

H.B. 48 “Wildland Urban Interface Modifications”

Summary



H.B. 48’s primary intent is to increase awareness of wildfire risk and encourage property owners to share the responsibility of reducing that risk in the wildland urban interface (WUI). The bill implements individual lot assessments in the high-risk WUI area that will provide risk mitigation strategies to property owners. A property fee will help support these assessments.

This bill also mandates property insurers to use the State's high-risk boundary when evaluating a property for wildfire risk and if raising rates by 20% or more or dropping coverage, to provide justification, if the adjustment is appealed by the property owner.

LOT ASSESSMENTS

- Forestry, Fire and State Lands (FFSL) is tasked with creating a program that “evaluates and classifies high risk wildland urban interface property using a triage scale” (65A-8-402).
- This work will be coordinated by FFSL.
- Property owners in lower triage levels must annually certify that they still meet the requirements of a lower level.
- Homeowners must submit evidence of compliance to stay at or lower their triage level.
- Lot assessments will be prioritized at the state level.
- This bill does not mandate county, municipal, or fire district involvement in lot assessments, but FFSL or the local jurisdictions may request support through an agreement.

FEES

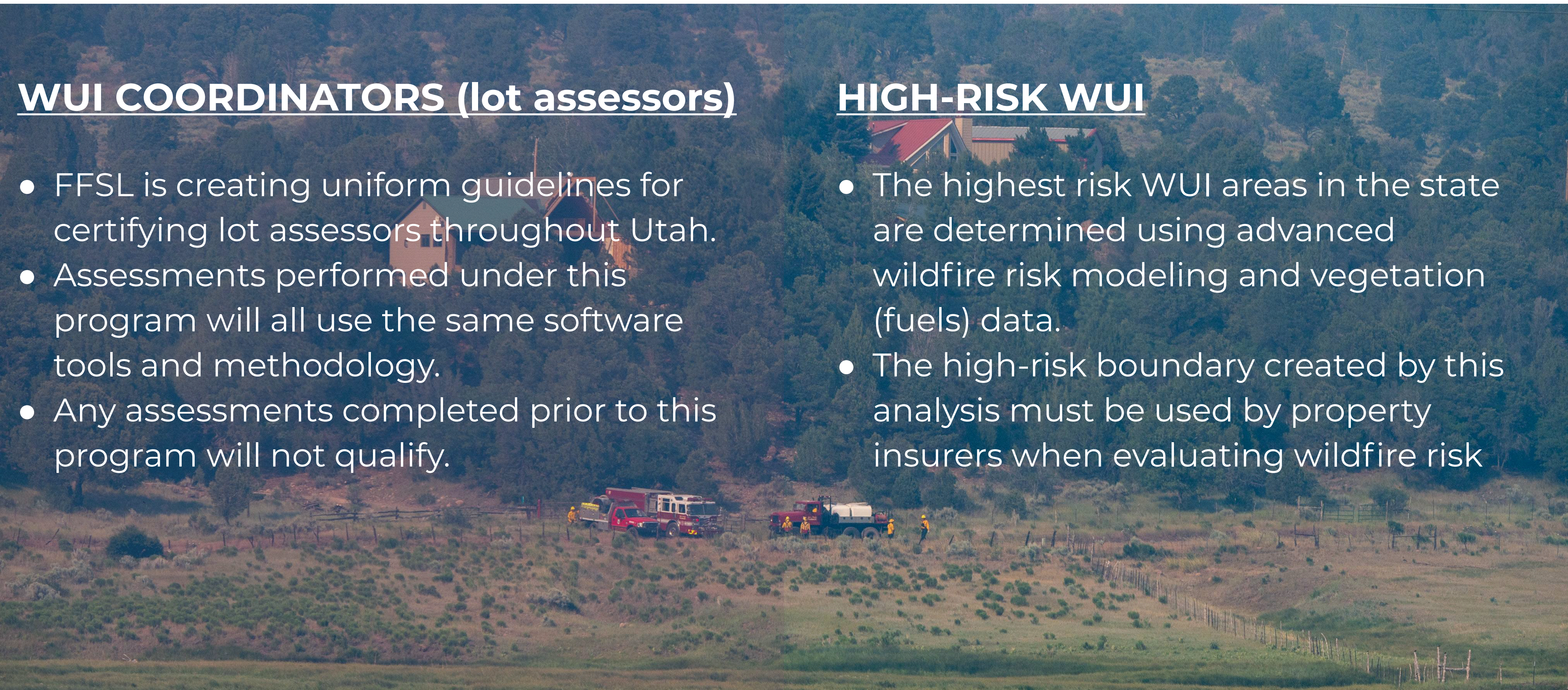
- Property owners within the high-risk WUI boundary will be assessed a fee based on the square footage of the structure.
- Fee amounts will be determined annually by FFSL, based on the costs of implementing the program.
- The fee will be collected by the county.
- The fees will vary by triage level, as determined by a lot assessment.
- The county will keep a portion of the fees needed to cover their implementation costs, determined by an agreement, with the remainder passed on to FFSL to cover their implementation costs.
- The bill does not allow for municipal or fire district fee collection.

