

Strengthening Wildfire Resilience Through Leadership



Sandra Mayo, MIABC
Ryan Moreside, FireSmart BC
Danyta Welch, UBCM
Don Lidstone, Lidstone & Company,
Paul Gipps, District of Lake Country

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In This Session



1. *MIABC & Insurance* – coverage updates and risk trends
2. FireSmart BC – Your role in local wildfire resilience
3. Funding – Grants and support opportunities
4. Mythbusters – play along!
5. Wildfire DPA Bylaws – Steps and how to get success
6. Leadership – Build capacity and community impact



MIABC and Insurance

The Municipal Insurance Association of BC

- A self-insured pool of 171 local governments
- Tailored liability and property insurance
- Brokerage services
- Risk management services



Wildfire and Insurance in Canada

In this section:

- Wildfire in Canada: the risk picture
- How insurers and reinsurers are responding
- What's changing: availability, coverage, deductibles, premiums
- What local governments and property owners can do to stay insurable
- Outlook



Wildfire in Canada : The Risk Picture

Risk Drivers:

- Hotter, drier seasons and longer fire years
- Lightning and human-caused fires near the Wildland-Urban Interface (WUI)
- Fuel build-up and wind-driven spread

Wildfire is now a Canada-wide peril, not just a western issue.



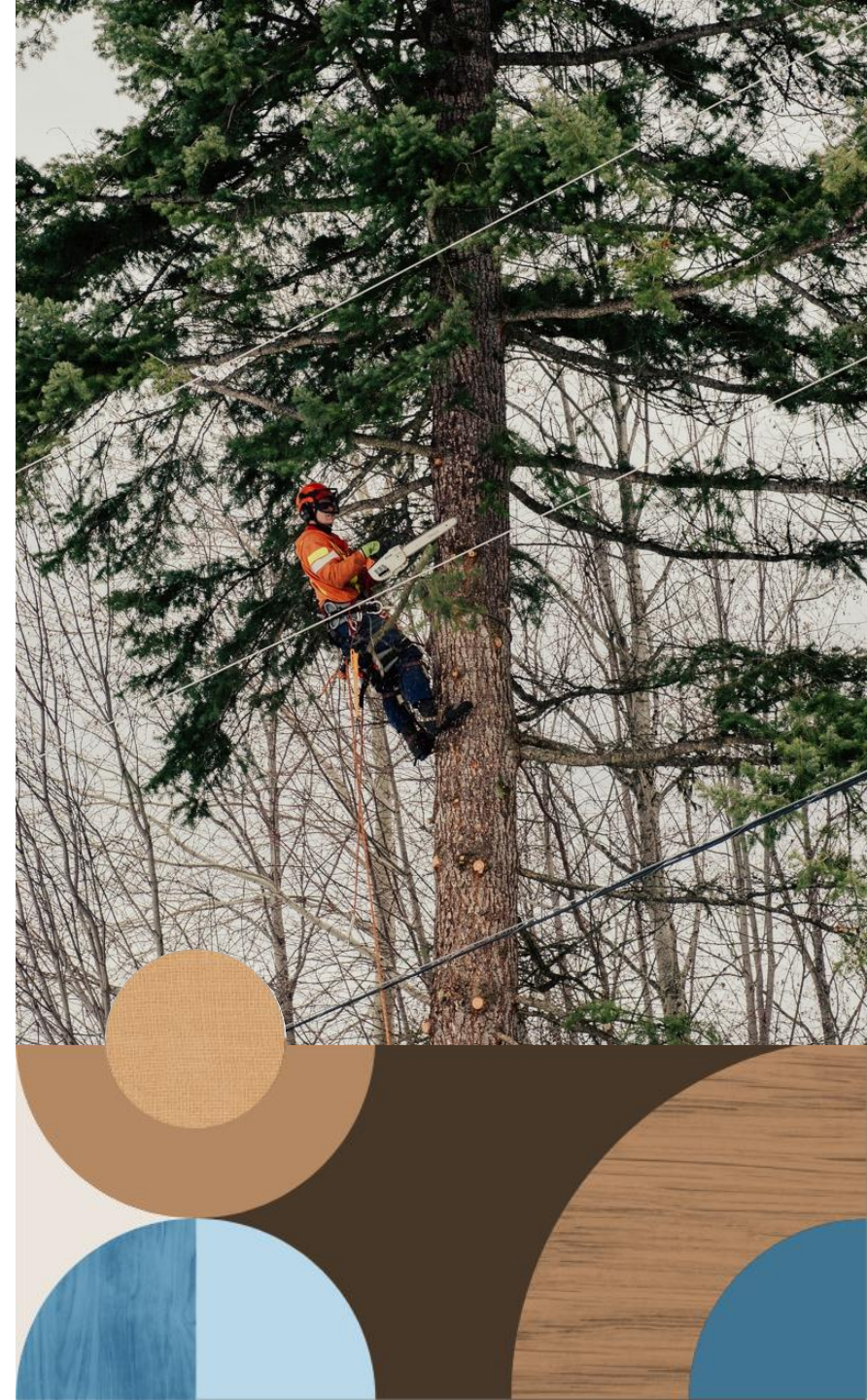
How Insurers Are Responding - Underwriting

