

House Bill 48

Answer to Common Questions



What is “the WUI”?



The Wildland Urban Interface (WUI) is the zone where structures and other human development meets, or intermingles with, undeveloped wildland.



What prompted HB 48?

Increased frequency and severity of wildfires

- **Marshal Fire (CO), 2021:** 2 deaths | 1,084 structures
- **Lahaina Fire (HI), 2023:** 102 deaths | 2,207 structures
- **Eaton Fire (CA), 2025:** 19 deaths | 9,418 structures
- **Palisades Fire (CA), 2025:** 12 deaths | 6,837 structures



“When weather, topography and fuels align, wildfires will behave on their own terms, no matter how many engines, crews or aircraft are available or how ample the water supply is. Those who live in the wildland/urban interface have a shared responsibility with those around them to learn to live within the wildland fire zones.”

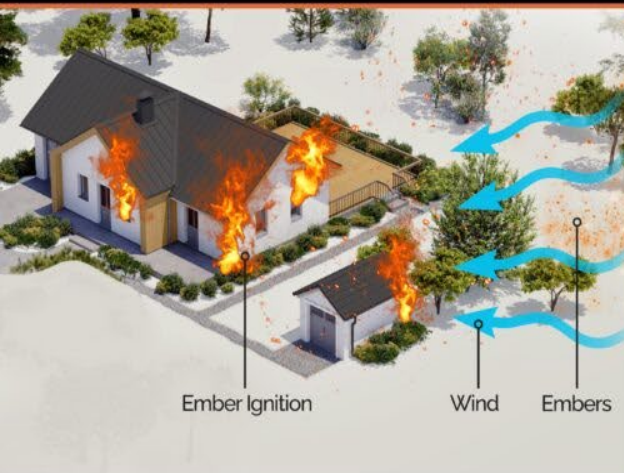
- Brad Washa
Utah State University



THREE REASONS HOUSES BURN DURING A WILDFIRE

Embers

90% of Structure Ignition



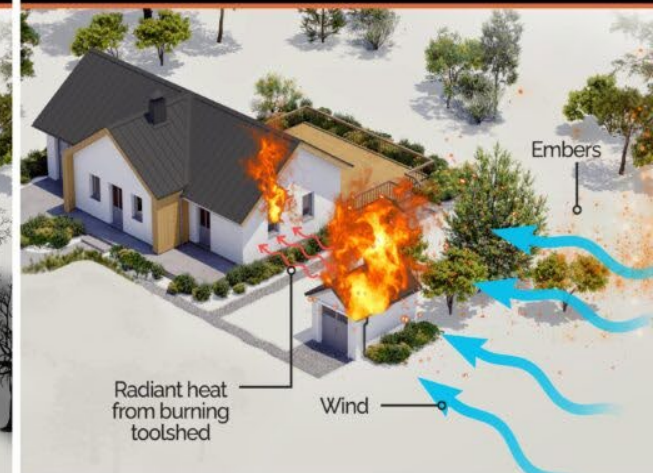
Direct Flame Contact

Continuity of Fuels



Radiant Heat

Density of Structures



Utah Division of Forestry, Fire & State Lands

ffsl.utah.gov

Potential Impact of HB 48

When property owners reduce their wildfire risk:

- **Structure Survivability** increases, and
- Likelihood of **Urban Conflagration** reduces.

