

Wildfire Mitigation and Resiliency Standards Work Group – Survey #6

July 29 Meeting – Survey Feedback Summary

Background & Methodology

- 11 survey responses including insurance agencies, emergency management, trade associations, and state/local governments
- Survey Period: July 29- Aug 1, 2025
- Topics Covered:
 - Share comments and questions from July 29th presentations by:
 - Steve Crowder, Mayor, Town of Paradise, California
 - Chief Frank Bigelow, Deputy Director, Community Wildfire & Preparedness & Mitigation, CAL FIRE
 - Kimiko Barrett, Sr. Wildfire Research & Policy, Headwaters Economics
 - Brian Powell, Catastrophe Risk Resilience Specialist, Center for Insurance Policy and Research
 - We added a question to invite your perspective as we get ready for our August 5 discussion, and 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 29 Meeting

Mayor Steve Crowder

Mayor, Town of Paradise, California

- Appreciation & Personal Reflections: Participants appreciated Mayor Crowder's time, insight, and leadership. Hearing about Paradise's rebuilding provided motivation and context for ongoing wildfire preparedness efforts in Washington. The personal experiences shared made a strong impression on the group.
- Wildfire Recovery & Community Resilience: Emphasis was placed on the role of individuals and communities in building infrastructure that reduces property damage and bodily injury.
- Mitigation & Rebuilding Efforts: Paradise is rebuilding with stronger mitigation measures, including underground powerlines and adoption of IBHS home standards and defensible space

requirements. There is interest in considering home hardening for new construction and mitigation for surviving structures in Washington. The rebuilding process and use of grants underscored the need for proactive wildfire mitigation before an event occurs.

- **Insurance & Risk Impacts:** Insurance premiums for homeowners in high-risk wildfire areas can reach up to \$15,000. Clarification was provided by a respondent that, despite challenges, no insurance carriers have fully exited the California market; some have paused new business or issued non-renewals to manage risk.
- **Risk Ratings & Technical Clarifications:** A clarification was made in one of the survey responses regarding confusion between ISO Public Protection Classification (PPC) ratings and FireLine scores. The respondent says the mayor may have referenced FireLine scores rather than ISO ratings. Washington uses WSRB (not ISO) for fire response ratings; ISO's PPC does not measure wildfire or urban conflagration response.
- **Questions included:** Five questions focused on underground utility efforts, insurance availability and affordability post-fire, the effectiveness of mitigation and building codes, the role of firefighting resources, and whether alternative insurance models or incentives for mitigation should be considered.

Chief Frank Bigelow Presentation

Deputy Director, Community Wildfire & Preparedness & Mitigation, CAL FIRE

- **Valuable Insights:** Chief Bigelow's firsthand experience and examples effectively conveyed the real-world impact of wildfire risk on homeowners. Attendees appreciated insights into urban vs. rural code enforcement and fire district preparedness.
- **Actionable Guidance:** Specific homeowner-level mitigation steps were praised as clear, practical, and informative. Feedback shared that his discussion on prioritizing between fuel reduction and home hardening was compelling and relevant for future grant funding decisions.
- **Questions raised:** Six questions explored wildfire risk mitigation strategies, focusing on funding and grants, identifying vulnerable home features, community finance models, firefighting resources, insurance incentives, home flammability factors, and the types of vegetation fueling California fires.

Kimiko Barrett, Sr. Presentation

Wildfire Research & Policy, Headwaters Economics

- **Mitigation Costs & Affordability:** Detailed home-level mitigation cost data was provided, showing the most impactful actions are often the least expensive. Cost estimates for both new construction and retrofitting were helpful for understanding financial implications. Concerns were raised about the high costs and labor burden making mitigation unaffordable for many rural homeowners.

- Economic Impact & Importance: Presentation emphasized the economic case for investing in resilience. Highlighted the significant costs of not addressing wildfire mitigation effectively.
- Questions raised: Four questions focused on exploring alternative retrofit methods, the potential for insurance discounts tied to mitigation efforts, the need for Washington-specific cost estimates, and whether labor costs are included in the retrofit pricing.

Brian Powell Presentation

Catastrophe Risk Resilience Specialist, Center for Insurance Policy and Research

- Insurance Industry Transparency and Wildfire Risk Management: Questions about the insurance industry's fairness and transparency in wildfire coverage. Concern over the lack of discussion about fire districts in the data presented.
- Questions received: 5 questions around the need for insurance discounts tied to mitigation, challenges and regulatory issues in adopting catastrophe models, comparisons of Washington's insurance system to others with suggestions for reform, and concerns about the exclusion of fire districts in mitigation and insurance considerations.

