fire risk, specifically when positive trends in fire-resistant construction began.
    - Skepticism about current mitigation standards given reports of fires burning at extreme temperatures that overwhelm fire-resistant materials.
- **Opportunities for Community Planning**
    - Potential for using the new climate and resilience planning sub-element in Growth Management Act (GMA) to support community-wide wildfire planning.

- Desire to learn more about successful wildfire resilience examples, such as the Chile village case study.

Common Themes and Challenges Identified

Recruitment, Retention, and Funding Challenges in Rural Fire Services

- Persistent staffing shortages in rural/volunteer departments.
- Funding constraints tied to property tax laws and reduced federal/state budgets.
- Need for sustainable models for transitioning from volunteer to paid staffing.

Insurance Industry Concerns and Frustrations

- Widespread frustration with wildfire insurance practices:
- Pre-fire non-renewals with minimal explanation.
- Post-fire claim difficulties and sharp premium hikes.
- Non-renewals, even after properties are rebuilt with fire-resistant materials.
- Doubts about whether mitigation efforts actually influence insurability.
- Calls for more transparency and accountability from insurers.

Call for Better Risk Modeling and Public Transparency

- Criticism of private risk scoring models for ignoring local fire district capabilities.
- Support for state-mandated, transparent wildfire scoring systems with an appeals process.
- Interest in integrating public GIS and wildfire risk maps for more reliable local planning and insurance assessments.

Wildfire Mitigation and Risk Communication

- Strong demand for public education on wildfire risk and mitigation.
- Questions about how to quantify and incentivize effective mitigation measures.
- Concern over the intensity and unpredictability of wildfires, including how mitigation materials fare under extreme heat.

GIS and Data Integration as Critical Tools

- Positive feedback on the use of GIS for wildfire risk planning and smoke impact tracking.
- Interest in leveraging GIS across agencies, including with insurance and DNR data.
- Suggestions to use GIS to support statewide standardized wildfire resilience efforts.

Health and Environmental Impact of Smoke Pollution

- Recognition of wildfire smoke as a major public health risk, particularly in vulnerable communities.

- Concerns about health care system burden and gaps in health insurance coverage for smoke-related issues.
- Interest in differentiating between natural and structural fire smoke exposure.

Policy, Code, and Regulatory Alignment

- Desire for alignment of local, state, and insurance regulations on wildfire resilience.
- Interest in using recent changes in planning law (like the GMA resilience element) to drive community-level preparedness.
- Questions about how building codes, particularly for older structures, impact wildfire survivability.

Skepticism Around Private-Sector Influence

- Concern that risk analysis companies and insurers prioritize profit over public safety and transparency.
- Skepticism that existing fire modeling or mitigation incentives adequately reflect the on-the-ground realities of fire-prone communities.

Summary of Questions and Requests for Further Exploration

Wildfire Risk & Mitigation:

- Concerns about how communities, individuals, and agencies can effectively reduce wildfire risk (e.g., through mitigation measures, structure improvements, or vegetation management).
- Interest in whether mitigation efforts are truly effective, especially in light of catastrophic fire behavior and heat intensity.
- Questions about how to communicate risk and encourage mitigation action across communities.

Fire Response Resources & Capabilities:

- Questions about fire apparatus suitability and response capabilities, especially in volunteer-staffed or high-risk areas.
- Interest in how resource availability (e.g., strike teams, equipment, staffing) impacts preparedness and insurance modeling.

Insurance Industry Behavior & Accountability:

- Frustration with patterns of insurance non-renewals, premium hikes, and lack of transparency - especially post-wildfire.
- Questions about what insurers are really using to assess risk and whether property-level mitigation actually matters to them.

- Skepticism about whether the current insurance system is aligned with on-the-ground realities and mitigation incentives.

Data, Mapping & Modeling:

- Desire for clearer integration and use of GIS, wildfire hazard maps, and private risk models to inform both policy and local decisions.
- Questions about the assumptions and inputs behind wildfire risk models (e.g., historic fires, post-fire conditions, landscape changes).
- Interest in combining datasets across agencies for more effective planning (e.g., WUI + wildfire risk maps).

Health Impacts of Wildfire Smoke:

- Concerns about the public health burden from smoke, including impacts on healthcare systems and uninsured costs.
- Curiosity about interventions to reduce smoke exposure and the differences between burning natural vs. manmade materials.

Built Environment & Code Evolution:

- Questions about how building codes, structure age, and materials affect wildfire survivability.
- Interest in whether newer building standards are actually reducing risk and if so, from what year onward.

Systems Gaps & Solutions:

- Calls for systemic change, including: better coordination between insurance, government, and public safety; new frameworks for insurability that reward proactive mitigation; and exploration of alternatives to the current insurance industry model.