WUI COORDINATORS (lot assessors)

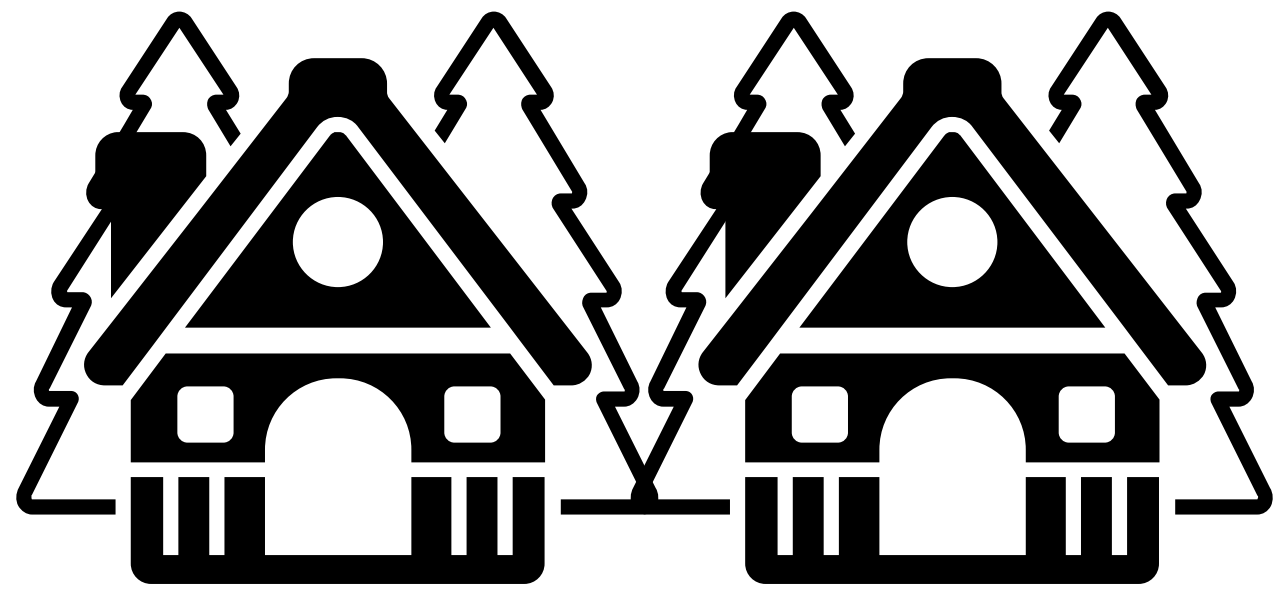
- FFSL is creating uniform guidelines for certifying lot assessors throughout Utah.
- Assessments performed under this program will all use the same software tools and methodology.
- Any assessments completed prior to this program will not qualify.

HIGH-RISK WUI

- The highest risk WUI areas in the state are determined using advanced wildfire risk modeling and vegetation (fuels) data.
- The high-risk boundary created by this analysis must be used by property insurers when evaluating wildfire risk



WHAT ARE YOU TALKING ABOUT?