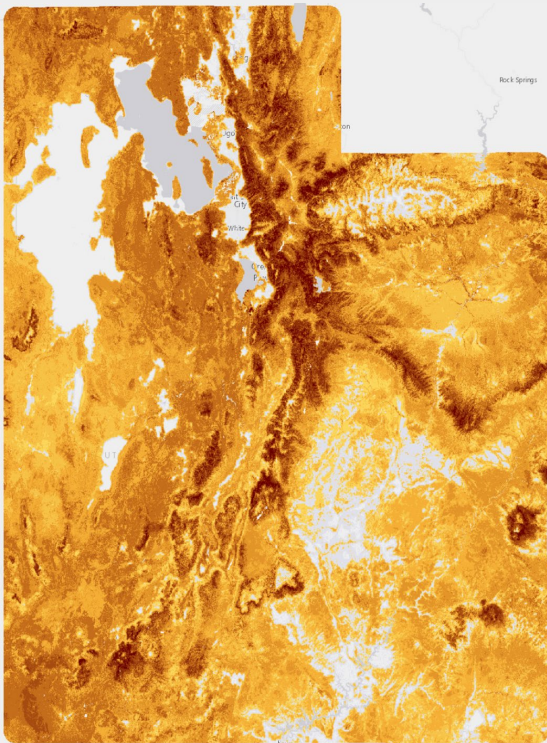


History of HB 48



2024 House Bill 437

wildfirerisk.utah.gov



Fire Likelihood

+ Fire Intensity

+ Ember Load

= Structure Exposure Score

SES VII and above

+ Structure Density

= Potential High-Risk WUI



UWRAP Structure Exposure Score (SES)



The High-Risk WUI Boundary



2025 HB 48: From Bill to Law



January 31 – Bill introduced in House BLC Committee

February 10 – Bill heard on House floor

February 20 – Bill heard on Senate floor

February 28 – Bill introduced in Senate NRAES Committee

March 5 – Bill passes House and Senate floors

March 19 – Governor Cox signs Bill into Law

Administrative Rules

616 (5) The division may make rules, in accordance with Title 63G, Chapter 3, Utah
617 Administrative Rulemaking Act, to:
618 (a) define high risk wildland urban interface property and wildland urban interface
619 property that is not high risk as provided in Subsection 65A-8-203(8)(b);
620 (b) establish the criteria used to evaluate and classify property located within high risk
621 wildland urban interface property;
622 (c) create a process by which the division and counties communicate classifications
623 assigned to property described in Subsection (1)(a);
624 (d) create a process for communicating to a property owner the information described in
625 Subsection (2);
626 (e) establish how the division may provide resources under Subsection (3);
627 (f) create a process for a wildland urban interface property and casualty insurer to learn
628 the classification described in Subsection (3)(b); and
629 (g) establish how the fee amount described in Subsection (4) is set.

Administrative Rules are regulations created by state agencies for laws passed by the legislature, giving them the force and effect of law.

***Policies** outline more exact methods of implementation by the division.*



Contents of HB 48



Major Elements of HB 48

1. WUI Code adoption
2. High-Risk WUI boundary
3. Structures assessed a fee
4. Lot assessments
5. Insurance requirements



WUI Code Adoption

- Municipalities must adopt and enforce the WUI code.

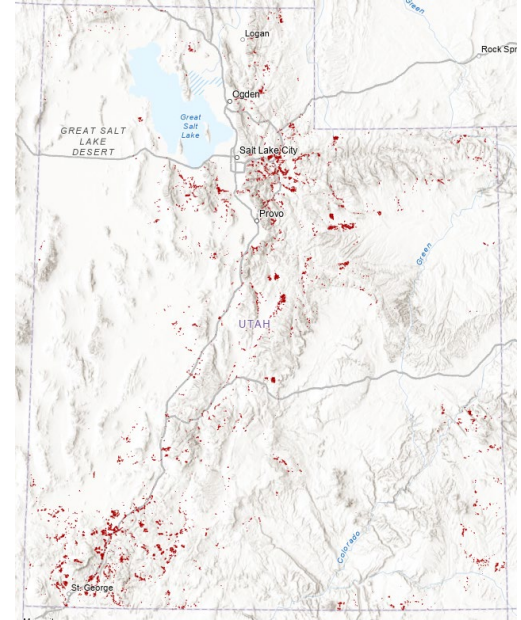
Counties were required to prior to HB 48.

- Requires the municipality to identify the WUI zone.
- This is the enforcement mechanism for reducing wildfire risk on private land.



High-Risk WUI Boundary

- Where the fees will be assessed
- Property Insurers required to use map when labelling property as “High-Risk WUI”
- Currently in development
- Updated fuelscape & scientific analysis
- Finalized by January 1, 2026



WUI Zone

Where the counties & municipalities enforce the WUI code.

- Counties and Municipalities are required to adopt and enforce Utah's WUI code by **January 1, 2026**.
- The local jurisdiction must specify where the WUI code will apply by creating a boundary map.

VS. High-Risk WUI Boundary

Where property owners are assessed a fee.

