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Support for LC 182 - Link of Property Insurance Coverage to Wildfire Mitigation Improvements

1 message

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To: "Senator Jeff Golden, Chair" <Sen.JeffGolden@oregonlegislature.gov>, "Senator Todd Nash, Vice-Chair" <Sen.toddnash@oregonlegislature.gov>, Senator Fred Girod <Sen.FredGirod@oregonlegislature.gov>, Senator Floyd Prozanski <Sen.FloydProzanski@oregonlegislature.gov>, Senator Kathleen Taylor <Sen.kathleentaylor@oregonlegislature.gov>
Cc: Brentwood Reid-Clackamas Fire and Wildfire Partnership Coordinator <Brentwood.Reid@clackamasfire.com>, Simone Cordery-Cotter-Oregon State Fire Marshall <simone.cordery-cotter@osfm.oregon.gov>, Jay Wilson-Clackamas County Disaster Management <jaywilson@clackamas.us>

To: Members of the Senate Natural Resources and Wildfire Committee
Oregon Legislature

Chair Senator Jeff Golden Sen.JeffGolden@oregonlegislature.gov
Vice-Chair Senator Todd Nash Sen.toddnash@oregonlegislature.gov
Member Senator Fred Girod Sen.FredGirod@oregonlegislature.gov
Member Senator Floyd Prozanski Sen.FloydProzanski@oregonlegislature.gov
Member Senator Kathleen Taylor Sen.kathleentaylor@oregonlegislature.gov

Cc:

Brentwood Reid, Clackamas Fire and Wildfire Partnership Coordinator
Simone Cordery-Cotter, Oregon State Fire Marshal
Jay Wilson, Clackamas County Disaster Management

Dear Chair Golden and Members of the Committee,

I am writing on behalf of the Mt. Hood Corridor Wildfire Partnership and its Community Planning Organization—Homeowner Association (CPO-HOA) Workgroup to express strong support for legislation based on LC 182, which would increase transparency, consistency, and fairness in property insurance rates related to wildfire risk.

The Mt. Hood Corridor Wildfire Partnership was formed in October 2022 as a collaboration among federal, state, county, business, and residential stakeholders working to improve wildfire mitigation and community resilience along the Highway 26 corridor from Sandy to Frog Lake. The CPO-HOA Workgroup is a subcommittee of the Partnership and currently includes representatives from more than eight local residential associations, all committed to reducing wildfire risk and strengthening community preparedness.

From the Partnership's inception, access to affordable and available property insurance has been a persistent and growing concern. Homeowners in our corridor have experienced steep premium increases, coverage restrictions, and in some cases nonrenewals—despite substantial investments in risk reduction. Many residents have undertaken property-specific mitigation actions such as home hardening, defensible space creation, and ongoing vegetation management. At the community level, we have worked closely with the Oregon State Fire Marshal, Oregon Department of Forestry, the U.S. Forest Service, and local fire districts to provide education, host workshops, and sponsor fuel-reduction projects. As a result of these efforts, our corridor has grown from two to seven recognized Firewise communities, with additional communities in progress.

We have also engaged directly with the Oregon State Fire Marshal and the Insurance Institute for Business & Home Safety to better understand emerging certification programs and science-based mitigation standards. In short, our communities are doing exactly what public agencies and insurers encourage: reducing actual wildfire risk on the ground. Yet these efforts are often not reflected in insurance risk scores, underwriting decisions, or premium calculations. For many homeowners, insurance costs continue to rise and availability continues to decline, with little explanation and no clear pathway for improvement.

LC 182 directly addresses this disconnect. By requiring insurers to disclose how wildfire risk models are used, to explain property-level risk classifications in plain language, and—critically—to recognize and reward verified property-

specific and community-level mitigation actions, LC 182 would align insurance pricing more closely with real, science-based risk reduction. The bill would also provide homeowners with meaningful notice of actions they can take to improve their risk classification and establish a fair process to appeal inaccurate scores or insufficient mitigation credits.

We were disappointed that the hazard maps and associated defensible space and home hardening requirements did not advance previously. One shortfall of the hazard map approach was that it did not recognize or reward mitigation actions taken by individual property owners or organized communities. Legislation modeled on LC 182 would correct that shortfall by creating incentives for proactive mitigation, improving transparency, and ultimately reducing wildfire losses and insurance payouts over time.

For these reasons, we strongly encourage the Committee to support and advance legislation based on LC 182 during the upcoming short legislative session. Doing so would benefit homeowners, insurers, and the State of Oregon alike by reinforcing risk-reduction behavior, improving trust in the insurance system, and strengthening community resilience in the face of increasing wildfire threats.

Thank you for your time and consideration.

Respectfully submitted,

Walt Mayberry
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