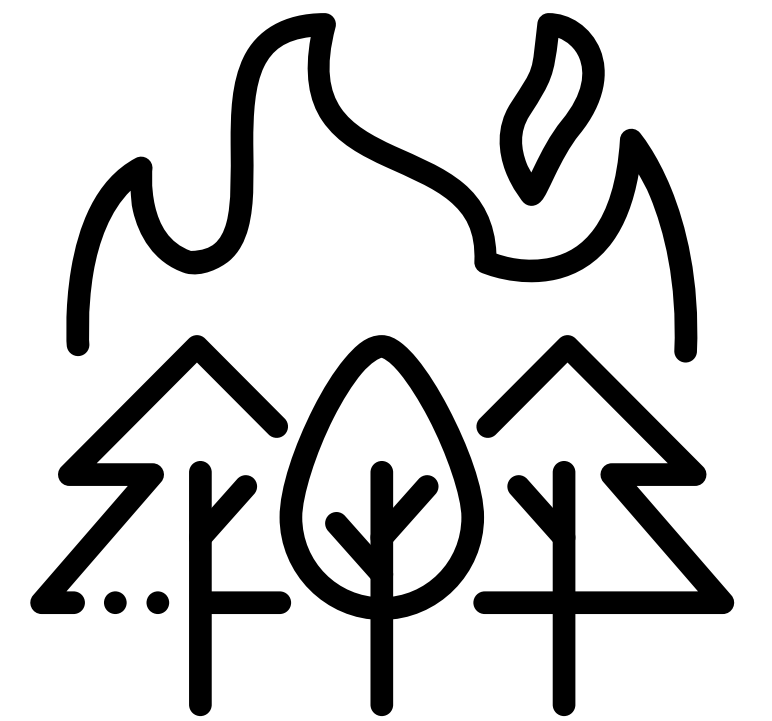


WUI - Wildland Urban Interface

The zone where structures and other human development meets, or intermingles with, undeveloped wildland

High Risk WUI

The highest risk WUI areas in the state as determined through a scientific assessment of fuels, weather, terrain, fire occurrence, ember production from fuels, and density of structures.

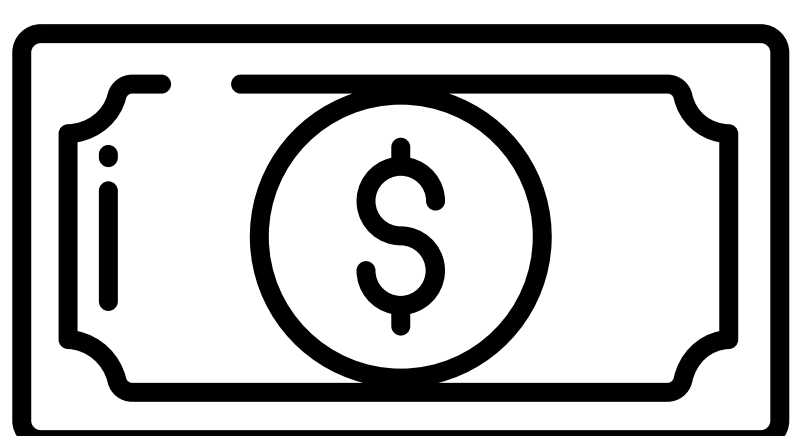
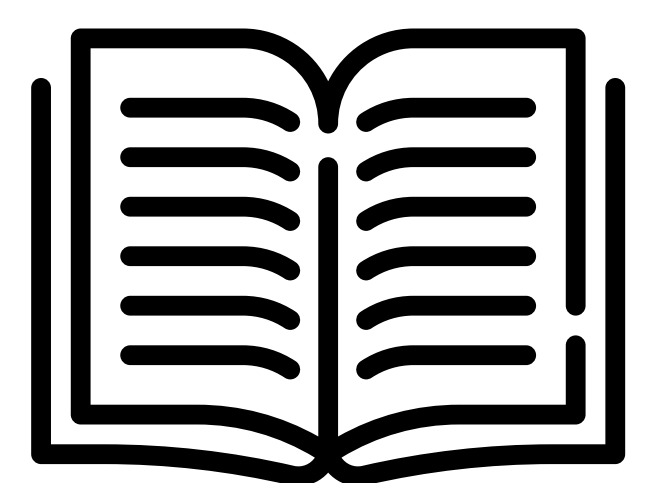


Lot Assessment

An evaluation of a property in the high risk WUI conducted by a trained WUI Coordinator that will provide recommendations to homeowners on actions they can take to reduce their wildfire risk.