- High-exposure zones may be excluded
- Binding moratoriums during nearby fires
- More detailed defensible space / FireSmart questions



How Insurers Are Responding - Pricing

- Higher premium costs, driven by reinsurance costs
- Differentiation on costing based on community and neighbourhood





Availability - Can I Get Insurance?

Most communities still have access to private insurance.

What might this look like in the short, medium and long term?

Constraints

- Fewer insurers writing high-exposure properties
- Non-renewals in unmitigated areas
- Binding stops when fires are nearby

What helps?

- Community FireSmart programs and fuel management
- Water supply, hydrant coverage, road access
- Property-level defensible space and fire-resistant materials



Deductibles - Your Skin in the Game

Rise of wildfire-specific deductibles in some regions

Trends:

- % deductible (e.g. xx% of insured value increasing)
- Higher deductibles near forest interface
- Seasonal/unprotected properties pay more

Mitigation and FireSmart programs can reduce deductibles



Premiums - Why They're Moving

Key Drivers:

- Catastrophe loss experience
- Higher deductibles near forest interface
- Seasonal/unprotected properties pay more

Mitigation and FireSmart programs can reduce deductibles





What Local Governments Can Do

Protect Community AND Municipal Assets

1

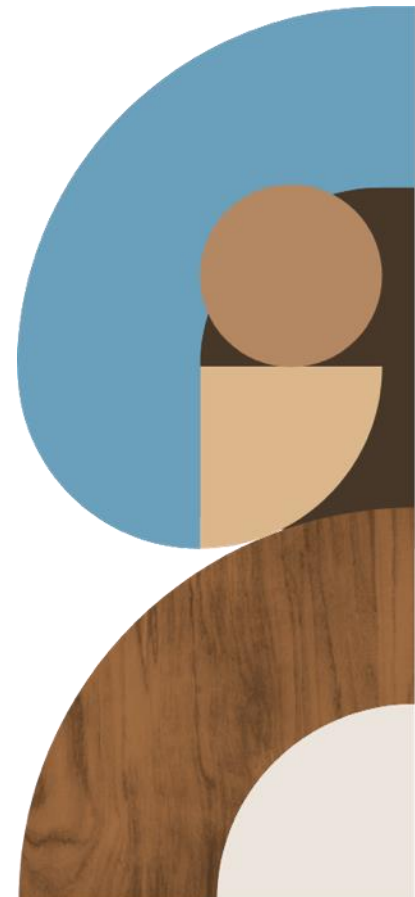
Apply FireSmart principles to local government-owned facilities and critical infrastructure (not just the community).

2

Prioritize fuel breaks and defensible space around civic properties, pump stations, parks facilities and works yards.

3

Retrofit local government buildings with ember-resistant vents, roofs and non-combustible siding, where feasible.



