

# HOUSE BILL REPORT

## HB 1539

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**As Reported by House Committee On:**  
Agriculture & Natural Resources

**Title:** An act relating to wildfire risk.

**Brief Description:** Addressing wildfire protection and mitigation.

**Sponsors:** Representatives Reeves, Dent, Springer, Walen, Ryu, Ramel, Bernbaum and Salahuddin.

**Brief History:**

**Committee Activity:**

Agriculture & Natural Resources: 2/12/25, 2/14/25 [DPS].

**Brief Summary of Substitute Bill**

- Establishes the Wildfire Mitigation and Resiliency Standards Work Group.

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### HOUSE COMMITTEE ON AGRICULTURE & NATURAL RESOURCES

**Majority Report:** The substitute bill be substituted therefor and the substitute bill do pass. Signed by 10 members: Representatives Reeves, Chair; Morgan, Vice Chair; Dent, Ranking Minority Member; Engell, Assistant Ranking Minority Member; Bernbaum, McClintock, Orcutt, Richards, Schmick and Springer.

**Staff:** Lily Smith (786-7175).

**Background:**

Wildfire Mitigation and Resilience.

The Department of Natural Resources (DNR) is responsible for forest fire prevention and

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response on both private and state-owned forestland in Washington. The DNR, in collaboration with other entities, provides guidance, funding, and other forms of assistance through multiple programs to support community resilience and preparedness for wildfires. The DNR must assess areas at significant risk of wildfire and begin providing decadal assessments to the Legislature by 2027.

A number of counties and communities have created community wildfire protection plans to outline priorities for the protection of life, property, and critical infrastructure before and during wildfires.

#### Cancellation or Nonrenewal of an Insurance Policy.

An insurance contract establishes conditions under which the insurer may cancel or not renew an insurance policy. An insurer must give the insured a certain number of days written notice prior to the effective date of the cancellation or nonrenewal.

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#### **Summary of Substitute Bill:**

##### Wildfire Mitigation and Resiliency Standards Work Group.

The Wildfire Mitigation and Resiliency Standards Work Group (Work Group) is established, to include:

- the Insurance Commissioner or designee;
- the Department of Natural Resources Commissioner of Public Lands or designee;
- representatives from the property and casualty insurance industry;
- a representative each from the Insurance Institute for Business and Home Safety, local emergency management, the Washington Fire Chiefs association, small-forest landowners, and rural landowners; and
- *ex officio* members from each of the two largest caucuses of the House of Representatives and the Senate.

The Work Group must study and make recommendations on:

- development and alignment of wildfire property mitigation standards with nationally recognized, science-based standards;
- enhancing wildfire mitigation at the community level;
- sharing data between appropriate state agencies and the insurance industry regarding successful implementation of wildfire mitigation efforts;
- improving transparency for consumers regarding wildfire hazard and risk; and
- establishing a homeowner grant program for purposes such as retrofitting and evaluations, with framework recommendations for decreasing insurance nonrenewals.

The Work Group must submit a report to the Legislature, the Office of the Insurance Commissioner, and the Department of Natural Resources by December 1, 2025.

### **Substitute Bill Compared to Original Bill:**

The substitute bill adds representation of small-forest and rural landowners on the Work Group, and modifies the recommendation related to increasing consumer transparency to more specifically target certain policyholder disclosures with the intent of increasing insurance availability and market stability.

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**Appropriation:** None.

**Fiscal Note:** Available.

**Effective Date of Substitute Bill:** The bill takes effect 90 days after adjournment of the session in which the bill is passed.

### **Staff Summary of Public Testimony:**

(In support) This bill is necessary for dealing with an issue that impacts the entire state. As catastrophic fires and horrible air quality keep occurring here and even worse in other states, we need to take proactive measures. The availability and affordability of property insurance is very difficult, and this problem shows up in multiple situations, including nonrenewals, home purchases, and premium hikes. When insurance providers have confidence, they remain in a market and this promotes competition and affordable rates. Local fire districts' capabilities are not currently included in insurance risk matrixes, which unfairly impacts risk ratings. There is a need to establish these standards, educate communities, and promote these resources to both mitigate and prevent the impacts of wildfire. This is the next step in promoting and enabling wildfire resilience. This is a sensible mechanism for bringing together key policymakers and experts with the goal of making housing survivable and insurable. Science is catching up and there are many mitigation actions that can be taken.

(Opposed) None.

(Other) The structure of this workgroup is well thought out, but there are opportunities for improvement. There is no process for including input from affected citizens, and it's important to hear from a diversity of voices and not just focus on the needs of the insurance agency. Residents have been uninsurable because of age or because they have experienced losses, and inconsistent application of the current insurance framework can have arbitrary results in who loses insurance. Small forest landowners should also be represented. The group does not include landowner or practitioner perspectives. Even homes in the Firewise program that have been properly built have found it difficult to get insurance. Groups have been working on this issue for a number of years.

**Persons Testifying:** (In support) Representative Kristine Reeves, prime sponsor; Ingrid

Sorensen, Lake Washington High School; Michael Newman, Insurance Institute for Business and Home Safety; Mike Bucy, Stevens Fire District 1; and Kenton Brine, NW Insurance Council.

(Other) Elaine Oneil, Washington Farm Forestry Association; Tony Craven, Washington Farm Forestry Association; and Sue Lani Madsen, Washington Rural Environmental Network.

**Persons Signed In To Testify But Not Testifying:** None.