

Wildfire Resilience and Insurance from Community, Planning, and Policy Perspectives in Utah

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INTRODUCTION

Wildfire is a rapidly escalating climate hazard in the United States due to climate change, historical land management practices, and expanding development in the wildland-urban interface (Abatzoglou & Williams, 2016; Westerling et al., 2008). Wildfires impose significant economic, health, and social costs, including worsening air quality and severe disruptions to regional economies (McClure & Jaffe, 2018; Wang et al., 2021).

In Utah, one in fourteen Utah households are at moderate to high risk of wildfire, while insurance availability is increasingly constrained by uncertainty in wildfire risk pricing (CoreLogic, 2024).

OBJECTIVE

This study examines how communities in Salt Lake City and Park City, Utah, understand wildfire risk, pursue mitigation, and navigate insurance and recovery challenges. Results will contribute to a stakeholder-informed Wildfire Risk Reduction Strategy Toolbox (WREST).



METHODS

This study uses a qualitative, non-experimental design including:

- Observations of public hearings and HOA meetings
- Key informant interviews
- Focus group discussions

This research represents Stage-1 of the broader study, focusing on community wildfire planning needs and preferred solutions.

Results

01 Salt Lake City Focus Group

Key Themes emerging From the Focus Group Discussion



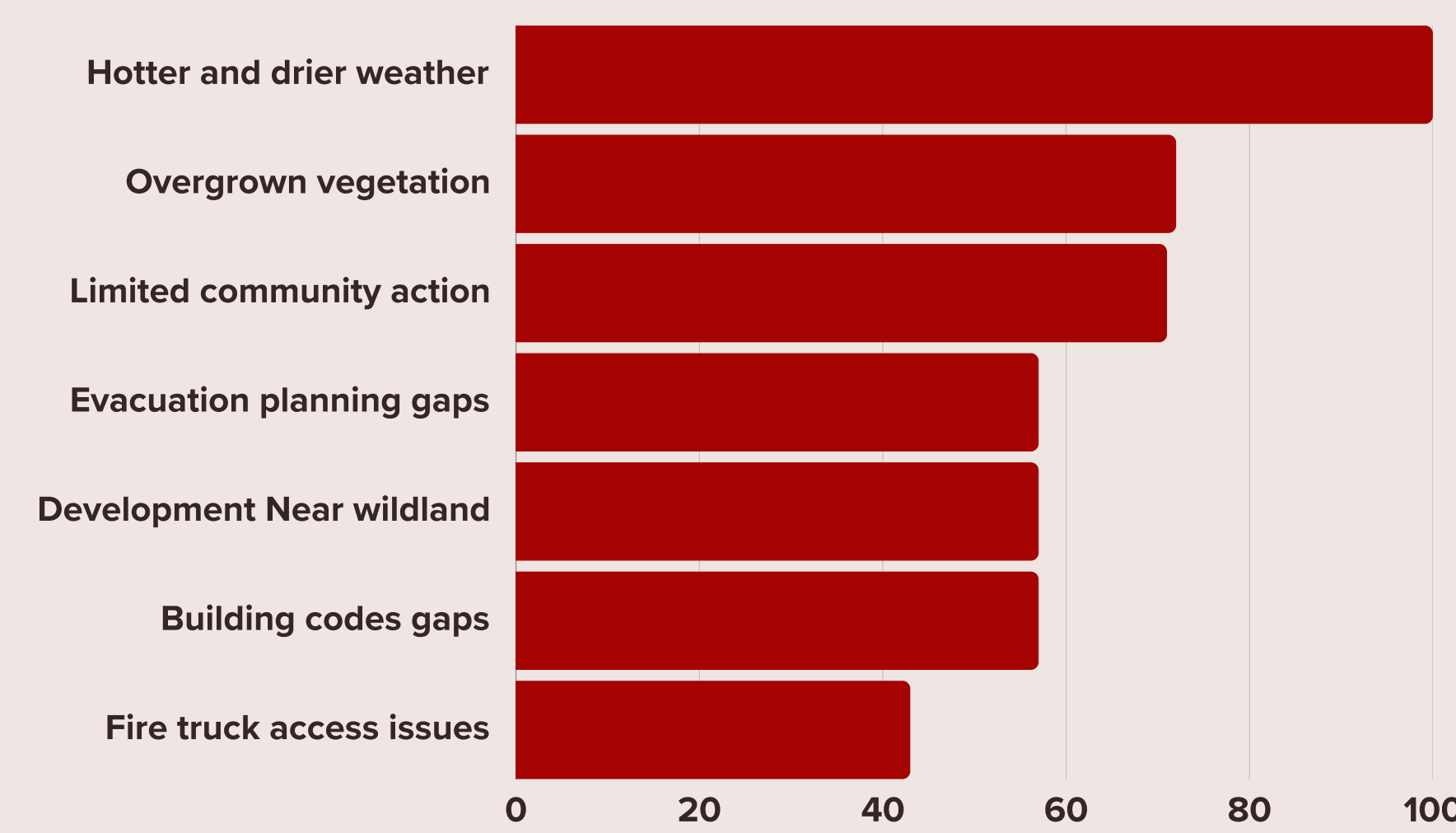
Quotes from the Focus Group Discussion

- “The big challenge is engagement”
- “There is a huge complacency in the community”
- “There is none” (re: code guidance)
- “There’s no entry point to evaluate your home holistically”
- “I think there’s, like, a general distrust of insurance”
- “So people are biased, optimistic, and they say, well, it’ll never happen, everything will be fine”

