



An ounce of prevention is worth a pound of cure, the saying goes. Many say the same goes for practices that mitigate the effects of wildfire. These activities may include vegetation management in key areas, such as creating buffer zones. But it may also include creating defensible space around homes by removing ignitable trees and shrubs. Mitigation may include improving emergency response, using fire-resistant materials in buildings, and education the public. The end goal is to prevent wildfires if possible and minimize damage when they do burn.

Several CSG West states are considering establishing funds to help pay for mitigation. Current legislation reflects a concern that dedicated wildfire mitigation funds are a necessary tool to address increasing wildfire risks due to climate change, drought, and development in fire-prone areas. Debates focus on how to fund these efforts, who should benefit, and how to ensure accountability and effectiveness.

Arguments in favor include.

- **Proactive Risk Reduction:** Dedicated funds allow for consistent investment in prevention, which can be more cost-effective than post-disaster recovery.
- **Community Resilience:** Grants and support help homeowners, local governments, and utilities implement best practices to make communities safer and more resilient.
- **Cost Savings:** Mitigation may reduce the long-term financial burden on states, insurers, and taxpayers by lowering the costs of firefighting, insurance claims, and disaster recovery.
- **Equity and Access:** Funds can ensure that resources reach high-risk and underserved areas, not just those with local means to invest in mitigation.

- **Incentivizing Best Practices:** Linking funding to science-based or certified mitigation actions encourages adoption of proven strategies.

Concerns or cautionary arguments include:

- **Cost and Funding Sources:** Critics may question the sustainability of funding sources (e.g., taxes, surcharges) and whether these place undue burdens on ratepayers, taxpayers, or specific industries.
- **Effectiveness and Oversight:** There may be concerns about how funds are administered, whether grants are used effectively, and if there is sufficient oversight to prevent waste or favoritism.
- **Equity of Distribution:** Some argue that funds could disproportionately benefit certain groups (e.g., utilities, wealthier homeowners) unless carefully structured.
- **Government Intervention:** Opponents may prefer market-based solutions or private insurance incentives over government-managed funds.
- **Short-Term vs. Long-Term Focus:** There can be debate over whether funds should prioritize immediate risk reduction (like home hardening) or long-term landscape management and climate adaptation.

State	Bill	Fund Structure / Funding Sources	Administration / Oversight	Eligible Activities / Focus Areas	Unique Features
Idaho	H.619	Dedicated state treasury fund; excess premium tax, fees, private contributions, grants	Department of Insurance; may appoint administrator /advisory committee	Grants (up to \$20,000); fire prevention education	Emergency measure; immediate effect
Washington	S.B. 6157 / H.B. 2275	Wildfire Prevention & Protection Fund; utility contributions; customer surcharges	15-member council (state, utilities, tribes, public)	Victim compensation; forest health; fuel reduction; infrastructure; resilience	Multi-stakeholder council; legal immunity; annual reporting; adaptive management
New Mexico	H.B. 267	Utility mitigation plans; cost recovery via bill rider; grants for rural co-ops (up to \$1M/year)	Public Regulation Commission & Forestry Division	Utility mitigation; infrastructure; vegetation management; emergency response	Liability protection for compliant utilities; public plans; annual compliance
New Mexico	H.B. 171	Wildfire Fund for utility-caused claims; utility surcharges	Independent administrator	Reimbursement for wildfire damages; utility mitigation plan compliance	No disbursements before 2030; new PRC safety bureau; annual reporting

Arizona	H.B. 2292	\$20M/year from insurance premium tax to Wildfire Prevention Authority Fund	Wildfire Prevention Authority (insurance, state, local, fire, public representatives)	Grants for vegetation management; hardening; infrastructure; technical assistance	Biennial audits; prioritizes high-risk and effective code areas
Utah	H.B. 376	\$4.5M appropriation to Forest Restoration Institute at Utah State University	Forest Restoration Institute; coordination with WRI	Research; watershed restoration; wildfire mitigation; emergency response	Academic involvement; rapid emergency funding; expanded reporting
Colorado	SB26-049	Expanded disaster mitigation grants; state income tax deduction for catastrophe savings accounts	Natural Disaster Mitigation Enterprise Fund	Home hardening; slope stabilization; watershed protection; fuels mitigation	Direct grants to homeowners; tax deduction for mitigation savings

Key Similarities

- All create dedicated funds or grant programs for wildfire mitigation.
- Funding from insurance taxes, utility surcharges, state appropriations, or private sources.
- Activities include grants, infrastructure hardening, vegetation management, and community resilience.
- Most require or offer incentives for mitigation plans and reporting.

Key Differences

- Administration varies state agencies, independent administrators, councils, or academic institutes.

- Some focus on utility-caused wildfire risk (New Mexico, Washington), others are broader (Idaho, Arizona).

- Grant amounts, eligibility, and funding mechanisms differ by state.

- Unique features include legal immunity, liability protections, academic involvement, and tax incentives.

* Bill summaries generated with Quorum Assistance.