

HR 550

Wildfire Insurance Coverage Study Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jan 16, 2025

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Jan 16, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/550>

Sponsor

Name: Rep. Waters, Maxine [D-CA-43]

Party: Democratic • **State:** CA • **Chamber:** House

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Sherman, Brad [D-CA-32]	D · CA		Jan 16, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 16, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 S 2430	Related bill	Jul 24, 2025: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Jan 16, 2025)

Wildfire Insurance Coverage Study Act of 2025

This bill requires reports regarding wildfire risk and damage. Specifically, the Government Accountability Office (GAO) must report on trends in wildfire declarations, mitigation practices, state and federal programs regarding wildfire risk, and the need for a national map of wildfire risks.

The GAO must also report on (1) the availability and cost of wildfire insurance coverage for homes and commercial property, (2) state regulatory responses to increasing costs of coverage, and (3) impediments to private wildfire insurance coverage.

Actions Timeline