Show your work

1

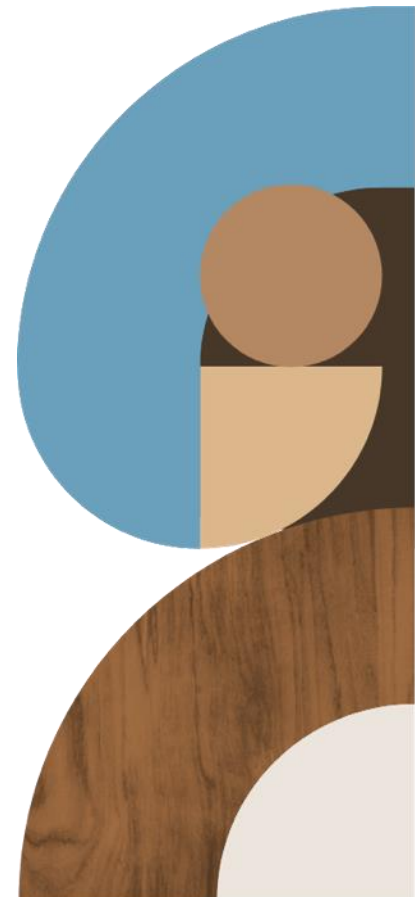
Develop and update Community Wildfire Resiliency Plans (CWRP) that include local government assets

2

Document ongoing maintenance (vegetation removal, fuel reduction) at both local government facilities and public lands.

3

Ensure pre-incident plans and mutual-aid agreements specifically cover critical infrastructure.



Outlook



Continued volatility; longer fire seasons



More detailed, parcel-level underwriting



Wildfire-specific deductibles and sublimits likely



More credits and preferred terms for FireSmart work



FireSmart BC

*Ryan Moreside - Wildfire Mitigation
Specialist & Program Coordinator*



Photo: McDougal Creek Wildfire,
2023, West Kelowna

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What is FireSmart BC?



FireSmart BC is a provincial program aimed at reducing the risk of wildfire damage to homes, communities, and forests.

Everyone's actions count.

Whether you're a homeowner, renter, insurer or **community leader**, following FireSmart principles helps build a wildfire-resilient British Columbia.

Our Mission: To build wildfire resiliency and reduce the negative impacts of fire for everyone in the province through FireSmart.

