



IBHS WILDFIRE PREPARED DESIGNATIONS NOW AVAILABLE IN WASHINGTON

As of Spring 2026, homeowners in Washington can participate in the Insurance Institute for Business & Home Safety's (IBHS) Wildfire Prepared Home program. These mitigation standards drive insurer confidence and market stability by directly reducing the likelihood of a home igniting. The designation process follows a set of research-based mitigation actions that help homeowners and builders better protect homes and neighborhoods from wildfire.



Watch the May 2026 webinar with David Forte (WA Office of the Insurance Commissioner) and Steve Hawks (IBHS). They discuss the program, its implementation in Washington, and implications for insurance.



HOW IT WORKS

The Wildfire Prepared Home methodology aims to address vulnerabilities with the home and its immediate surroundings from embers, flames, and extreme heat to **prevent the ignition** of homes, **reduce neighborhood conflagrations**, and **increase structure resilience**. It is a voluntary program through which homeowners complete a set of mitigation actions that are then evaluated and verified before receipt of a designation. Annual reviews ensure accountability and designations are renewed every three years.

Wildfire Prepared Home is modeled to be complementary to programs like Firewise USA®. While Firewise USA® provides the structure to organize with neighbors to reduce wildfire risk, Wildfire Prepared Home provides a blueprint of actions for a homeowner or resident to implement that leads to a certification.

IBHS WILDFIRE PREPARED PROGRAM

IF A HOME IS IGNITED BY WILDFIRE, THERE IS A GREATER THAN 90% CHANCE IT WILL RESULT IN A TOTAL LOSS

We start to see issues arise with insurability (e.g. non-renewals, rate increases, cancellations) when wildfires transition into urban fires. IBHS certifications are based on science-backed methods that are trusted by the insurance industry. There's no guarantee that a Wildfire Prepared Home Certification will solve the problems some people are facing with insurance. However, for homeowners that have insurance concerns in wildfire-prone areas, obtaining this certification is the best pathway to insurability. By reducing parcel level ignition sources, we reduce risk, which reduces the likelihood of neighborhood conflagrations. When we do this at scale in communities, it increases the ability of homes to survive, which in turn increases insurability for the rest of the community.



RESOURCES



Insurance Institute for Business & Home Safety

- wildfireprepared.org - IBHS resources and educational materials
- To get started, take a look at the [IBHS How to Prepare Checklist](#)
- Email info@ibhs.org to get connected with someone at IBHS if you have questions or want to get started



Washington Office of the Insurance Commissioner

- [Sign up](#) for updates from the WA Office of the Insurance Commissioner
- [WA FAIR Plan](#) - Washington's "insurer of last resort" for those homeowners who lose insurance and are unable to find a new plan through the market
- Email David Forte (David.Forte@oic.wa.gov) if you want more information and/or materials on the program to distribute in your community. OIC can also send representatives to attend community meetings.



WAFAC: [Understanding Insurance Toolkit](#)