

Submitter: Denice Searcy
On Behalf Of:
Committee: Senate Committee On Natural Resources and
Wildfire
Measure, Appointment or Topic: SB1540

YES on SB 1540

Wildfire risk is a growing concern for communities across the state. Homeowners want to reduce wildfire risk and maintain affordable insurance. With transparency into how insurers use wildfire risk models in underwriting decisions and the role of property level mitigation actions, homeowners can make informed decisions that reduce risk for themselves and their neighbors. This legislation also complements local efforts. I, personally, do not live in a high risk area for wildfire, but I do live in the Willamette Valley and know several people who do. I am in support of this on their behalf.

The Financial Burden of Mitigation Homeowners in high-risk areas have the following rigorous guidelines to create defensible space and "harden" their homes. This work often includes:

- ? Structure Hardening: Replacing cedar shake roofing with metal or asphalt shingles, upgrading to non-combustible siding, and installing 1/8" metal mesh screening on vents and decks to prevent ember intrusion.
- ? Vegetation Management: Clearing the critical 0–5 foot "immediate zone" of all combustible materials and maintaining a 100-foot home ignition zone (HIZ).
- ? Coordinated Efforts: Participating in block-based mitigation and hiring professional services, such as AntFarm, to remove hazardous fuels across overlapping properties.

These actions are expensive and require ongoing maintenance, yet they are essential for community-wide survival.

How SB 1540 Supports Homeowners SB 1540 addresses the financial strain of these efforts by:

- ? Mandating Premium Discounts: The bill requires insurers to provide premium discounts, adjustments, or other incentives to policyholders who demonstrate "property-specific mitigation actions," such as establishing defensible space or hardening structures.
- ? Rewarding Community Action: It recognizes "community-level mitigation," providing incentives if a neighborhood or local agency completes large-scale fuel reduction projects nearby.
- ? Increasing Transparency: Insurers would be required to explain in "plain language" how they score a property's risk and identify specific actions a homeowner could take

to receive a more favorable score or lower premium.

? Ensuring Fairness: The bill provides homeowners the right to appeal their risk classification or dispute the amount of a discount if they believe it is inaccurate.

Conclusion: For those of living in the forested, wind-prone terrain of the Cascades, mitigation is a shared responsibility. SB 1540 provides the necessary financial framework to sustain these life-saving efforts. By passing this bill, you will help ensure that homeowners who do the hard work of minimizing fire risks can afford to stay in and protect their homes.

I urge you to vote in favor of SB 1540.