

# Wildfire mitigation and resiliency standards work group

## Executive Summary

## Washington State Wildfire Mitigation & Resiliency Work Group Survey #1

### Background & Methodology

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- Respondents: 22 stakeholders including insurance agencies, utilities, emergency management, conservation groups, trade associations, and state/local governments.
- Survey Period: June 11–25, 2025.
- Topics Covered:
  - Support for residential and community mitigation standards.
  - Awareness of codes, guidelines, and best practices.
  - Wildfire risk communication and data-sharing expectations.
  - Transparency in insurance wildfire risk scores.
  - Grant program interest and homeowner knowledge

### Broad Support for Standards

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- Residential Standards (Q2): 86% respondents answered "Yes" (19 of 22).
- Community Standards (Q4): 91% respondents answered "Yes" (20 of 22).

Insight: There is a strong consensus for state-referenced mitigation requirements to benefit homeowners, insurers, local planners, and first responders.

### Awareness & Knowledge Gaps

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#### Known Standards & Guidelines

- IBHS Wildfire Prepared Home & Neighborhood.
- NFPA Firewise USA programs.

- International Wildland-Urban Interface Code (IWUIC) & NWCG WUI Mitigation Standards.
- FEMA, CalFire best practices, and local Community Wildfire Protection Plans.

Observation: Respondents often conflated voluntary best practices with formal, code-based standards.

## **Risk Communication & Data**

- Public risk communication importance: Rated 93/100 (average). 20 respondents participated.
- Desired data sets: Updated DNR hazard maps; FEMA risk index; USGS/USFS hazard potential; parcel-level risk scores; insurer underwriting criteria and methodology.

Challenge: Existing “red-flag” maps lack actionable guidance and consistency for homeowners.

## **Insurance Risk Scoring & Transparency**

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- Familiarity (Q8): 86% know that insurer’s assign wildfire risk scores.
- Calculation Understanding (Q9): Only 18% understand how scores are derived.
- Disclosure Expectations:
- 82% believe homeowners should be informed of their risk scores (Q10).
- 82% believe the underlying data and methodology should be shared (Q11).

## **Homeowner Knowledge & Incentives**

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- Self-rated home-hardening familiarity (Q12): Average 83/100 (range 37–100).
- Grant program support (Q13): 90% support grants aiding retrofits in at-risk communities.
- Understanding of built environment vs. wildland fire protection (Q14):
- 55% “Yes”
- 27% “No”
- 18% “Unsure”

## **Stakeholder Goals & Concerns**

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### **Desired Outcomes**

- Develop science-based, regionally adaptable home-hardening and defensible-space standards.
- Create a transparent, trusted wildfire risk-rating system for insurers, regulators, and homeowners.
- Establish incentives and grant programs to offset retrofit costs and maintain insurance availability.

- Align mitigation measures with eligibility for replacement-cost coverage and premium discounts.
- Implement robust public education campaigns and local enforcement mechanisms.

## Highlighted Concerns

- Shrinking insurance market and rising premiums in WUI zones.
- Risk of one-size-fits-all regulations versus ecosystem-specific codes (east vs. west side).
- Inaccurate or outdated hazard mapping undermines stakeholder confidence.
- Ensuring equitable access to funding for rural, low-income, and mobile-home communities.
- Legislative timeline pressure to deliver meaningful recommendations.

## Next Steps & Recommendations

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1. Catalog and align existing voluntary best practices (IBHS, Firewise, FEMA) with formal building-code requirements; identify gaps.
2. Standardize wildfire risk scoring through a multi-stakeholder working group (insurers, DNR, OIC, consumer advocates).
3. Design a grant and incentive program—define eligibility, funding levels, and administrative processes.
4. Pilot WUI code enhancements in representative communities across Washington’s varied vegetation zones.
5. Develop a public outreach strategy—clear guidance documents, interactive mapping tools, and homeowner workshops.