SOLUTIONS LAB · WED, OCT 14 · 1:15-3:30 PM

Solutions Lab: Wildfire Resilience

Wildfire now reaches mountain towns through insurance letters as well as flames. Seven presenters went from insurance policy to early detection cameras, watershed funds, home sprinklers, landscape-scale fuels work and local codes, with steps a town can start in the next 90 days.

KEY TAKEAWAYS

1. **Insurance retreat arrives as a letter.** Idaho premiums grew about 37% and policies fell about 9% from 2022 to 2024, and Idaho has no FAIR Plan.
2. **Insurers price neighborhoods, not parcels.** In Incline Village, Nev., 228 inspections each produced a written report, and the HOA negotiated with carriers as a block.
3. **Downstream water users can fund forest work.** Peaks to People in northern Colorado put in about $2 million of its own funds and helped secure close to $10 million for 25 projects on over 3,000 acres.
4. **Big partnerships need structure and trust.** SW Idaho's All-Lands Partnership uses steering, communications, implementation and finance committees. Lesson learned: don't move faster than the speed of trust.
5. **Embers, not flame fronts, burn most homes.** Presenters put ember losses at 60 to 90% of homes lost. Decks, furniture and cars near the house become fuel, and open vents let embers inside.

WHAT LOCAL OFFICIALS CAN DO

- ☐ **Find your number.** Ask lenders and title companies how many closings failed on insurance this year, and bring that number to council.
- ☐ **Build one front door.** Put agency programs under one brand, website and phone number, as Big Sky did with Alpenscapes. It costs staff time, not capital.
- ☐ **Offer free home assessments in writing.** Blaine County uses WUUI software built on IBHS standards, at about $2 an acre. Verbal advice has no underwriting value.
- ☐ **Pair assessments with mini grants.** Blaine County offers up to $2,500, a 50% match, for hardening work in the first 5 feet around a home.
- ☐ **Clear barriers in your own code.** Sun Valley dropped the fee and neighbor notice to remove trees within 100 feet of a home, and encourages ember-resistant design.
- ☐ **Read your HOA covenants.** Rules that require turf or plantings against siding are wildfire policy nobody voted on. Changing them costs nothing.
- ☐ **Ask your utility about detection cameras.** Utilities fund many Pano AI cameras. Alerts with coordinates go straight to local dispatch and fire agencies.

BY THE NUMBERS

~9%
Drop in Idaho homeowner policies, 2022 to 2024

~37%
Growth in Idaho premiums over the same period

603 acres
Fuels treated on Bald Mountain since 2023

$20M
NRCS agreement for private land fuels work, SW Idaho

59 of 61
Frontline-protected homes that survived 2025 LA fires

$540M
10-year budget to treat 150,000 SW Idaho acres

WATCH OUT FOR

- ! Idaho counties can raise property tax budgets only 3% a year without a vote, and Dillon's Rule limits mandates, so Sun Valley encourages rather than requires hardening.
- ! Mitigation discounts are small; staying insurable is the real prize. Hardening is costly for house-rich, cash-poor residents.

RESOURCES

Peaks to People Water Fund
peakstopeople.org

SW Idaho All-Lands Partnership
idall-lands.org

IBHS Wildfire Prepared Home and Neighborhood
Standards insurers already recognize

Public Citizen insurance map
Non-renewal rates by zip code and year

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