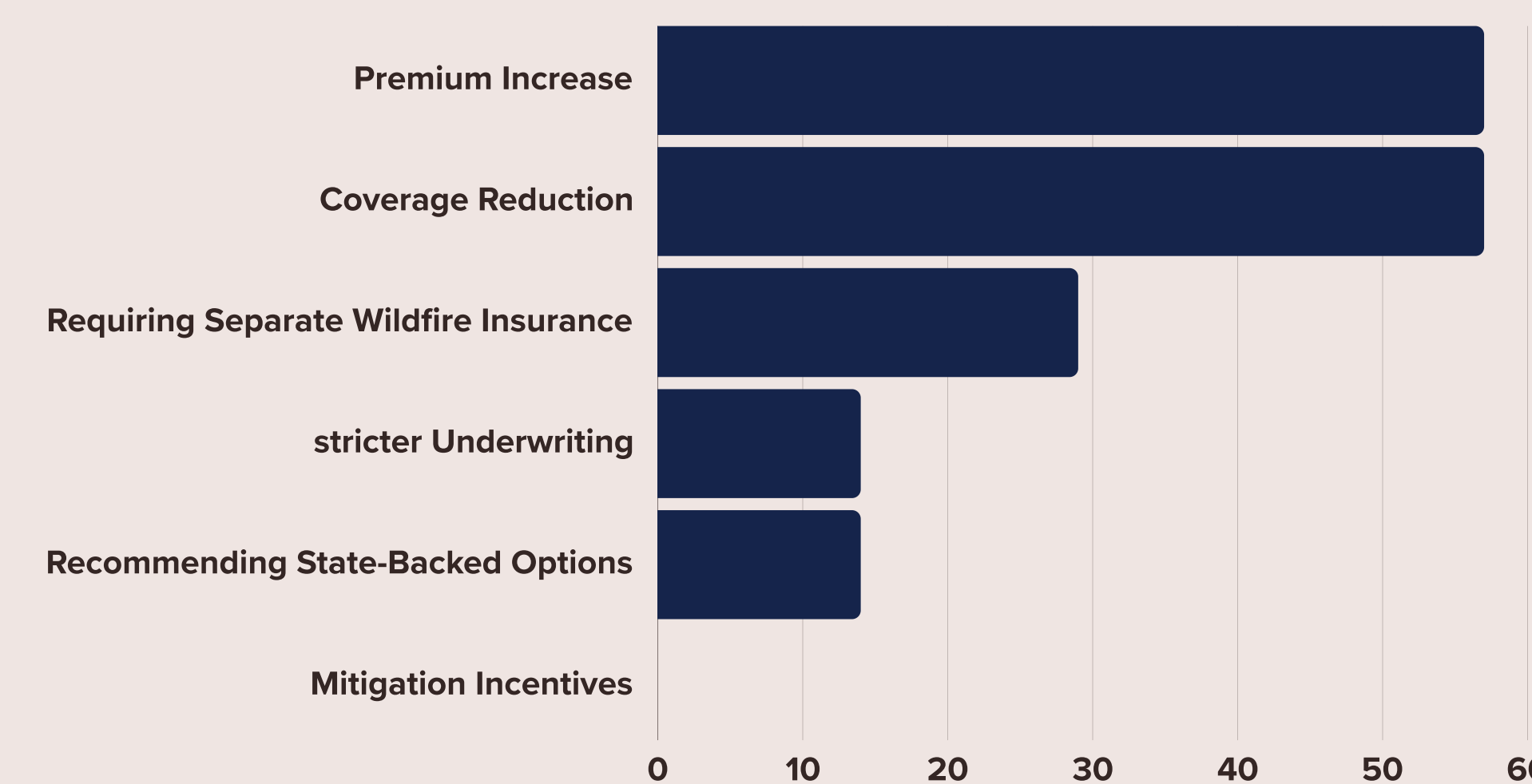
02 Park City HOA Fair

Survey Results

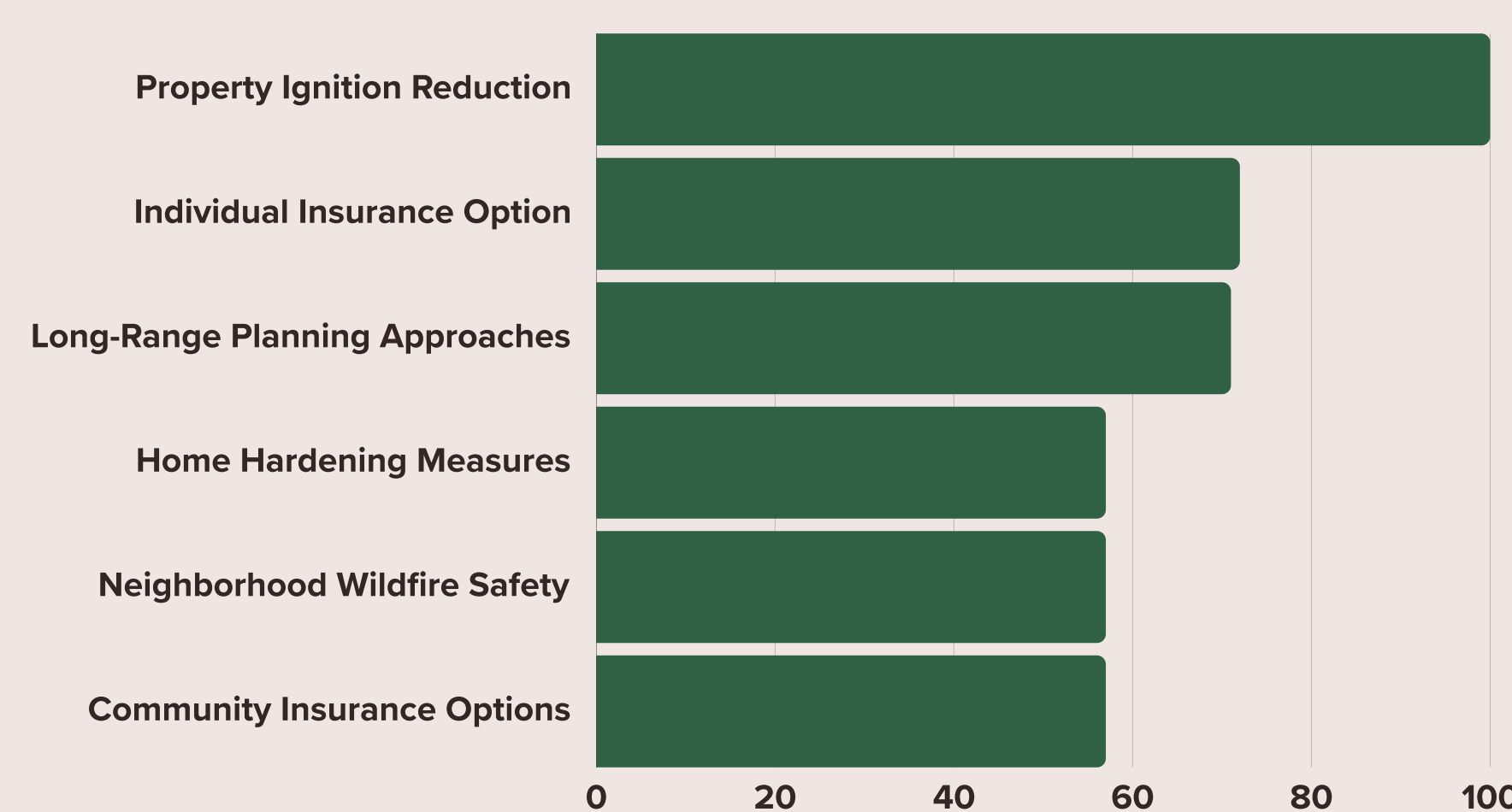
A. Perceived Drivers of Wildfire Risk



B. Insurance Changes Experienced (%)

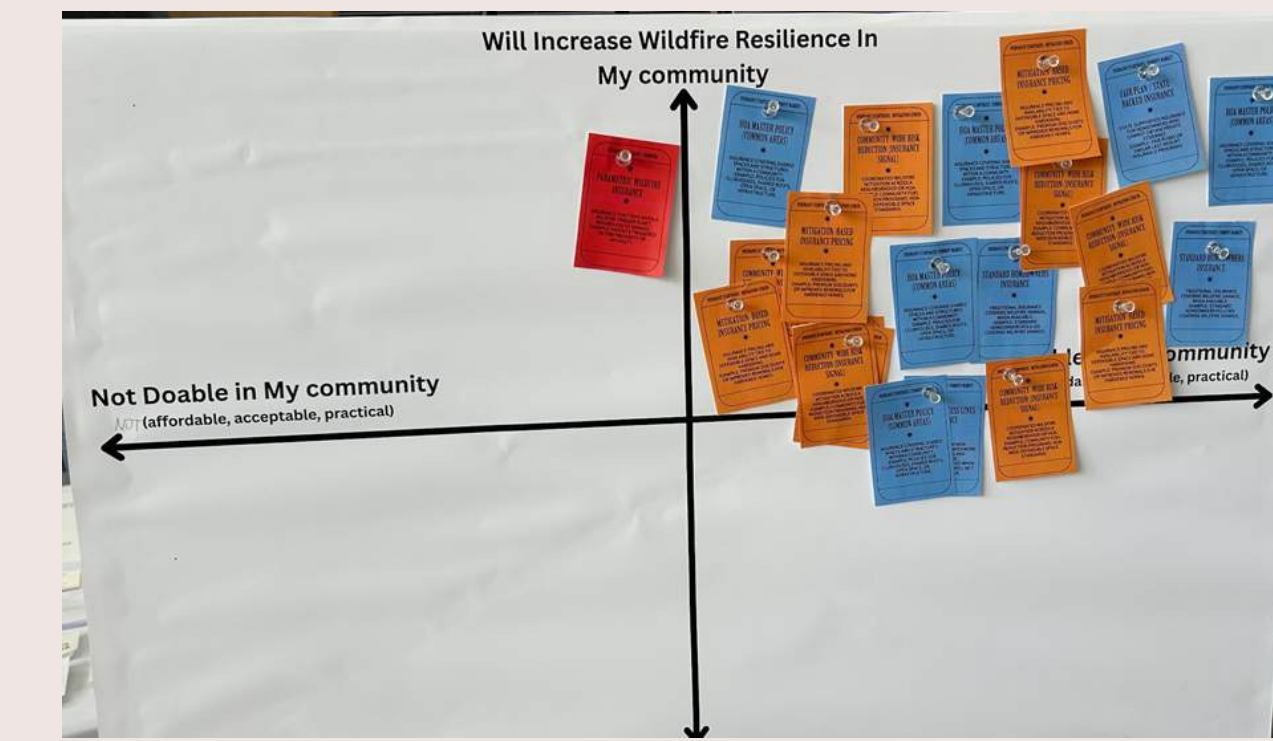


C. Learning Interests (%)



03 Park City HOA Fair

Insurance and Mitigation Feasibility and Impact

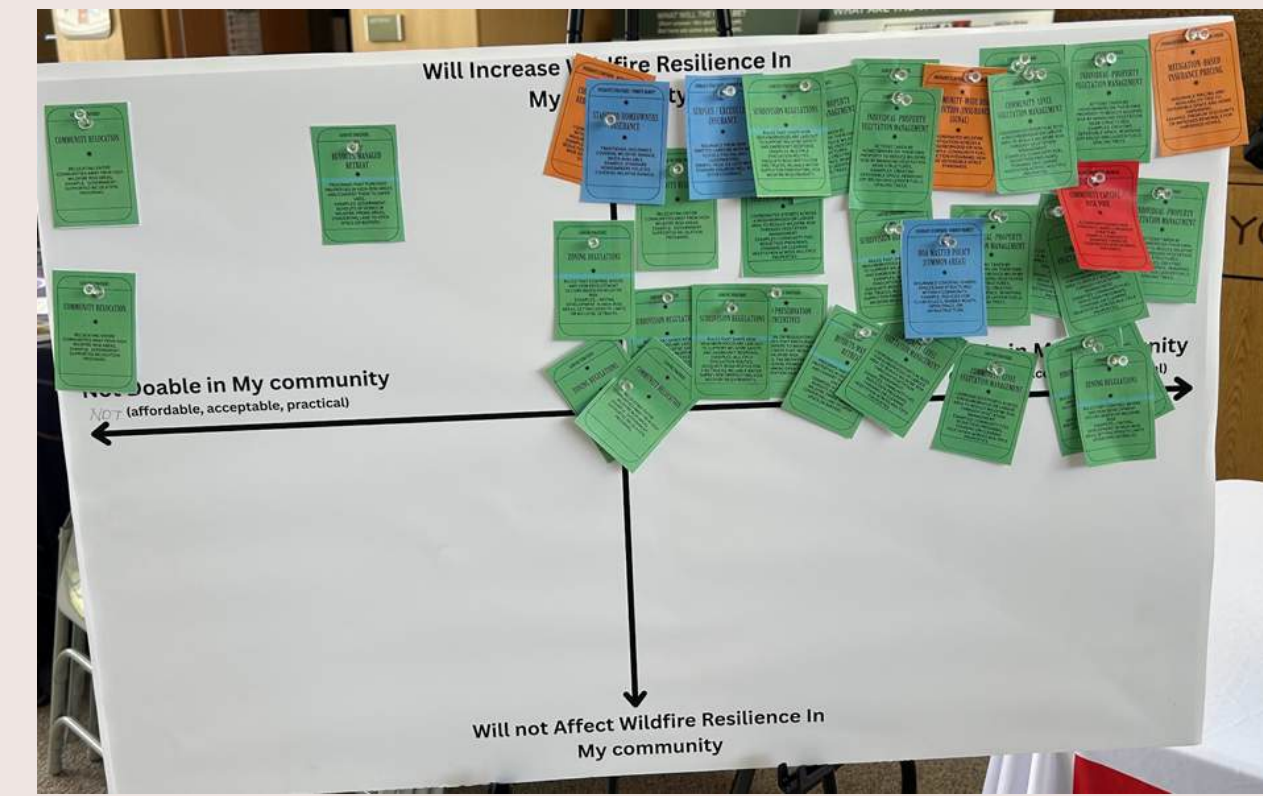


Most Frequently Mentioned Insurance Strategies

1. Mitigation-based insurance pricing (38%)
2. Risk mitigation grants or funding (31%)
