FREE GUIDE

Wildfire and Homeowners Insurance in the Upper Valley

Buying a home or cabin near Leavenworth: how to get it insured, in what order, and what to do when a carrier says no.

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The short answer

Most homes up here can be insured. The questions are what it costs, who will write it, and whether you find out before or after you are committed to the house. Get a quote during your inspection period, not after. Out here, insurance is part of the price.

Why it's harder than it used to be

Washington's Insurance Commissioner reports that homeowner nonrenewals and cancellations statewide roughly doubled from 2021, from 11,763 to 24,106, and that some of them were tied to a wildfire risk score. Many carriers now run every address through a wildfire model before a person ever looks at the house, and plenty of Chelan County addresses come back as a decline. That says more about the model than about your house, but it is the first gate you have to get through.

The order that works

1. **Write the offer with an insurance contingency.** If you can't get coverage you can live with, you need a way out. 2. **Get quotes in the first week, not the last.** Call an independent agent who places policies here, not just the company on your car insurance. I can give you names of local agents who write where the big names won't. 3. **Get a binder before your contingency runs out.** A binder is the carrier's written commitment to issue the policy. Your lender will want it before closing. 4. **Know that a binder is not a policy.** Most of the time the policy itself will not issue until after closing, so the carrier can still inspect and change its mind. Ask the agent straight what the odds are, and know your fallbacks before you need them.

What the carriers look at

- **Distance to a fire station.** Underwriters price on the distance to a water-carrying station, and volunteer stations count. Inside roughly eight miles is where you want to be.
- **Your fire district.** Leavenworth is Chelan County Fire District 3; Peshastin, Dryden and the Cashmere area are District 6; Plain and Lake Wenatchee have their own district. Don't assume Leavenworth pricing applies to a cabin down-valley or up the Chumstick.
- **Defensible space and the house itself.** Trees and brush close to the house, a wood deck with fuel underneath, an old roof, and open vents are what inspectors write down.
- **Access.** A long private road, a single way in and out, and winter access all come up.

What the gap actually looks like

On one of my listings this fall, a rural property on acreage with no hydrant or other water source nearby and a long way from the nearest fire station, one lender's numbers put a standard carrier at about $3,000 a year and a specialty policy at about $5,000 to $7,000. That is a swing of roughly $250 a month on the payment, bigger than most rate buydowns. Run the payment both ways before you decide what you can afford.

When a standard carrier says no

- **Surplus lines (specialty) carriers.** They write what the standard market won't, usually at a higher premium. They are real coverage, but they are not backed by the Washington Insurance Guaranty Association if the carrier fails, so ask your agent who the carrier is.
- **The Washington FAIR Plan.** The insurer of last resort, for property owners who can't find coverage anywhere else. The Insurance Commissioner describes it as basic property coverage up to $1.5 million. It is a fire policy, not a full homeowners policy, so it is usually paired with a separate policy for liability and other coverage. The Commissioner's office can point you to it, and the plan's number is (425) 745-9808.
- **Ask about replacement cost versus actual cash value.** Actual cash value subtracts depreciation and can pay far less than it costs to rebuild. Know which one you are buying.

Lowering the risk, and leaving a paper trail

- **Free home wildfire assessments.** Chelan County Fire District 3 offers them, along with a spring and fall chipping program.
- **Local help with defensible space.** The Chumstick Wildfire Stewardship Coalition and Cascadia Conservation District do this work. Use them, and keep the paperwork: photos, dates, invoices. It gives an underwriter something to point to.
- **Wildfire Prepared Home.** As of April 2026, the Insurance Institute for Business and Home Safety offers its Wildfire Prepared Home designation in Washington, at two levels: one for wind-blown

embers and a Plus level for radiant heat and direct flame. Washington does not require insurers to give a discount for it, so ask your carrier whether it counts.

If your current policy doesn't renew

Washington requires at least 60 days' written notice before a nonrenewal, with the actual reason. Don't wait for the date. Call an independent agent the week the letter arrives, and if you are stuck, the Insurance Commissioner's office (insurance.wa.gov) has a consumer line and can point you to the FAIR Plan.

Questions I get

Is it hard to insure a house in Leavenworth? Inside the city, usually not. Out in the county, often yes with the big national carriers, and usually doable through local agents and specialty carriers at a higher price.

Can an insurer drop me? Yes, at renewal, with notice. Some of the nonrenewals in Washington have been tied to wildfire risk scores.

Does clearing brush lower my premium? Sometimes, and it can make the difference between a yes and a no. It is not guaranteed in Washington, so document the work and ask your carrier.

Who answers what: your insurance agent (quotes, carriers, binder), your fire district (assessments, station distance), the Insurance Commissioner (complaints, nonrenewal rules, the FAIR Plan), and me (the order to do it in, and the contract language that protects you).

If you're looking at a place and wondering whether it can be insured, send it to me before you're committed. Text or call (509) 652-2023, or email hello@justinhorvath.com.

Sources: Washington Office of the Insurance Commissioner: wildfires and insurance; OIC, February 6, 2026; OIC, April 14, 2026: Wildfire Prepared Home in Washington.

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General information, not legal or tax advice. Rules and counts change; confirm the details for a specific property before you rely on them.