

Wildfire Mitigation and Resiliency Standards Work Group – Survey #2

July 1 Meeting – Survey Feedback Summary

Background & Methodology

- Respondents: 13 stakeholders including insurance agencies, utilities, emergency management, trade associations, and state/local governments
- Survey Period: July 1–6, 2025.
- Topics Covered:
 - Share comments and questions from July 1 presentations by Steve Hawks (IBHS) and Dr. Lars Powell (University of Alabama)
 - The last survey question invites you to share anything we did not ask about that you think we should be discussing or considering

High-level Feedback from July 1 Meeting

Steve Hawks (IBHS) Presentation:

- Wildfire Mitigation: IBHS' research on mitigation strategies and the importance of building codes to reduce wildfire risk resonated strongly with survey respondents. The role of ember management, defensible zones, and material selection were highlighted as crucial elements for wildfire-resistant homes.
- Community-Level Actions: Many respondents emphasized that community-wide efforts were more effective than individual homeowner mitigation actions.
- Questions Raised: Six respondents shared their questions, summarized further in this document. Overall, respondents were curious about how IBHS collaborates with local agencies and states, especially regarding funding and large-scale wildfire mitigation programs.

Dr. Lars Powell (University of Alabama) Presentation:

- Mitigation through Structural Resilience: Dr. Powell's research on the success of fortified structures in hurricane-prone areas, particularly the Strengthen Alabama Homes program, was appreciated. However, some respondents questioned the direct applicability to wildfire mitigation.

- Insurance Impact: Respondents sought clarification on how insurance premiums are affected by fortified homes and whether there's a cost-benefit balance for homeowners.
- Questions Raised: Four respondents shared their questions, summarized further in this document. Overall, respondents were particularly interested in the costs of building fortified roofs and scaling up programs like Strengthen Alabama Homes to other states, particularly regarding funding and state-level support.

Common Themes and Challenges Identified

Incentivizing Participation

- A recurring theme was the need for strong incentives to encourage homeowners to engage in wildfire mitigation (e.g., fuels reduction, fire-resistant construction). However, the specific incentives were unclear, with participants remaining open to future discussions.

Insurance Industry and Homeowner Concerns

- Several comments voiced concerns about the insurance industry's role in incentivizing mitigation. Specifically, there was worry about high upfront costs for homeowners to fortify their homes without a corresponding reduction in insurance premiums. Respondents questioned if insurance companies could create more mutually beneficial agreements where mitigated homes result in tangible premium reductions.
- Some respondents felt that insurance companies were more focused on minimizing risk to the point of making coverage difficult to obtain, rather than being a service industry that provides mutual benefits to consumers.

Building Codes and Costs

- Many respondents expressed frustration with the cost of building homes to meet stringent fire-resistant building codes, especially in areas where home construction is already expensive (e.g., Washington State).
- There was a call for cost-effective solutions that maintain resilience without pricing out homeowners, suggesting that insurance companies may need to be more flexible in reducing premiums for homes that adopt mitigation strategies.

Role of Fire Departments

- One respondent raised the concern that the responsibility for wildfire preparedness was too heavily placed on homeowners, neglecting the role of fire departments in fire protection. Fire services were seen as having a proven track record in managing risks, and some respondents felt their role should be more prominent in discussions around mitigation.

Questions and Requests for Further Exploration

Legislative Intent and Policy

- One respondent requested more information about the legislative intent behind SHB 1539, especially regarding its connection to FEMA and post-fire recovery. They wanted clarity on the bill's objectives and how it fits into broader wildfire preparedness efforts.

Scaling Mitigation Programs

- There was significant interest in scaling-up successful programs like Strengthen Alabama Homes to reach a larger percentage of homeowners. Respondents asked how much additional funding would be required to retrofit homes across entire states and whether state-level support could be increased to expedite these efforts.

Incentives and Voluntary Participation

- Several respondents were inclined to voluntarily participate in successful programs rather than be mandated to meet costly requirements for insurance coverage. The notion of insurance-backed incentives was discussed, with the hope that reduced premiums would motivate more homeowners to adopt mitigation measures.

Fire Department Contributions

- One respondent felt that fire department capabilities should be more integrated into discussions on wildfire risk reduction, recognizing the proven success of fire services in managing and mitigating risks.