3. Community-wide insurance pools (25%)
4. Public-private insurance partnerships (19%)
5. Standard homeowners insurance (19%)

Most Frequently Mentioned Land Use Strategies

1. Community-level vegetation management (31%)
2. Individual property vegetation management (25%)
3. Building regulations (19%)
4. Zoning regulations (19%)
5. Subdivision regulations (19%)
6. Land reservation incentives (19%)



Synthesis

RISK PERCEPTIONS & INSURANCE REALITY

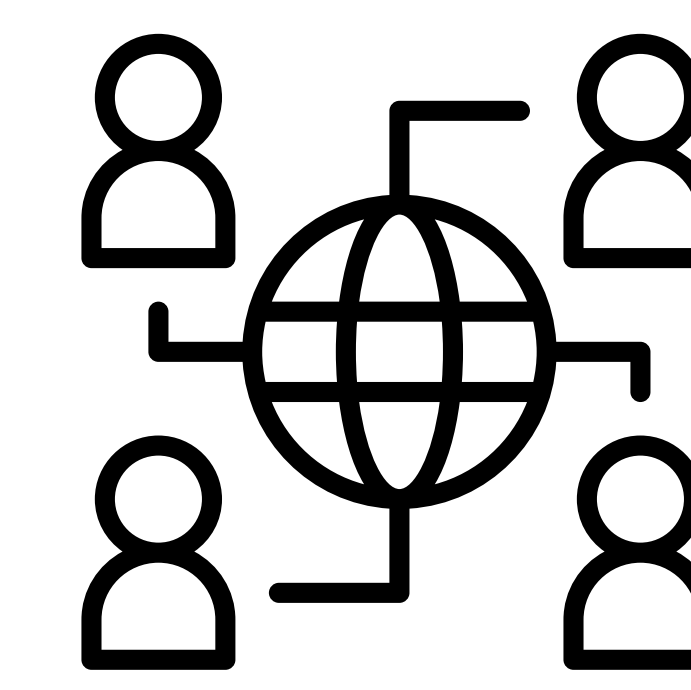
- 100% identify climate as the top risk driver
- Residents prioritize property-level learning
- Insurance costs are rising while coverage shrinks

Communities perceive wildfire risk as closely tied to climate conditions, vegetation management, insurance instability, and local preparedness capacity. Across both communities, participants prioritized mitigation strategies they viewed as practical, community-scale, and directly connected to reducing wildfire exposure and maintaining insurance viability.

MOST "DOABLE AND EFFECTIVE" STRATEGIES

- Vegetation management leads land-use solutions
- Residents favor community-wide risk reduction
- Policy-based strategies gain high traction

Applications



- Co-design of context-specific wildfire mitigation and adaptation toolkits for local communities
- Development of planning tools that allow communities to evaluate mitigation strategies and tradeoffs
- Informing insurance innovation strategies that Community’s risk reduction actions to pricing and coverage

Conclusion

Findings from this research will result in a context-specific toolkit for wildfire mitigation and adaptation.

This project reflects the practical challenges and opportunities communities come across when facing wildfires by engaging different groups of participants based on their experience and expertise in wildfire mitigation.

findings provide insight that contribute to more effective, stakeholder-informed wildfire planning that integrates lived experiences, perceived feasibility, and community mitigation preferences to develop locally actionable and implementable resilience strategies.

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References:

