



Western States 2026 WUI Home-Hardening Snapshot

A photograph of a modern two-story house with a dark roof and light-colored siding. The house is illuminated from within, showing a warm interior. The house is set against a sunset sky with snow on the ground. The house has a prominent chimney and large windows. The foreground shows a mix of snow and grass.

**Insurance Requirements
and Compliance**

Western States WUI Home-Hardening Snapshot

Insurance Requirements and Compliance (2026)

Overview

This document provides homeowners, property managers, and insurance professionals with a state-by-state breakdown of **Wildland-Urban Interface (WUI) insurance requirements, non-renewal trends, and wildfire home-hardening mandates across 11 western states**. Understanding these requirements is critical for maintaining coverage, avoiding policy cancellations, and reducing premiums in high-risk wildfire markets.

WUI Definition: **Wildland-Urban Interface (WUI)** refers to areas where human development meets or intermixes with wildland vegetation, creating elevated wildfire risk[1][2].

State-by-State WUI Insurance Requirements and Compliance Standards

Oregon (OR)

Statewide WUI / Home-Hardening Code (2026)

R327 wildfire home-hardening chapter in Oregon Residential Specialty Code; adoption and mapping done by local jurisdictions[3][4].

Insurance Impact and Requirements

Insurers increasingly require R327 compliance for new policies in mapped wildfire-hazard areas; non-compliant homes face premium surcharges (15-40%), coverage restrictions, or non-renewal notices. Properties with wood shake roofs or combustible siding within 5 feet of structures are highest risk for cancellation[5][6].

Compliance Requirements to Maintain Coverage

- Noncombustible/Class A roofs (metal, composition, tile)
- Noncombustible or ignition-resistant exterior wall assemblies
- Ember-resistant vents with corrosion-resistant mesh $\leq 1/8"$
- Protected eaves and soffits (enclosed or noncombustible)
- Defensible space maintained within 5 feet (Zone 0) and 30-100 feet (Zones 1-2)
- Annual defensible space inspections and documentation[3][7]

Cost of Non-Compliance

- Premium increases: 20-45% for non-compliant roofs or siding
 - FAIR Plan (last resort coverage): 2-3 \times standard market rates with limited coverage
 - Policy non-renewal: 30-90 day notice typical; reentry to standard market difficult
 - Retrofit costs: \$15,000-\$45,000 for roof replacement, re-siding, and vent upgrades[7]
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Washington (WA)

Statewide WUI / Home-Hardening Code (2026)

Statewide Wildland-Urban Interface Code (WAC 51-55); enforced where local WUI areas are mapped and designated[8][9].

Insurance Impact and Requirements

Major carriers (State Farm, Allstate, Farmers) have reduced WUI exposure; properties in designated WUI zones without defensible space or fire-resistant exteriors face non-renewal. Inspection programs now mandatory for high-risk zip codes[10][11].

Compliance Requirements to Maintain Coverage

- Class A roof assemblies
- Noncombustible or ignition-resistant exterior wall cladding (fiber cement, metal, stucco)
- Ember-resistant vents ($\leq 1/4$ " mesh or tested/listed products)
- Protected projections (boxed-in eaves, fire-resistant deck materials)
- Defensible space: 30 feet minimum (Zone 1); 100 feet recommended
- Accessible fire hydrants or water sources within 1,000 feet[8][12]

Cost of Non-Compliance

- Premium surcharges: 25-50% for wood roofs, untreated wood siding, or inadequate defensible space
 - Non-renewal notices: issued to 15-20% of WUI policies annually in high-risk counties
 - FAIR Plan costs: premiums 150-250% of standard rates
 - Retrofit investment: \$20,000-\$60,000 for comprehensive hardening (roof, siding, vents, decks)[12]
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California (CA)

Statewide WUI / Home-Hardening Code (2026)

CBC Chapter 7A for Fire Hazard Severity Zones and Local WUI Fire Areas; broad statewide application in mapped zones[13][14].

Insurance Impact and Requirements

California faces the nation's most severe wildfire insurance crisis. Since 2019, insurers have non-renewed over 2.8 million policies in Fire Hazard Severity Zones. Chapter 7A compliance increasingly required for new underwriting; Safer from Wildfires inspection program mandatory for many renewals[15][16].