- FFSL is required to create a High-Risk WUI boundary map.
- Structures within this boundary will be assessed a fee
- Property insurance carriers must use this High-Risk WUI Map when evaluating wildfire risk.



Fee Amount

House Bill 48, line 610

“The division shall annually set a fee amount that is based on the square footage of a structure within the high risk wildland urban interface to pay for the costs associated with the implementation of this part to be assessed and collected by a county in accordance with Section 17-16-22.”



Fee Amount



- FFSL sets the fee amounts based on the square footage of **taxable structures**
- 2026 & 2027 = flat fee between \$20 and \$100 per structure
- 2028 onward = fees based on:
 - Annual costs of the program
 - Triage score from the lot assessment
 - A lower triage score = a lower fee



Fee Amount



- The county collects the fees
- Fees deposited into Utah Wildfire Fund
- FFSL may allocate fees to county *based on agreement*
- Fees can only be used to cover implementation costs
 - e.g. lot assessments, fee assessment, High-Risk WUI mapping, database software, etc.



Lot Assessments

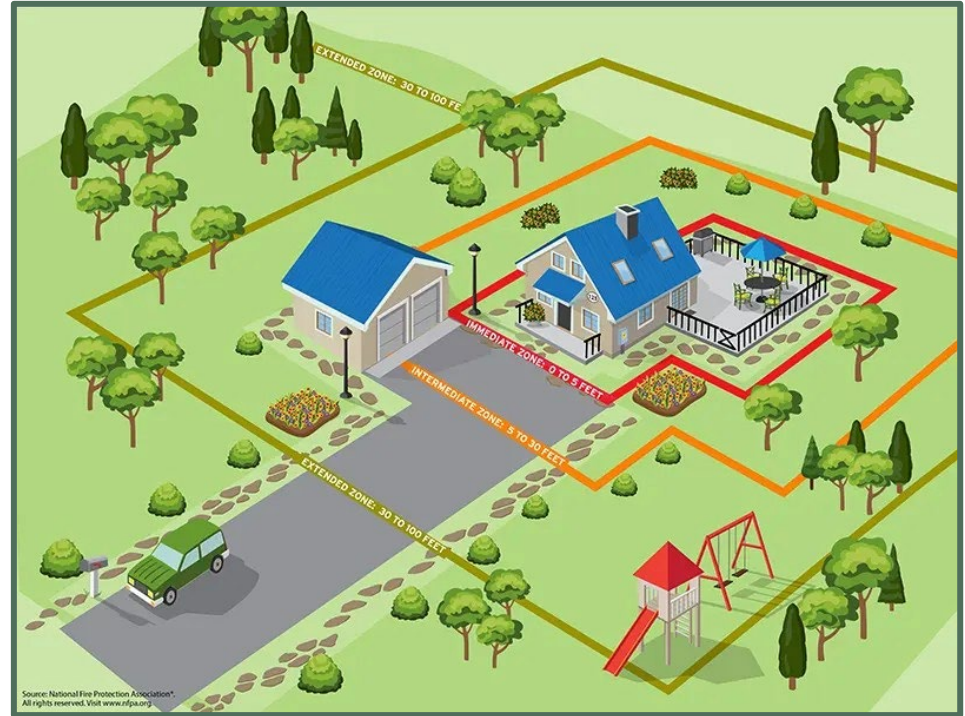
- Assessments may be requested by the property owner
- Must be completed by an WUI Coordinator certified by FFSL
- Assessments will use a prescribed standard methodology being developed by FFSL
 - WUI code and Firewise



Lot Assessments

Survivable Space
(defensible space)

Home Hardening



Lot Assessment > Triage Scale



- Lot Assessments will produce a triage scale based on the WUI code
 - Classification III (extreme risk) = not fully compliant with survivable space or home hardening
 - Classification II (very high risk) = compliant with survivable space, but not home hardening
 - Classification I (high risk) = fully compliant with WUI code



Triage Scale Classifications



- All triage scales will have a fee - it will be reduced as wildfire risk is addressed
- Starting in 2028, properties without a lot assessment will be classified at the highest risk level
- Once a lot assessment is completed, a homeowner can self-certify improvements
- 5 year limit on classification level