Common Themes and Challenges Identified

Wildfire Recovery and Community Resilience

- Post-fire rebuilding involves significant challenges; Paradise's experience highlights the long road to recovery.
- Importance of home hardening and adopting resilient building codes (e.g., IBHS standards) for new and existing structures.
- Balancing rebuilding efforts with proactive wildfire mitigation before future events occur.
- Emotional and community resilience remains crucial throughout recovery.

Wildfire Mitigation Strategies and Funding Priorities

- Tension between investing in home retrofits (hardening) versus fuel load reduction (landscape management).
- Budget constraints force tough decisions on prioritizing limited mitigation funding.
- Innovative measures such as underground power lines are costly but potentially impactful in reducing wildfire ignitions.
- Need for clear prioritization of mitigation actions at the home and community level.
- Interest in alternative financing models, including conservation finance and community insurance/self-insurance approaches.

Firefighting Capabilities and Challenges

- Extreme wildfire conditions (e.g., high winds grounding aircraft) severely limit firefighting effectiveness.

- Questions around whether increasing fire district resources (personnel, trucks) meaningfully improves survival of structures during large conflagrations.
- Balancing investment in fire district readiness with individual home hardening efforts.
- Differentiating wildfire risk and response capacity from standard fire district ratings and insurance risk metrics.

Insurance Market Issues and Risk Assessment

- Insurance availability and affordability remain major issues post-fire, even for homes rebuilt to higher wildfire standards.
- Confusion over fire district ISO ratings versus wildfire-specific risk scores (e.g., FireLine) and how these impact insurance underwriting.
- Insurance companies' reluctance to write or renew policies in high-risk areas despite mitigation efforts.
- Slow adoption of catastrophe modeling in insurance rate setting and regulatory barriers.
- Lack of recognition and integration of fire districts' mitigation work into insurance risk assessments and premiums.
- Calls for insurers to offer premium discounts or incentives for homeowners who undertake mitigation measures.

Economic and Practical Barriers to Mitigation

- Although some mitigation measures are low cost, overall retrofit and new construction expenses remain high for many rural homeowners.
- Labor costs further increase mitigation affordability challenges.
- Interest in exploring innovative mitigation technologies and approaches, but cost and practicality remain concerns.
- Desire for localized (e.g., Washington-specific) cost data and mitigation impact estimates to better tailor programs.

Knowledge Gaps and Clarifications Needed

- Need for clear communication about rating systems (ISO, FireLine, WSRB) and what they measure.
- Clarifications around insurance market dynamics, such as carrier withdrawal versus underwriting restrictions.
- Understanding how wildfire mitigation and insurance risk assessments align or differ across states like California and Washington.
- Questions about specific grant programs, funding mechanisms, and measurable outcomes from mitigation investments.

Summary of Questions and Requests for Further Exploration

- **Insurance Access and Affordability:** Residents in wildfire-prone areas face ongoing challenges obtaining affordable insurance despite extensive mitigation and rebuilding to modern codes. Insurers remain cautious due to wildfire risk and solvency concerns, prompting interest in alternative insurance models like community self-insurance and calls for insurer discounts linked to mitigation efforts.
- **Mitigation and Building Resilience:** Questions focus on how homes built or retrofitted to WUI and IBHS standards withstand wildfires, balancing home hardening with enhancing local fire district capabilities. Maintaining low fuel loads and protecting tree canopy are key themes, along with exploring innovative retrofit solutions (e.g., fire-resistant coatings, sprinklers) and their costs.
- **Firefighting Capacity and Challenges:** Discussions highlight limitations of firefighting resources, especially when extreme winds ground air support, and debate whether increased personnel or equipment can meaningfully improve outcomes in large conflagrations.
- **Funding and Coordination:** There is a need for clearer guidance on mitigation grants, better targeting of high-risk home components, and exploring conservation finance. Emphasis is placed on improving coordination between state agencies, insurers, and fire districts for effective wildfire mitigation.
- **Insurance Industry and Regulation:** Slow adoption of catastrophe models and regulatory barriers hinder insurer risk assessments. Differences between states' insurance regimes suggest reform opportunities. Recognition of fire districts' mitigation roles is limited, and there are calls for insurers to share more risk rather than placing the burden solely on homeowners.
- **Washington State-Specific Concerns:** Stakeholders urge wildfire and insurance solutions tailored to Washington's unique fire ecology and local fire district strengths, not simply adopting California's model. Affordability concerns and enforcement of state laws are priorities.
- **Data and Transparency Needs:** Improved wildfire behavior data, real-world fire damage analysis, and studies linking home age and flammability are sought. Enhanced transparency from insurers on risk ratings and mitigation incentives is critical for consumer trust and informed decisions.