Compliance Requirements to Maintain Coverage

- Class A/noncombustible roofing assemblies
 - Ignition-resistant or noncombustible exterior wall materials (no untreated wood siding)
 - Ember-resistant and corrosion-resistant vents
 - Protected eaves, soffits, and overhangs (enclosed or heavy timber)
 - Multi-pane windows or tempered glass in high-exposure areas
 - Defensible space: 0-5 feet (Zone 0 ember-resistant hardscape); 5-30 feet (Zone 1 lean/clean); 30-100 feet (Zone 2 reduced fuel)
 - Annual Safer from Wildfires certification in many counties[13][15]
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Cost of Non-Compliance

- Premium increases: 40-75% for non-compliant roofs; additional surcharges for combustible siding/decks
 - Non-renewal epidemic: 30-40% of policies in High/Very High Fire Severity Zones face cancellation
 - FAIR Plan limitations: coverage caps at \$3 million dwelling; premiums 200-400% higher than standard market; excludes additional living expenses in many cases
 - Retrofit costs: \$25,000-\$80,000+ for full Chapter 7A compliance (roof, siding, vents, windows, decks)
 - Home value impact: non-compliant homes sell at 10-20% discount due to insurance unavailability[13][14][15]
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Colorado (CO)

Statewide WUI / Home-Hardening Code (2026)

Yes -- Colorado Wildfire Resiliency Code (CWRC) applies statewide in mapped WUI areas[17][18][19].

Insurance Impact and Requirements

Following Marshall Fire (2021), insurers dramatically tightened underwriting in WUI zones. CWRC compliance now standard requirement for new policies; existing policies face inspection and retrofit mandates. Wildfire Mitigation Survey scores determine insurability[19][20].

Compliance Requirements to Maintain Coverage

- Class A roofing materials (no wood shakes)
- Noncombustible or ignition-resistant siding, trim, and fascia (metal, fiber cement, stucco)
- Ember-resistant vents and screened openings
- Protected eaves and projections (enclosed or noncombustible materials)
- Ignition-resistant deck materials or fire-retardant treatments
- Defensible space by WUI class: Moderate (30 ft), High (50 ft), Extreme (100 ft)
- Annual mitigation documentation and photos[18][19][21]

Cost of Non-Compliance

- Premium penalties: 30-60% surcharge for wood roofs, combustible siding, or inadequate defensible space
 - Non-renewal rates: 20-35% in CWRC Extreme zones without full compliance
 - Colorado FAIR Plan: limited availability; premiums 175-300% of standard rates
 - Retrofit costs: \$18,000-\$55,000 for CWRC compliance package
 - Moratorium risk: some mountain counties face temporary underwriting freezes after major fire events[18][20]
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Utah (UT)

Statewide WUI / Home-Hardening Code (2026)

Yes -- HB 48 mandates all participating cities/counties adopt and enforce Utah WUI code by 1/1/2026[22][23][24].

Insurance Impact and Requirements

HB 48 implementation driven partly by insurance industry pressure. Carriers now require hardening compliance for high-risk policies; non-compliant properties face restricted coverage or declination. Fire-resistant roof requirement now universal[23].

Compliance Requirements to Maintain Coverage

- Fire-resistant roofing materials (Class A rated; wood shakes prohibited)
- Fire-resistant siding and exterior finish materials
- Ember-resistant vents with corrosion-resistant mesh
- Ignition-resistant deck materials (composite, metal, concrete)
- Protected openings and garage doors (tight seals, weather stripping)
- Defensible space: 30 feet minimum around all structures
- Annual vegetation management and documentation[22][23]

Cost of Non-Compliance

- Premium surcharges: 25-45% for non-compliant roofs or siding in HB 48 zones
 - Non-renewal trend: increasing in Wasatch Front and Southern Utah WUI areas
 - Limited FAIR Plan: Utah has no robust high-risk pool; declined applicants face few options
 - Retrofit investment: \$16,000-\$50,000 for HB 48 compliance
 - Property sale impact: homes with wood roofs increasingly unmarketable in WUI zones[22][24]
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Idaho (ID)

Statewide WUI / Home-Hardening Code (2026)

No single statewide WUI code; multiple counties (Boise County, etc.) have local WUI/ignition-resistant ordinances[25][26].