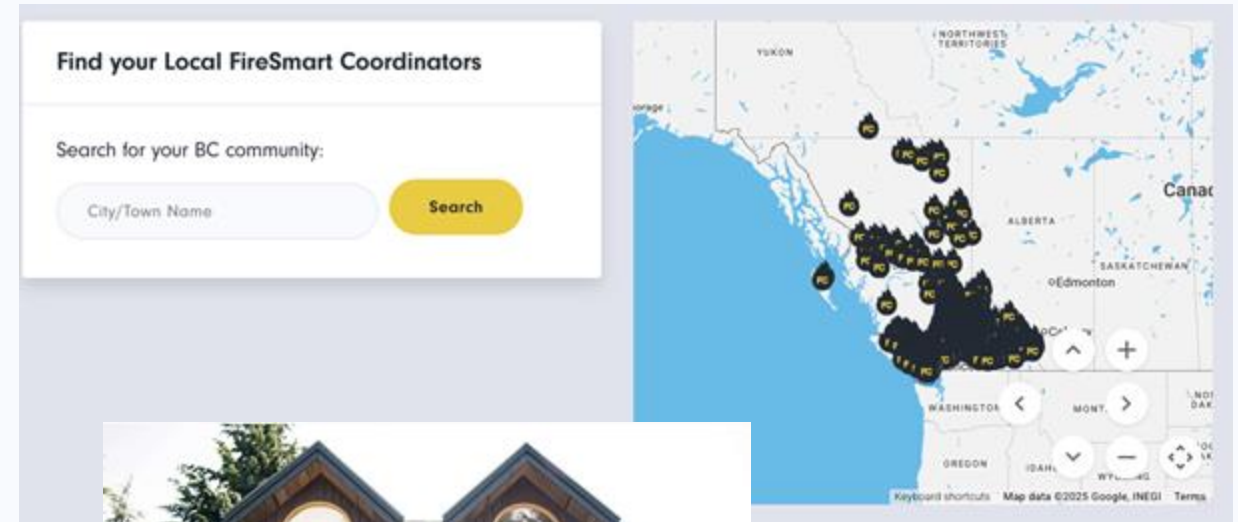


Photo: Community clean up at Xaxli'p First Nation



A holistic approach to wildfire resilience

- **Wildfire Mitigation Program**
 - **On-site home assessment**
- Plant & Landscaping program
 - Support fire-resistant landscaping plant selection
- School educator program
 - K-12 FireSmart lesson plans
- Rebates
 - Up to \$5,000 for home mitigation
- Resources and tool kits
 - Outreach, campaigns, guides
- Much, much more behind the scenes



Whistler Wildfire Mitigation Program

Why This Matters



- Every community in B.C. faces wildfire risk – from small local parks to vast surrounding forests
- **It is a structure ignition problem, not a wildfire control problem.**
- We, as a collective, can stop structure loss from wildfire



Source: Ryan Moreside, Okanagan Valley, July, 2018



McDougall Creek Wildfire - 2023



Grouse Complex: Case Study

The FireSmart Difference



The FireSmart Difference



Community Success Stories: How an Assessment Saved a Home





Firstly, do you have a FireSmart Coordinator in your community?

Encourage:

1. Integration of FireSmart into planning & policy
2. Support community education and assessments
 - Built environment, vegetation, and habits
3. Model FireSmart practices personally and publicly - Get a FireSmart assessment on your own home!

FireSmart Community Funding & Supports

Danyta Welch
Union of BC Municipalities





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***Does your community
have:***

***A CWRP?
FS Coordinator?
FireSmart Committee?***



BACKGROUND

- The FireSmart Community Funding and Supports program provides funding to First Nations and local governments in BC to increase community resiliency by undertaking community-based FireSmart planning and activities that reduce the community's risk from wildfire.
- The First Nations' Emergency Services Society (FNESS) and the Union of BC Municipalities (UBCM) are working with the Ministry of Forests (Ministry) to deliver the FireSmart Community Funding and Supports program.
- The program is funded by the Province of BC and administered by UBCM.

Eligibility

- Open intake (October 1 to September 30)
- Eligible applicants include all First Nations and local governments in the province.
- FireSmart Foundation: plan, position and a committee
- For FireSmart activities: Allocation-based or Application-based funding depending on eligibility
- For fuel management activities: Application-based
- Risk-based: RC 1-3 - up to \$200,000 per year in funding and RC 4-5 up to \$150,000 per year
- Applicants can request one or two years of funding

PROGRAM DESIGN IMPROVEMENTS



IMPROVEMENTS

- Separation of Fuel Management funding from FireSmart Funding
- Additional funding for impact from wildfires includes impacts from wildfires during the course of the project
- Streamlined applications for regional districts
- Regional projects are now eligible under allocation

FIRESMART ACTIVITIES



NEW FUNDING AND UPDATES

- Junior FireSmart Coordinator (Summer Students/youth position)
- Develop or amend bylaws related to open fires as defined in the Wildfire Act
- Farm and Ranch Assessments
- Training:
 - WMS Train the Trainer
 - FireSmart BC Farm and Ranch Training
 - FireSmart BC Landscaping Course
 - Training to develop cultural and prescribed fire practitioners
 - Wildland Live Fire Training
- FireSmart Structure Protection Units
- CWRP: updated template and instructions

FUEL MANAGEMENT



FUEL MANAGEMENT

- Funding for fuel management remains an eligible activity, however, the application process has changed to separate fuel management from FireSmart Activities
- Applicants must have and approved 2026 Funding for FireSmart Activities project and the FireSmart foundations in place
- Projects are eligible for up to \$100,000.00 per year in funding. Applicants can choose one or two year projects
- New in 2026 – FM activities exclusively on Crown Land outside of AOI but within eligible WUI may be considered for funding