Administrative Rules

When a new law is passed, "Rules" need to be written to determine how the law will be implemented. HB 48 tasked Forestry, Fire and State Lands with "rulemaking", which requires the rules to be published by the Utah Office of Administrative Rules, followed by a 30 day comment period. Once FFSL considers comments received, the Rules will be codified and become a part of the Utah Administrative Code.



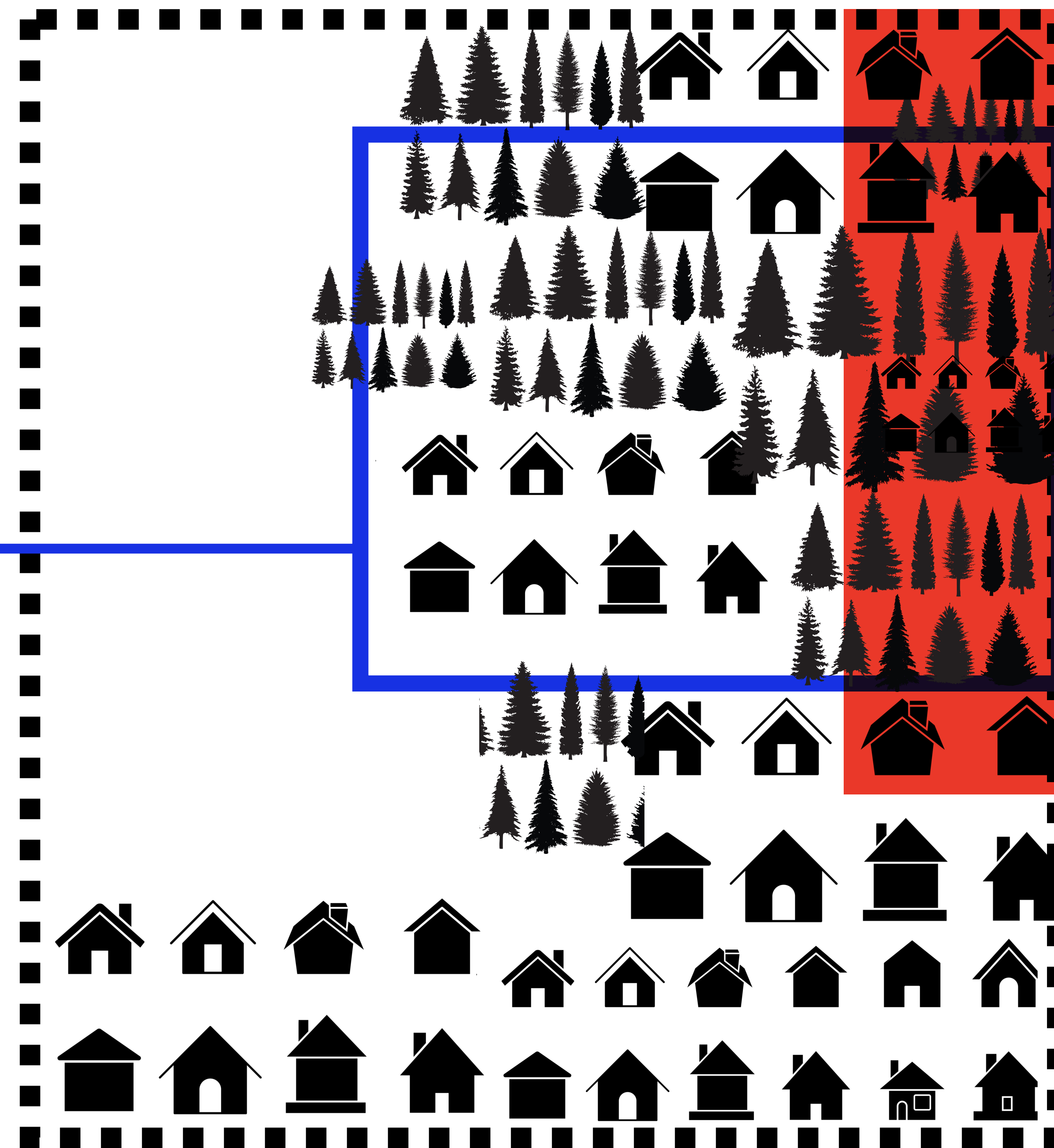
Fees

In 2026 and 2027 property owners in the high risk WUI will be charged a fee based on the square footage of their structure. This fee will be determined by FFSL and collected by your county. Beginning in 2028, the fee will be based on square footage and a lot assessment score