Insurance Impact and Requirements

Insurers apply WUI underwriting standards even where local codes absent. Properties in fire-prone areas (Ada, Boise, Blaine, Kootenai counties) face inspection requirements and hardening mandates regardless of local ordinance status[26].

Compliance Requirements to Maintain Coverage

- Ignition-resistant exterior walls and roofs by hazard class (Class 1-3 in county ordinances where applicable)
- Protected vents and openings
- Limited combustible projections (eaves, decks)
- Fire-resistant materials at vulnerable junctions
- Defensible space: 30-50 feet depending on slope and vegetation type
- Proof of annual vegetation management[26]

Cost of Non-Compliance

- Premium increases: 20-40% for wood roofs or lack of defensible space
- Non-renewal activity: moderate but increasing in Treasure Valley and Northern Idaho
- No state FAIR Plan: declined applicants must seek surplus lines (excess of 200% standard premiums)

- Retrofit costs: \$12,000-\$40,000 for ignition-resistant upgrades
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Nevada (NV)

Statewide WUI / Home-Hardening Code (2026)

No uniform statewide WUI building code; some fire districts (Truckee Meadows, etc.) enforce IWUIC-based rules[25][27].

Insurance Impact and Requirements

Post-Caldor Fire (2021), carriers increased WUI scrutiny in Lake Tahoe basin and Reno-Sparks area. Properties in fire districts with IWUIC adoption face stricter underwriting; those without local codes still subject to insurer hardening requirements[27].

Compliance Requirements to Maintain Coverage

- Class A roofing assemblies
- Ignition-resistant or noncombustible exterior wall materials
- Ember-resistant vents and screened openings
- Protected projections and eaves
- Fire-resistant deck materials
- Defensible space per IWUIC or insurer standards: 30-100 feet depending on risk class
- Annual inspection photos and mitigation documentation[27][28]

Cost of Non-Compliance

- Premium penalties: 25-50% for non-compliant exteriors
 - Non-renewal notices: 15-25% of Lake Tahoe and Galena Forest policies face cancellation
 - No state FAIR Plan: surplus lines market only option (premiums 150-250% higher)
 - Retrofit investment: \$15,000-\$48,000 for IWUIC-level hardening[27][28]
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Arizona (AZ)

Statewide WUI / Home-Hardening Code (2026)

No single statewide WUI code; cities like Flagstaff adopt IWUIC with local amendments[25][29].

Insurance Impact and Requirements

Major wildfire losses (Wallow, Rodeo-Chediski, Tunnel fires) drove carrier retreat from high-risk areas. Homes in Coconino, Yavapai, and Gila counties face mandatory inspections; wood shake roofs result in automatic declination[29].

Compliance Requirements to Maintain Coverage

- Prohibition on wood shake roofs (Class A materials required)
- Ignition-resistant/noncombustible exterior wall cladding
- Ember-resistant vents with fine mesh (1/8" or smaller)
- Protected soffits and eaves
- Fire-resistant deck materials
- Defensible space: 30 feet minimum; 100 feet recommended in High/Extreme zones

- Annual vegetation clearing certification[29][28]

Cost of Non-Compliance

- Premium surcharges: 30-55% for wood roofs; additional penalties for lack of defensible space
 - Non-renewal activity: significant in Northern Arizona pine belt
 - Limited state resources: no comprehensive FAIR Plan; surplus lines costly and restrictive
 - Retrofit costs: \$14,000-\$45,000 for full hardening compliance[29]
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Montana (MT)

Statewide WUI / Home-Hardening Code (2026)

No unified statewide WUI code; some counties promote ignition-resistant construction guidance and local WUI rules[25][30].

Insurance Impact and Requirements

Insurance availability declining rapidly in Western Montana counties. Even without statewide code, insurers impose private hardening standards; properties failing inspections receive non-renewal notices[30].

Compliance Requirements to Maintain Coverage

- Ignition-resistant wall and roof assemblies (metal, fiber cement, Class A shingles)
- Sealed gaps and protected vents
- Emphasis on metal, fiber cement, or stucco at vulnerable junctions
- Fire-resistant deck materials or treatments
- Defensible space: 30-50 feet minimum depending on slope and fuel type
- Annual mitigation verification[30]

Cost of Non-Compliance

- Premium increases: 25-45% for wood roofs or inadequate defensible space
 - Non-renewal trend: accelerating in Flathead, Missoula, Ravalli, and Gallatin counties
 - No state FAIR Plan: surplus lines market limited and expensive (200%+ standard premiums)
 - Retrofit investment: \$12,000-\$42,000 for ignition-resistant upgrades[30]
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Wyoming (WY)

Statewide WUI / Home-Hardening Code (2026)

No clear statewide WUI building code; adoption is local and often limited to planning/forestry guidance[25][31].

