



Legislators in Western states and their constituents know about wildfires. They know they are becoming hotter, bigger, more frequent, and causing more damage. Addressing that problem might seem simple: prevent fires from starting and putting them out fast. That approach, though having merit, belies the complexity of the issues that surround wildfire in the West.

Forging a Resilient West Snapshots will delve into individual issues, but always with an eye toward the bigger picture.

States employ a multi-layered framework to address wildfire. While suppression is still key, including increasing costs are leading states to consider prevention, proactive mitigation, and economic stabilization through insurance.

Wildfire Prevention: Limiting Ignitions. Prevention policies aim to stop a fire from starting by controlling human activities and infrastructure risks during periods of high hazard.

- **Activity Restrictions:** States may implement laws to restrict the use of equipment, debris burning, or fireworks, and even close access to public lands when conditions are critically dry.
- **Utility Regulation:** Power lines are a source of ignition. Some states require electric utilities to implement Wildfire Mitigation Plans. These include practices like clearing vegetation around lines, upgrading equipment, and "Public Safety Power Shutoffs" during extreme weather.
- **Public Education:** States may use educational campaigns to increase public awareness of wildfire issues, such as home hardening and defensible space.
- **Suppression:** Suppression remains a critical pillar of state policy, focusing on protecting lives and property once an ignition occurs. States face issues funding suppression efforts and coordination with federal agencies. States are also looking

at technological advances that can better predict where fires will occur and provide responders with better information.

Mitigation: Building Long-Term Resilience: Mitigation involves proactive treatments to the land and the built environment to reduce the intensity and destructiveness of future fires.

- **Resilient Landscapes:** States incentivize fuels management, which includes mechanical thinning and prescribed burning to remove accumulated vegetation. In some regions, states are also recognizing Tribal "cultural burning" as a distinct, beneficial practice.
- **Fire-Adapted Communities:** Policies focus on "hardening" homes by mandating wildfire-resilient building codes (such as the International Wildland-Urban Interface Code) and requiring homeowners to maintain defensible space – a buffer zone free of flammable vegetation around structures.
- **Planning Tools:** States support the creation of Community Wildfire Protection Plans (CWPPs), which help local jurisdictions identify high-risk areas and prioritize mitigation projects.

Insurance: Managing Economic Risk Insurance is an essential component of wildfire policy as rising damage threatens the financial stability of homeowners and real estate markets.

- **Mitigation-Based Incentives:** Some states require insurance companies to offer premium discounts or underwriting adjustments for homeowners who implement proven mitigation strategies, such as using noncombustible roofing.
- **Market Stabilization:** As private insurers retreat from high-risk areas, states manage "insurers of last resort," such as California's FAIR Plan, which provide subsidized coverage to those who cannot find it elsewhere.
- **Liability and Recovery Funds:** To prevent utility bankruptcies from fire liabilities, states may look to pool resources and pay for damages exceeding certain thresholds, provided the utility has met its safety requirements.