WHAT ARE THE WUI BOUNDARIES?

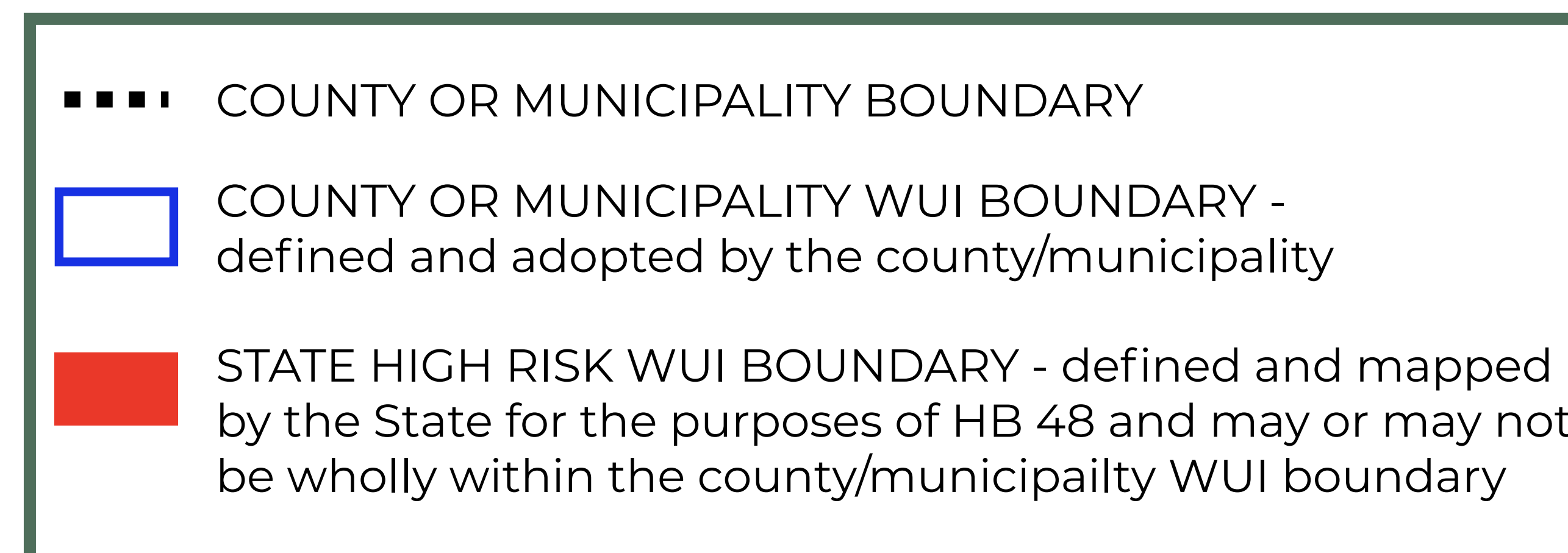
WUI MAPPING

- Counties and municipalities are required to adopt and enforce Utah's WUI code by January 1, 2026.
- The WUI code is a construction code with building standards intended to reduce the risk of wildfire by preventing wildfire from spreading to and from structures.
- Like all codes, the local jurisdiction must specify where the WUI code will apply by creating a boundary map.
- The WUI boundary map is developed by the local jurisdiction.
- This map should encompass any area at risk for wildfire threatening structures, including potential new development areas.