Appeals

- Property owners may appeal the lot assessment results or triage scale classification
- Must appeal in writing to the division within 45 days
- Include evidence of assertion

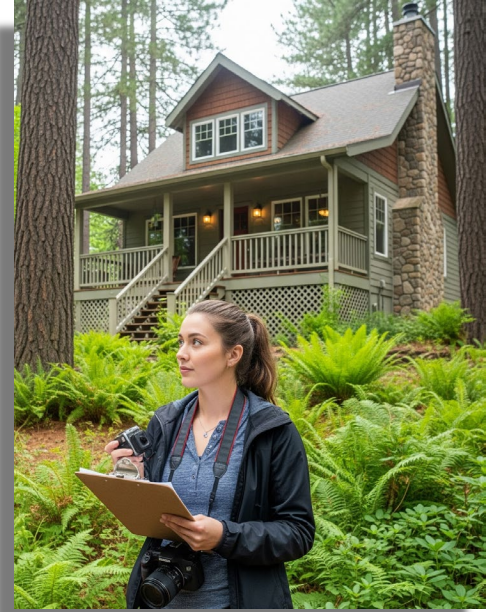


WUI Coordinators

- WUI Coordinators = Lot Assessors
- Must be certified by the division
- Education and safety requirements TBD

Intent is to assure statewide uniformity.

- Lot assessments done prior to the implementation of this program will be for informational purposes only.



Information Sharing

- Lot assessment results will be collected in a central database
- Insurers see the Triage Scale (not private)
- Counties & FFSL share all data (private)
- Property owners receive a full lot assessment report with recommended actions to reduce wildfire risk based on:



FIREWISE USA®
Residents Reducing Wildfire Risks



Utah Division of Forestry, Fire & State Lands

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Wildland Urban Interface Agreement

- Who will perform lot assessments
- Who is using fees
- How fees can be used
- Who has access to information database



Impacts of HB 48



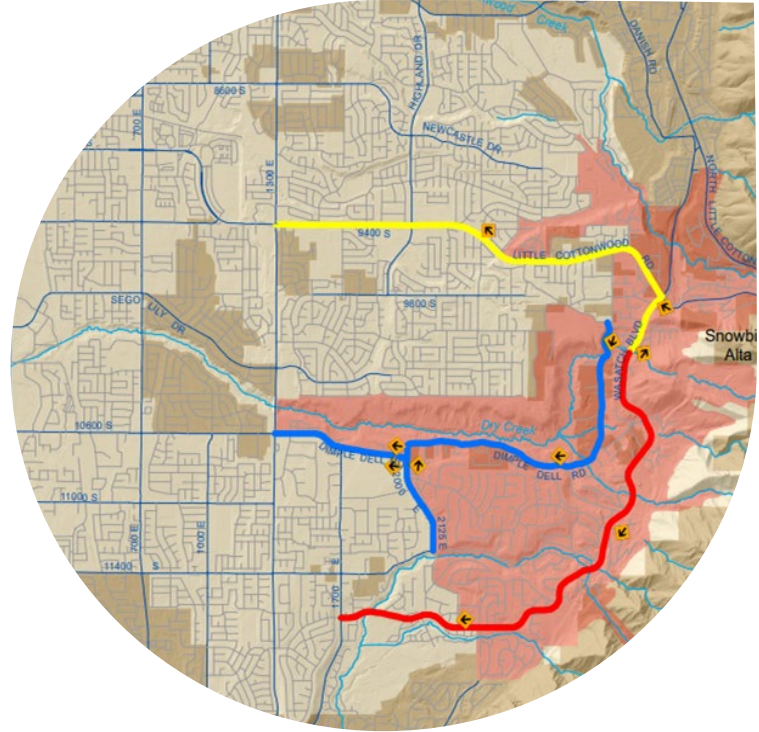
Homeowner Impact

- Structures in designated High-Risk WUI areas will be subject to fees
- Property owners may request lot assessments
- Properties in the local WUI zone will be subject to the WUI Code



