

MINUTES
HOUSE BUSINESS COMMITTEE

- DATE:** Monday, February 09, 2026
- TIME:** 1:30 P.M.
- PLACE:** Room EW41
- MEMBERS:** Chairman Redman, Vice Chairman Wheeler, Representatives Crane(13), Palmer, Barbieri, Cornilles, Crane(12), Ehlers, Monks, Cannon, Harris, Marmon, Rasor, Thompson, Cheatum, Veile, Berch, Green
- ABSENT/
EXCUSED:** None
- GUESTS:** The sign-in sheet will be retained in the committee secretary's office; following the end of session the sign-in sheet will be filed with the minutes in the Legislative Library.
- Chairman Redman** called the meeting to order at 1:29 p.m.
- RS 33229:** **Rep. Healey** presented **RS 33229**, explaining the proposed legislation exempts the practice of interior design from the Idaho Architecture Practice Act to allow certified interior designers to sign and seal technical submissions for a limited set of drawings that are non-structural and non-seismic interior construction and alteration projects. Additionally, this legislation establishes a voluntary certification for interior designers to be administered by the Idaho Board of Architects and Landscape Architects in order for interior designers to obtain sign and seal privileges. The certification is voluntary and will not require certification for interior designers who choose not to obtain it. Interior designers are trained, tested through education, experience, and examination to create safe, functional, accessible, and code-compliant spaces. This proposed legislation establishes a pathway for interior designers to practice to the fullest extent of their education and training.
- MOTION:** **Rep. Palmer** made a motion to introduce **RS 33229**. **Motion carried by voice vote.**
- RS 33222:** **Chairman Redman** explained **RS 33222** will not be heard today.
- RS 33039:** **Rep. Scott** presented **RS 33039**, explaining the proposed legislation defines and regulates the use of "programmable money" in Idaho by excluding it from existing definitions of money under the Uniform Commercial Code and establishing a new framework to protect consumer payment rights. The bill limits the ability of issuers to control, restrict, or deny transactions based on lawful personal characteristics or activities, prohibits the use of social credit scoring through programmable money, and requires transparency when transactions are denied. It also provides civil remedies, attorney's fees, and criminal penalties to ensure enforcement while preserving the lawful use of digital assets and alternative forms of payment.
- Committee inquired regarding whether proposed legislation is new code or a modification of existing code.
- MOTION:** **Rep. Harris** made a motion to introduce **RS 33039**. **Motion carried by voice vote.**

RS 33177: **Rep. Sauter** presented **RS 33177**, explaining the proposed legislation enhances transparency in homeowners' insurance rate-setting and underwriting by requiring insurers to disclose wildfire risk models, scores, and justifications, and to make mitigation-related premium discounts publicly accessible. In response to rising premiums across the West attributed to wildfire risk, this legislation empowers consumers and communities with clear information about how risk is assessed and how specific property- and community-level mitigation actions can reduce both risk and cost. The bill also directs the Department of Insurance to collect Idaho-specific data and publish anonymized, aggregated insights to inform policy makers and the public, while protecting proprietary information. This bill promotes fair pricing, incentivize mitigation, and strengthens market accountability.

MOTION: **Rep. Thompson** made a motion to introduce **RS 33177**. **Motion carried by voice vote.**

RS 32863: **Dean Cameron**, Director, Department of Insurance, presented **RS 32863**, explaining the purpose of the proposed legislation is to address the challenges consumers are facing in obtaining affordable property coverage due to potential wildfire risk. Insurers across the country are significantly raising rates, reducing risk or withdrawing from communities due to the risk of wildfire. Some states have seen a significant number of carriers leave the entire state. The issue is driven due to the number of forest fires, the high volume of properties damaged by wildfires in other states, the high cost of reinsurance to mitigate the risk and the inflationary cost to replace structures. As insurers withdraw, it causes market instability and consolidation risk to those insurers remaining. Insurers are forced to reconsider their market share. Insurers who stay in the market face consolidation issues which could create solvency issues. The proposal aims to improve and stabilize the market through the creation of an Idaho Wildfire Fortified Property Fund. It is modeled after similar fortified programs in other states. It will provide grants to assist consumers in hardening their property for the risk of fires. Thereby reducing risk and encouraging carriers to insure that property at a lower rate.

Committee inquired regarding property types covered, qualification for policy, homeowner discounts for hardening homes, higher risk distinction, non-renewal policies.

MOTION: **Rep. Green** made a motion to introduce **RS 32863**.

Speaking to the motion, **Rep. Green** shared constituents concerns.

VOTE ON MOTION: **Motion carried by voice vote. Rep. Harris** requested to be recorded as voting **NAY**.

Chairman Redman turned the gavel over to **Vice Chair Wheeler**.

H 583 **Chairman Redman** presented **H 583**, explaining the legislation clarifies existing Idaho statute protecting the private property rights of Idaho homeowners by ensuring the right to rent their property is maintained. This legislation protects property owners by allowing local governments to regulate short-term rentals only in cases where it is in the interest of public health and safety.

Max Pond, explained Idaho REALTORS supports **H 583**. He shared how the legislation provides clarity for property owners and local jurisdictions.

Melissa Radford, shared her experience as a short term property rental owner,

Committee inquired regarding regulation for short term vs. long term rentals, changes since previous laws enacted, county and fire district fees, short term rentals as businesses, ordinances and penalties language in legislation, occupancy limits, decommissioning bedrooms, HOAs, rights of full-term residents vs. short term visitors, weighting of property rights for various people, mitigation efforts of cities, addressing complaints, fees, taxes, and caps on short term rental properties,

Testifying **in support of H 583**, **Spencer Bailey**, Idaho Vacation Rental Association, **Julie Hill**, **Aaron Catt**, **Christi Martin**, **Daniel Murphy**, **Branden Owen**, **Heather Stegner**, **Charis Cargill**, Mountain States Policy Center, **Joseph Hill**, **Arisa McRoberts**, Idaho Vacation Rentals Association, and **Jeremy Chou**, Givens Pursley shared their experience with the value of short term rentals, challenges with local regulations and explained how property rights have been impeded.

Testifying **in opposition to H 583**, **Gregory Irvine**, **Josie Gray**, **Bruce Ard**, **Roger Millar**, **Jonathan Wheatley**, Association of Idaho Cities, explained their challenges with short term rentals and concerns with **H 583**.

MOTION: **Rep. Crane (13)** made a motion to send **H 583** to the floor with a **DO PASS** recommendation.

Reps. Redman, Crane (13), Crane (12), Cannon, and **Green** declared a Rule 80 stating a possible conflict of interest.

During deliberation, committee members expressed regret the short term rental issue has not been sufficiently addressed locally, concerns about septic capacity and occupancy, difficulty in balancing the competing rights of two parties, neighborhood integrity, living near a short term rental, property rights, and concerns about compliance.

VOTE ON MOTION: **Motion carried by voice vote.** Rep. Redman will sponsor the bill on the floor.

ADJOURN: There being no further business to come before the committee, the meeting was adjourned at 3:25p.m.

Representative Redman
Chair

Michelle A Anderson
Secretary