HIGH-RISK WUI MAPPING

- FFSL is required to create a high-risk WUI boundary map by January 1, 2026.
- The high-risk WUI map is created utilizing advanced wildfire risk modeling software.
- FFSL is utilizing updated fuelscape (vegetation) modeling to increase accuracy.
- Properties within this boundary will be charged a fee, based on their square footage and risk level.
- Property insurance carriers must use this high-risk WUI map when evaluating wildfire risk.



WHAT IS REQUIRED, WHO IS DOING IT, AND WHEN?

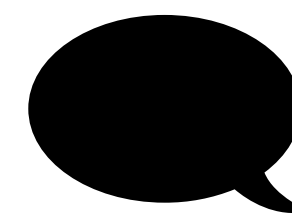
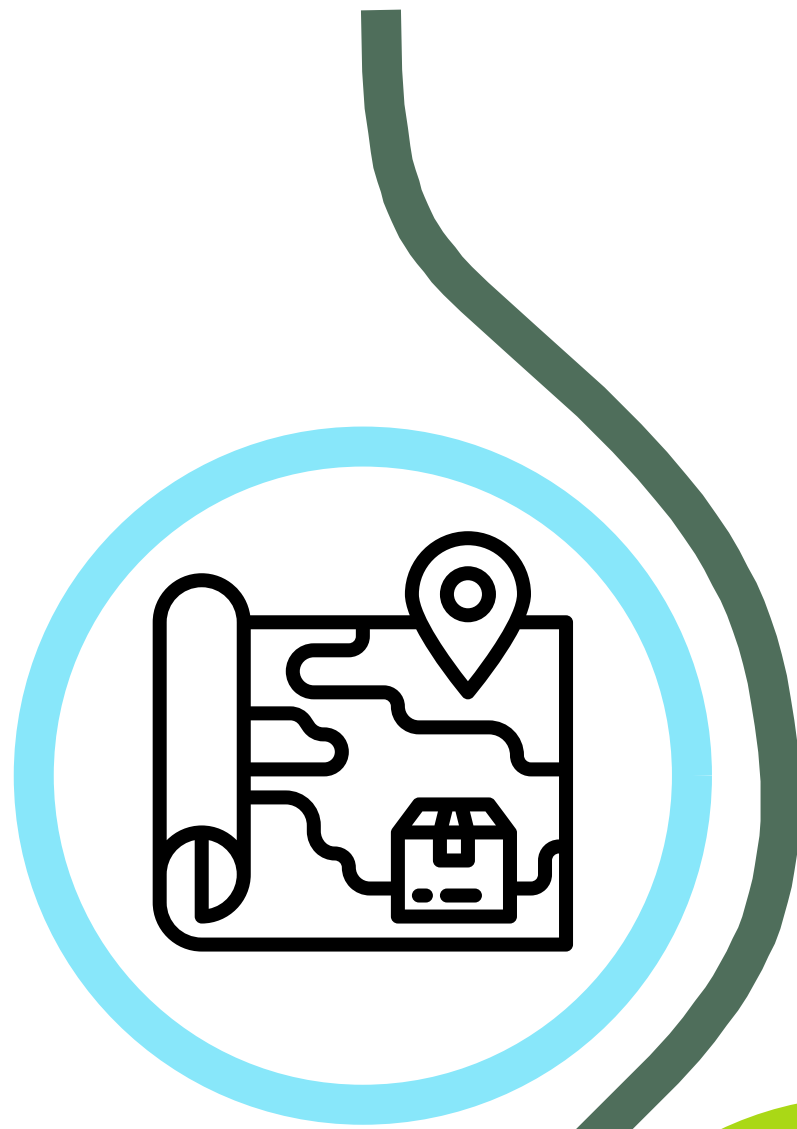
WHAT	WHO	WHEN
Determine a flat-rate fee based on square footage of structures in the high risk WUI	FFSL	January 1, 2026
Work with counties to assign evaluation and classification tasks	FFSL	Annually
Completion of a program to evaluate lot assessments and high risk WUI properties	FFSL	January 1, 2028
Create a database for property owners and insurers related to evaluating high- risk WUI properties	FFSL	January 1, 2028
Determine fee based on square footage and lot assessment score	FFSL	Annually, beginning January 1, 2028
Collect the flat-rate fee to properties in the high-risk WUI	Counties	2026 and 2027
Deposit the fee into the State's Wildland Fire Fund	Counties	Annually
Counties and municipalities adopt WUI construction code standards	Counties and Municipalities	January 1, 2026
May provide recommendations and resources to a property owner for mitigation	FFSL, Counties, Municipalities	Any time
Use the state's high risk boundary and adhere to cancellation and premium increase requirements	Insurers	Beginning January 1, 2026
Request a lot assessment	Property owners	Beginning January 1, 2026
Take actions to mitigate their wildfire risk	Property owners	Any time