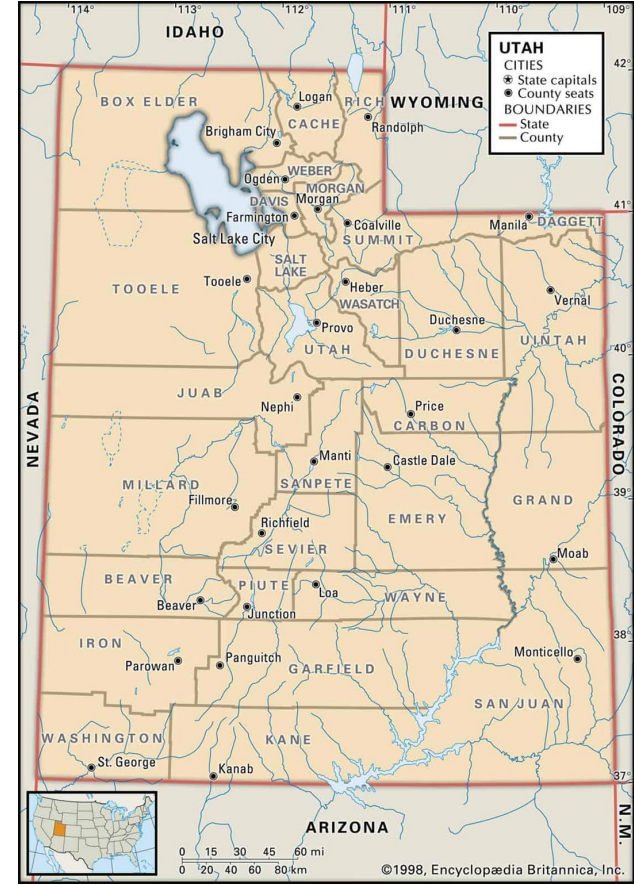
Municipal Impact

- Adopt the Utah WUI Code by **January 1, 2026**
- Create a map boundary for the WUI zone
- Enforce the WUI code within the WUI boundary
- May assist with lot assessments



County Impact

- Collect the High-Risk WUI fees
- Enforce the WUI code within the WUI boundary
- Sign the WUI Agreement with FFSL
- May assist with lot assessments
- Must participate in CWS if in the High-Risk WUI



FFSL Impact

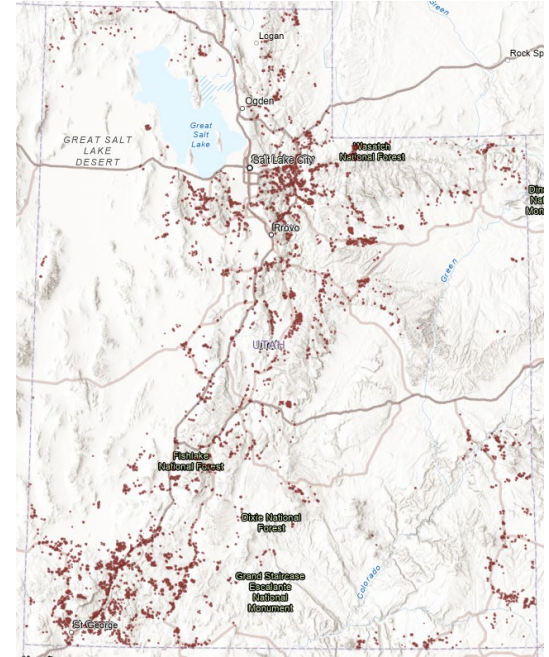
1. Admin Rules (**now**)
2. WUI Agreement (**Jan. 2026**)
3. High-Risk WUI Fees Set (**Jan. 2026**)
4. High-Risk WUI Boundary (**Jan. 2026**)
5. Notice to Property Owners in High-Risk WUI (**early 2026**)
6. WUI Coordinator Certification Program (**spring 2026**)
7. Lot Assessment software and database (**spring 2026**)
8. Lot Assessments completed (**Jan. 2028**)

2026				January		
Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1



Summary of HB 48

House Bill 48 addresses wildfire risk at the individual level, educating homeowners on specific actions they can take to better protect their property from the very real threat of wildfire in Utah's wildland urban interface.



FAQ & Info Request



ffsl.utah.gov/wuirisk/

Information Boards



ffsl.utah.gov/hb-48-public-meetings/



Contact



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