Insurance Impact and Requirements

Teton, Sublette, and Lincoln counties face tightening underwriting. Insurers apply IWUIC-based standards even without local code adoption; wood shake roofs and poor defensible space trigger non-renewal[32][28].

Compliance Requirements to Maintain Coverage

- IWUIC-style ignition-resistant construction package
- Class A roofing materials
- Protected openings and vents

- Fire-resistant exterior cladding
- Defensible space: 30-50 feet depending on fuel and topography
- Documentation of annual vegetation management[32][28]

Cost of Non-Compliance

- Premium penalties: 20-40% for non-compliant roofs or vegetation encroachment
 - Non-renewal activity: moderate but growing in Jackson Hole and Star Valley areas
 - No state FAIR Plan: surplus lines only option for declined risks
 - Retrofit costs: \$13,000-\$40,000 for IWUIC-level hardening[32]
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New Mexico (NM)

Statewide WUI / Home-Hardening Code (2026)

No statewide WUI code; counties like Los Alamos have formally adopted WUI codes with ignition-resistant construction classes[25][33].

Insurance Impact and Requirements

Following Hermits Peak/Calf Canyon and other catastrophic fires, carriers dramatically reduced WUI exposure. Properties in Los Alamos, Santa Fe, Taos, and Lincoln counties face mandatory hardening requirements for policy issuance or renewal[33].

Compliance Requirements to Maintain Coverage

- Class 1 ignition-resistant construction: fire-resistant roofs, exterior walls, decks, vents, and openings in WUI zones
- Noncombustible materials within 5 feet of structures (Zone 0)
- Defensible space: 30 feet minimum (Zone 1); 100 feet recommended
- Annual inspection and certification in high-risk counties[33]

Cost of Non-Compliance

- Premium surcharges: 30-60% for non-compliant exteriors in adopted WUI counties
 - Non-renewal rates: significant in mountain and forest interface communities
 - No robust state FAIR Plan: surplus lines limited and costly
 - Retrofit investment: \$15,000-\$50,000 for Class 1 ignition-resistant construction[33]
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Summary

Homeowners, contractors, and insurance professionals must recognize that wildfire insurance availability now depends on demonstrable home hardening compliance. **Non-compliant homes face premium surcharges of 20-75%, non-renewal notices affecting 15-40% of WUI policies annually and forced reliance on state FAIR Plans or surplus lines carriers charging 150-400% of standard rates.** ShieldCore fire-resistant exterior systems offer homeowners and contractors a proven pathway to insurance compliance, premium reduction, and long-term insurability in the nation's fastest-tightening insurance markets.

ShieldCore Value Proposition for “Insurance Compliance”

Pre-Certified Compliance

Non-wood, fire-resistant steel-backed insulated metal panels naturally meet or exceed insurance carrier hardening requirements across all 11 western states, reducing underwriting friction and inspection failures[34].

Rapid Retrofit to Avoid Cancellation

Homeowners facing non-renewal notices (typically 30-90 days) can achieve full exterior hardening compliance with ShieldCore re-siding faster than traditional multi-trade re-siding projects[34].

Premium Reduction Qualification

Insurance carriers offer 10-25% premium discounts for homes with noncombustible/ignition-resistant exterior upgrades; ShieldCore installations qualify for maximum available credits[34].

Marketability Protection

Homes with ShieldCore fire-resistant exteriors maintain insurability and resale value in WUI markets where non-compliant properties face 10-20% valuation penalties due to coverage unavailability[34].

Long-Term Risk Mitigation

No rot, mold, or material degradation means compliance status remains stable over decades, avoiding recurring retrofit costs and inspection failures common with wood and composite materials[34].

Market Urgency

With 2.8+ million California policies non-renewed since 2019, and Colorado, Oregon, Washington, and Utah seeing similar trends, the addressable market for insurance-driven home hardening retrofits is expanding at 15-20% annually across the West[17][22][13][3][8].

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