FUEL MANAGEMENT

Table 1: Summary of Available Funding for Fuel Management Activities		
Location of fuel management activities	Within \$100,000 limit per year	Additional Funding
Eligible WUI on First Nations land or publicly owned land	Up to \$100,000 per year	
Eligible WUI on First Nations land or publicly owned land and extends onto Provincial Crown Land	Up to \$100,000 for First Nations land and/or publicly owned land portion per year	Additional funding (no maximum for portion on Crown land)
Provincial Crown Land within the Eligible WUI that does not originate within municipal boundaries, regional district parks or First Nations land		Additional funding (no maximum for portion on Crown land)
First Nations land that has been recently acquired through a Provincial land transfer		Additional funding (no maximum)



TIPS & TRICKS



TIPS & TRICKS

- Extensions are available to application deadline to approved project end dates
- UBCM staff are available to answer questions or concerns prior to the submission of their application – and/or join a webinar.
- Table 1 is the main list of eligibility in most program guides

For FireSmart Applications/Projects:

- Learn from communities around you and consider sharing committees, FireSmart coordinators
- Prioritization!
- Local champions – like EA Directors and Councillors – can make a huge difference
- For higher risk areas, invest in steps to become eligible for allocation-based funding
- Next generation of FireSmart: bylaws, DPAs, policies and planning

MYTHBUSTERS

Play along and win prizes!



FireSmart at home: firewood storage



OR



FireSmart Houses



What does a FireSmart house look like?

FireSmart Houses



FireSmart Landscaping



What's best?

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FireSmart™



Fuel Management



Fuel Management "before" image

What will it look like after treatment?

Fuel Management



Trees thinned and spaced

Branches removed from ground

Fine fuels raked and removed

Fuel Management



Fuel Management "before" image

What will it look like after treatment (in this case, a prescribed burn)?

Fuel Management



Grass
burned

Trees/veg
remain

Trail is
open

Where Do We Start?

Fire Department?
Community events?
Cultural assets?
Families and children?
Planning department?

Where is the best place to start your FireSmart journey?

Where Do We Start?



Where is matters most to your community!



Don Lidstone

Role of Wildfire DPA Bylaws to Enhance Community Resilience

British Columbia Building Code, based on National Building Code, does not contain fire standards sufficient to address wildfire threats to communities

Further, local governments prohibited under section 5 BC Building Act from imposing new standards/requirements in building bylaws that are not in BC Building Code



Role of Wildfire DPA Bylaws to Enhance Community Resilience (cont.)

Local governments, however, may create development permit areas (DPAs) under official community plans (OCPs) to impose wildfire standards

Also - some limited authority for requirements or standards in building bylaw despite Building Act



Role of Wildfire DPA Bylaws to Enhance Community Resilience (cont.)

OCPs may

- describe the DP area, and
- establish specific class of DP

Relevant classes under s. 488(1) LGA:

- protection of the natural environment, its ecosystems and biological diversity
- protection of development from hazardous conditions
- form and character of intensive residential development
- form and character of commercial, industrial or multi-family development
- form and character of development in the resort region
- objectives to promote the reduction of greenhouse gas emissions



Role of Wildfire DPA Bylaws to Enhance Community Resilience (continued)

OCP must describe special conditions to justify DPA designation and specify guidelines how special conditions are addressed

Zoning bylaw may also specify guidelines, but not designation of the DPA area or special conditions

OCP or zoning may specify conditions under which development permit not required

Guidelines must comply strictly with authority in s. 490 and 491 LGA

Wildfire DPA Effectiveness

- DPA guidelines in municipal OCP or any local government zoning bylaw enforced by injunction (s. 274 Community Charter)
- Importantly,
 - land cannot be subdivided,
 - construction cannot be started,
 - designated natural or hazardous areas cannot be altered,unless owner first obtains applicable development permit
- Statutory covenant can also help enforce a DP



Wildfire DPA Effectiveness (cont.)

