
SUBSTITUTE HOUSE BILL 1539

State of Washington

69th Legislature

2025 Regular Session

By House Agriculture & Natural Resources (originally sponsored by Representatives Reeves, Dent, Springer, Walen, Ryu, Ramel, Bernbaum, and Salahuddin)

READ FIRST TIME 02/18/25.

1 AN ACT Relating to wildfire risk; creating a new section; and
2 providing an expiration date.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** (1) A work group to study and make
5 recommendations on wildfire mitigation and resiliency standards is
6 hereby created. The work group membership shall be composed of:

7 (a) The insurance commissioner or his or her designee, who shall
8 serve as the cochair of the work group;

9 (b) The commissioner of public lands for the department of
10 natural resources or his or her designee, who shall serve as the
11 cochair of the work group;

12 (c) Four representatives from the property and casualty insurance
13 industry, to be selected by the insurance commissioner and
14 commissioner of public lands for the department of natural resources,
15 or their designees through an application process, which must be
16 completed by August 1, 2025;

17 (d) One representative from the insurance institute for business
18 and home safety;

19 (e) One representative from local emergency management as
20 nominated by the Washington state emergency management council;

1 (f) One representative from the Washington fire chiefs
2 association;

3 (g) The following ex officio members:

4 (i) One member from each of the two largest caucuses of the house
5 of representatives, appointed by the speaker of the house of
6 representatives; and

7 (ii) One member from each of the two largest caucuses of the
8 senate, appointed by the president of the senate;

9 (h) Other state agency representatives or stakeholder group
10 representatives, at the discretion of the work group, for the purpose
11 of participating in specific topic discussions or subcommittees;

12 (i) One representative of small forest landowners; and

13 (j) One representative of rural landowners.

14 (2) Staff support for the work group must be provided by the
15 office of the insurance commissioner.

16 (3) The work group shall study and develop recommendations for
17 the following:

18 (a)(i) Coordinating the department of natural resources' existing
19 wildfire property mitigation standards, or development of standards,
20 with nationally recognized, science-based, wildfire mitigation
21 standards, and (ii) aligning state wildfire property mitigation
22 standards with nationally recognized, science-based, wildfire
23 mitigation standards;

24 (b) Enhancing wildfire mitigation at the community level;

25 (c) Sharing of relevant data between appropriate state agencies
26 and the insurance industry with respect to successful implementation
27 of existing wildfire mitigation efforts, including the identification
28 of gaps in existing wildfire mitigation that may be addressed through

29 (a)(i) of this subsection (3) and wildfire risk assessment tools,
30 which must include coordination with the department of health
31 regarding its environmental health disparities map;

32 (d) Improving transparency for consumers regarding wildfire
33 hazard and risk, including through disclosures to policyholders for
34 insurance policy nonrenewals primarily related to wildfire risk, with
35 the intent of increasing the availability of insurance, decreasing
36 nonrenewals, and enhancing market stability that is informed by
37 industry and consumer data; and

38 (e) Establishing a grant program to provide grants to Washington
39 homeowners for purposes including, but not limited to, retrofitting
40 residential property to resist loss due to wildfire and evaluating

1 whether residential property meets nationally recognized, science-
2 based, wildfire mitigation standards. The work group must include
3 recommendations for:

4 (i) A grant program framework that will promote a decrease in the
5 number of nonrenewals of consumer general casualty insurance or
6 property insurance policies; and

7 (ii) Whether and how local fire protection districts may
8 collaborate with the grant program administrator.

9 (4) The work group shall submit, in compliance with RCW
10 43.01.036, a report of recommendations to the legislature, the
11 insurance commissioner, and the department of natural resources, by
12 December 1, 2025.

13 (5) This section expires December 31, 2025.

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