

**SB 1551 A STAFF MEASURE SUMMARY**  
**House Committee On Housing and Homelessness**

**Carrier:** Rep. Helfrich

---

**Action Date:** 02/26/26

**Action:** Do Pass the A-Eng bill.

**Vote:** 11-0-2-0

**Yeas:** 11 - Andersen, Boice, Edwards, Fragala, Gamba, Helfrich, Levy E, Marsh, Ruiz, Wise, Wright

**Exc:** 2 - Breese-Iverson, Mannix

**Fiscal:** Has minimal fiscal impact

**Revenue:** No revenue impact

**Prepared By:** Iva Sokolovska, LPRO Analyst

**Meeting Dates:** 2/26

---

**WHAT THE MEASURE DOES:**

The measure invalidates deed restrictions and homeowners association (HOA) provisions that prohibit the installation of fire-hardened building materials or the removal of non-fire-hardened building materials. The measure takes effect on the 91st day after adjournment sine die.

Detailed Summary:

- Invalidates deed restrictions in planned community documents that prohibit on residential properties the installation, use, or maintenance of fire-hardened building materials or the removal of non-fire-hardened building materials
- Invalidates provisions in a HOA’s governing documents that prohibit the removal and replacement of non-fire-hardened building materials or that limit the design, dimensions, placement, maintenance, or appearance of fire-hardened building materials in a manner that effectively prevents their use or requires materials that are substantially more expensive than comparable available alternatives
- Provides that an application to install fire-hardened building materials or remove non-fire-hardened building materials is approved unless the HOA, acting in a non-arbitrary and non-capricious manner, denies or requests modifications in writing within 90 days or demonstrates the denial’s basis and any necessary modifications

**ISSUES DISCUSSED:**

- Considerations for replacing materials for homes in scenic areas
- Quality, cost, and aesthetic considerations

**EFFECT OF AMENDMENT:**

No amendment.

**BACKGROUND:**

[Oregon Revised Statutes \(ORS\) 94.550](#) addresses planned communities and HOAs. These communities often adopt covenants, conditions, and restrictions (CC&Rs), governing rules that regulate how property is used, maintained, and appears. CC&Rs are commonly created and enforced by communities and HOAs and may limit landscaping, exterior changes, lawn care, paint colors, and other property uses. In 2025, the Insurance Institute for Business & Home Safety launched the Wildfire Prepared Home Program, which provides guidance to reduce parcel-level wildfire risk through a systems-based approach that considers building materials, home design, and surrounding property conditions. Homes earn a designation by meeting mitigation requirements that include the use of fire-resistant materials and construction features. The National Fire Protection Association establishes nationally recognized standards for fire-resistant building materials and assemblies in wildfire-prone areas, including requirements for noncombustible materials and fire-resistance ratings.