- DPs cannot be enforced by municipal ticket information or bylaw adjudication notices
- In some cases, municipal council may proceed by remedial action requirements in relation to hazardous conditions or declared nuisances that are also in contravention of development permits
- Some DPA conditions can be subject to requirements for security, which can be used to enforce the DPs



How To Adopt Effective DPA Bylaws (OCP)

Designation of DPA area:

- Amendment or enactment of OCP to define the area and class of DP under section 488(1) LGA
- Requires consultation under section 475 LGA, bylaw under section 472 and 477, public hearing under section 477(3)(c), valid hearing notices

Describe special conditions in OCP to justify designation

Specify guidelines respecting manner special conditions to be addressed, in OCP or zoning bylaw



How To Adopt Effective DPA Bylaws (Zoning)

Although DP area and special conditions are in OCP, guidelines and exemptions may be included instead in zoning bylaw

OCP enactment requires public hearing, subject to valid notices and procedures

For guidelines and exemptions in zoning bylaw, hearing can be waived, which requires waived hearing notice

Provide online and "counter" assistance with templates, procedures and checklists and spell out process in statutory development procedures bylaw



Validity of DPs

- In the case of both OCP and zoning processes, guidelines must be authorized under ss. 488, 490 and 491 LGA
- DP must not contain requirements or standards that are inconsistent with guidelines
- DP must not alter density or use
- DP applicant entitled as of right to issuance of DP, with no discretion, if application is consistent with guidelines and application procedures/fees
- Issuance of DP can be delegated to municipal official, s. 154 CC



DPA Guidelines

- Align DPA guidelines with FireSmart BC language
- Use clear and accessible language for detailed specific requirements and standards
- Do not include any private law duties of care
- Separate building management from vegetation management
- Require statutory covenants to help enforce the DPs



DPA Guidelines (cont.)

Best practices – see FireSmart BC DPA Guidelines (buildings):

- Roof material
- Gutter material
- Building siding
- Windows
- Vents
- Eaves
- Deck/porch
- Fencing
- Separation
- Unenclosed spaces



DPA Guidelines (cont.)

- DPAs can be established along with building bylaw amendments
- Wildfire interface related matters in some cases “unrestricted” for purposes of *Building Act*, so local government may consider wildfire standards (Codes Canada) and NFPA standards
- Step Code offers some exemptions from Building Act restrictions
- Local variation process more likely to succeed if several local governments apply together



DPA Guidelines (cont.)

- Best practices – see FireSmart BC DPA Guidelines (vegetation):
 - 1.5m non-combustible surface, no flammable vegetation
 - Coniferous trees beyond 1.5m if limbed up to 2m
 - Non-combustible cladding if facing trees
 - Coniferous trees beyond 10m if pruned to 2m and crown spacing > 3m
- Spacing and slope setback – address following:
 - Outbuildings
 - Juniper and cedar hedges
 - Bark mulch



Best Practices

- Complete wildfire urban interface risk assessment
- Map urban/forest interface zones
- Establish a FireSmart program
- Consider adopting additional wildfire risk reduction strategies
- Model fire response times, and establish a Core Policy regarding fire response to limit risk and liability





Paul Gipps

Local Government Leadership

So, Your Council/Board is Considering
Establishing a Wildfire Development Permit
Area?



Best Practices Tips

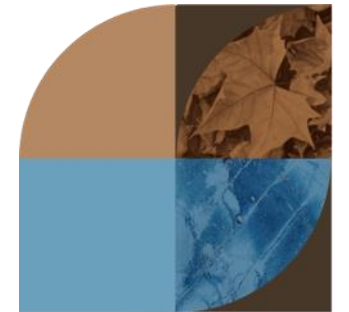
Walk before you run !

- Having your entire community in a Wildfire DP Area may not be as welcomed as you might think.
- Maybe start with a "Pilot Area".



