

HJ 62 draft findings/summary

ENVIRONMENTAL QUALITY COUNCIL
J. MOHR – APRIL 20, 2026

Oxford Languages dictionary: “Finding: A conclusion reached as a result of an inquiry, investigation, or trial.

HJ62: STUDY OF WILDFIRE PREVENTION AND RESILIENCE

House Joint Resolution 62 asks the Environmental Quality Council to investigate:

- the scope of wildfire impacts on communities
- the role of wildfire-focused land use planning in supporting effective wildfire response
- the current legal and policy framework regarding wildfire resilience in Montana
- solution that can alleviate risk in Montana

STUDY PROGRESS

As of the March 2026 meeting, the council has:

- Reviewed the DNRC’s Wildfire Risk Assessment tool and 2020 Montana Wildfire Risk Assessment Report
- Heard from subject experts – including the DNRC, a Missoula research firm, and a Colorado fire chief – on wildfire risk assessments, wildfire impacts, and costs to communities
- Convened a 5-person panel of insurance industry, consumer, and regulatory experts to discuss insurance costs and wildland fire risk
- Considered findings and recommendations from all panelists and public commentors

DRAFT FINDINGS

1. Wildfire risks in Montana have doubled since 2000, and fire insurance is the fastest-growing consumer insurance expense. Nine communities in Montana face an “urban conflagration risk.”
2. Traditional fire suppression and fuels reduction efforts are not enough to protect structures.
3. Hardening structures may lower the costs of insurance and decrease the effects of destructive fires.
4. Increased property insurance rates are driven by recent industry losses (due to fire and wind events) and more-expensive rebuilding costs, as new homes get larger.
5. A majority of Montana homes are constructed in the wildland-urban interface, which is at highest risk for wildfire.
6. Insurance availability and affordability may be uneven for low-income, mobile, inherited, and rural homeowners. Some choose higher deductibles, forced-placed insurance, or coverage of only “actual cash value.”
7. Climate change and extreme weather events increase wildfire risk.

8. State insurance policy prohibits blanket cancellations by geographic area.
9. Smoke damage is a complex issue and increases in severity during an urban conflagration.

HJ62 PANEL* FINDINGS (FROM JAN. 14)

Escalating costs and risks. Wildfire risks in Montana have doubled since 2000. Fire insurance is the fastest-growing insurance expense. Nine communities face an “urban conflagration risk” comparable to fires in Paradise, Calif., and Maui.

Property vulnerability. Traditional fire suppression and fuels reduction efforts are not enough to protect structures. Hardening structures is not expensive and will lower the costs of insurance and destructive fires.

PANEL RECOMMENDATIONS (FROM JAN. 14)

1. Prioritize state funding of wildfire-resistant retrofits.
2. Adopt wildland urban interface (WUI) building codes at a local level, as authorized.
3. Model state wildfire risk planning on the Montana Floodplains Program (DNRC)

*panelists were Ryan Maye Handy, wildfire and land use planning specialist (Headwaters Economics); Chief Brad White, Grand Co. Fire District (Colo.)

Panel findings on home insurance and wildfire risk (March 25, 2026)

Increased property insurance rates are driven by recent industry losses (primarily due to fire and wind events) and more expensive rebuilding costs (as new homes get ever larger)

A majority of Montana homes are constructed in the wildland-urban interface, which is at highest risk for wildfire

Insurance availability and affordability may be uneven, as Montana uninsured rate (9%) is higher than the national average and primarily affects low-income, mobile, inherited, and rural homeownership. Some choose higher deductibles, forced-placed insurance, or coverage of only “actual cash value.”

Climate change and extreme weather events increase wildfire risk

State insurance policy prohibits blanket cancellations by a geographic area

Smoke damage is a complex issue and increases in severity during an urban conflagration like Paradise, Calif., or Lahaina, Hawaii.

Panel recommendations for home insurance and wildfire risk (March 25, 2026)

Strengthen building codes, land-use planning, and financial incentives for fire safe retrofitting and mitigation of risks

Build on HB533 to continue fire risk score transparency

Improve homeowner education about wildfire risks

Reduce legal system abuse

Do not increase the regulatory burden on insurers

*Panelists were Bob Biskupiak, FireSafe Montana and former deputy insurance commissioner; Lyn Elliot, vice president of state government relations, American Property Casualty Insurance Assoc.; Brandon Vick, regional vice president, Nat'l Assoc. of Mutual Insurance Cos.; Michael DeLong, research and advocacy associate, Consumer Federation of America; Trevor Graff, director of gov't relations, Montana State Auditor

Findings from panel on WUI building codes (March 25, 2025)

Definitions of “wildland-urban interface” may vary by county, as each develops their own county wildfire protection plan

Updating county wildfire protection plans is time-consuming and difficult to do at required 5-year intervals

Whitefish, Columbia Falls, Great Falls, and Bozeman have adopted WUI building codes

Montana Dept. of Labor and Industry sets minimum standards for WUI building code; cities may opt to adopt.

Bozeman WUI building codes apply primarily to new residences or renovations that require a permit; operations and maintenance are usually not subject to WUI building code

Panelists were: Wyatt Frampton, deputy forest administrator, Forestry and Trust Lands Division (DNRC); Eric Copeland, Building and Commercial Measurement Bureau chief (Depart. of Labor and Industry); Ben Abbey, chief building official, City of Bozeman