Timeline of House Bill 48

Wildland Urban Interface Modifications

May 1, 2024

HB 437 takes effect and directs Forestry, Fire and State Lands to analyze additional high risk wildfire areas and report findings to the legislature



Opportunity for public comment

February 10, 2025

HB 48 is heard on the House Floor

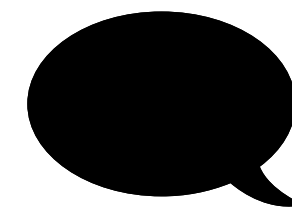
February 20, 2025

HB 48 is heard on the Senate Floor

March 5, 2025

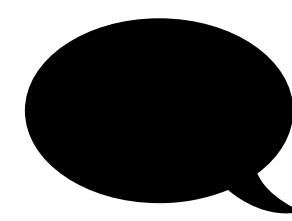
HB 48 is heard on the House Floor, passes with 73 Yeas, 0 Nays, 2 Absent

HB 48 is heard on the Senate Floor, passes with 23 Ayes, 0 Nays, 6 Absent



January 31, 2025

HB 48 is introduced in the House Business, Labor, and Commerce Committee, passes with 10 Yeas, 0 Nays, 6 Absent



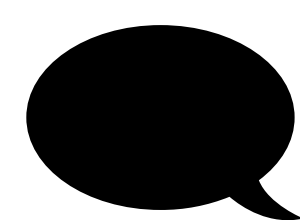
February 28, 2025

HB 48 is introduced in the Senate Natural Resources, Agriculture, and Environment Standing Committee, passes with 4 Yeas, 0 Nays, 3 Absent



March 19, 2025

HB 48 is signed into law by Governor Cox



April 2025 - Present

FFSL coordinates with local and state partners to discuss the impacts of the new law

November 6, 13, 18, 2025

FFSL hosts virtual and in-person open houses in Salt Lake City, Richfield, and Cedar City

January 1, 2026

New law takes effect

WHAT WILL THE FEES BE?

Short answer: We don't know yet.
But here are some draft concepts.

2026 and 2027

Properties in the high risk WUI will be assessed a yearly flat-rate fee based on the square footage of the taxable structure(s) on the property. This fee will range from \$20-100.

Up to 1,500 ft ²	\$20
1,501 - 3,000 ft ²	\$40
3,001 - 4,500 ft ²	\$60
4,501 - 6,000 ft ²	\$80
6,001 + ft ²	\$100

Up to 2,000 ft ²	\$20
2,001 - 3,000 ft ²	\$40
3,001 - 6,000 ft ²	\$60
6,001 + ft ²	\$80

Up to 1,500 ft ²	\$20
1,501 - 6,000 ft ²	\$60
6,001 + ft ²	\$100

Up to 3,000 ft ²	\$20
3,001 - 6,000 ft ²	\$60
6,001 + ft ²	\$100

Annually beginning 2028

Properties in the high risk WUI will be assessed a yearly fee based on the square footage of the taxable structure(s) on the property PLUS the score received from a lot assessment

The fees will not be finalized until we receive more structure data and work with county officials to refine them.
The final fees will be available by January 1, 2026.

WHAT'S NEXT?

January 1, 2026

- The new law goes into effect
- Administrative Rules go into effect
- High risk WUI boundary is finalized
- Lot assessments begin

Fall, 2026 and 2027

Counties will notify property owners of their fee

January 1, 2028

- Lot assessment database is made available to insurers and property owners
- Annual fee will start being based on square footage plus lot assessment score