Best Practice Tips

Pilot area should be a true interface area

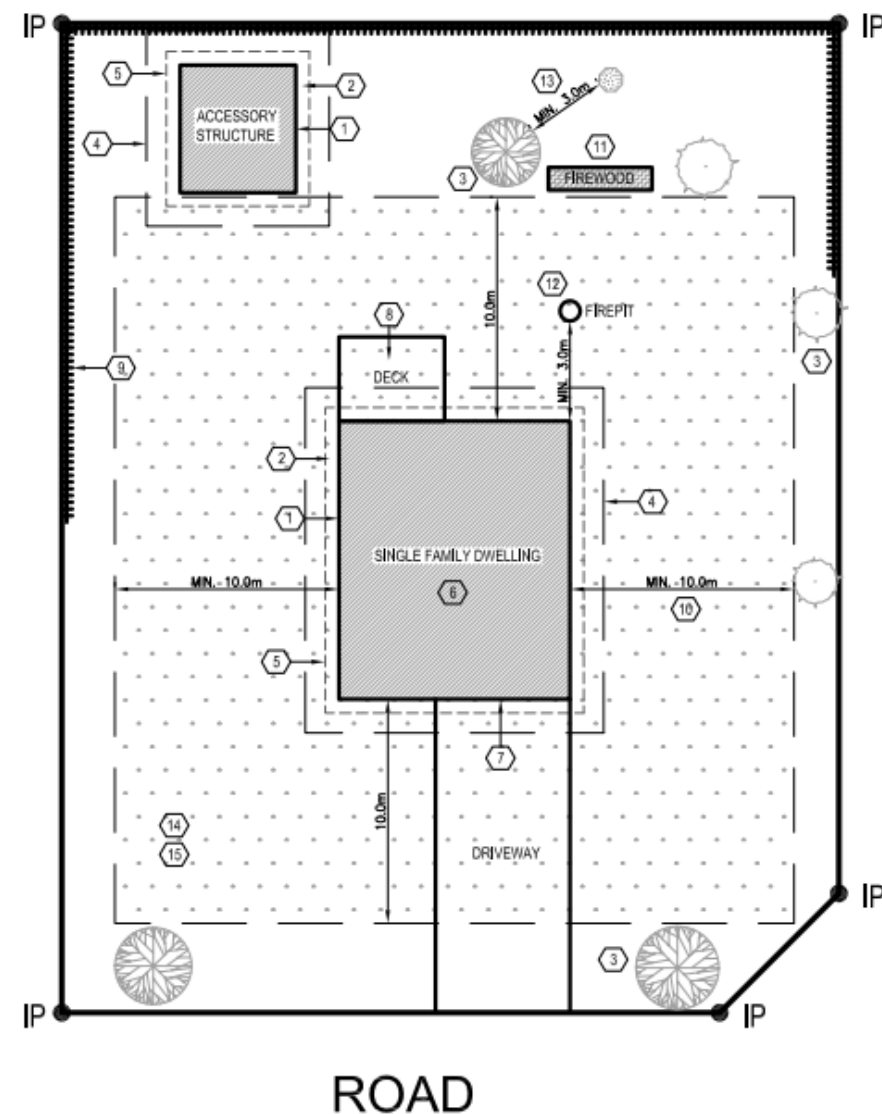


Best Practices Tips

Do your homework !

- Prescriptive or Professional Reliance?
- Can you use FireSmart BC as an option or will you require a Registered Professional?
- Both have costs and challenges.

WILDLAND FIRE DP EXEMPTIONS INFORMATION GUIDE



Best Practices Tips

- Connect with your development industry (UDI/CHBA)
- Hear their concerns with costs and challenges before you finalize or launch the program.



Best Practices Tips

- Prepare a communication plan with Q&A.
- How do you handle an addition to a property?
- Consider delegating the DP to staff?
- How long with the approvals take?
- How much is this expected to cost?
- My property is going to stand out compared to all my neighbours.

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Best Practices Tips

- Have a senior staffer as a Champion
- Front line staff and development staff will need the leadership for questions
- Review the first few approvals to go out the door.
- Provide a review to Council/Board at year end to evaluate the success of the pilot.



Calls to Action

Establish a FireSmart Program with CWRP, FS Position and CFRC

Apply for funding, and move to allocation if possible

Prioritize your local government assets for FireSmart activity!

Complete Wildfire Urban Interface Risk Assessment

Move FireSmart into local policy: plans, bylaws, DPAs, policies



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Questions