

**Re: Support for HJM 201**

Chair Golden, Vice Chair Nash and Members of the Committee,

My name is Judy Annin, and I respectfully submit this testimony in support of HJM 201.

Wildfires are no longer rare or isolated events in Oregon. They are recurring disasters that leave lasting and often irreversible damage to families and entire communities. I have witnessed firsthand the devastating impact these fires have had on older homeowners in Southern Oregon.

A neighbor of mine lost everything when wildfire destroyed their manufactured home and all of their belongings. In a matter of hours, a lifetime of memories, security, and financial stability was gone. For older homeowners, starting over from scratch is not simply difficult, it is overwhelming. Many live on fixed incomes, with limited ability to rebuild savings or replace what has been lost. The financial burden of rebuilding, combined with rising insurance costs and construction expenses, creates hardship that will follow them for the rest of their lives.

The loss extends beyond the physical structure of a home. It includes the loss of security, stability, and peace of mind. For seniors especially, a home represents safety and permanence. When that is taken away, the emotional and financial recovery can take years, if recovery is even fully possible.

HJM 201 sends a clear and compassionate message that Oregon recognizes the long-term challenges wildfire victims face. Permanently extending federal tax relief for those impacted by wildfire would provide meaningful support and stability to families who are working to rebuild their lives. It acknowledges that recovery does not happen in a single year and that temporary assistance is often not enough.

I urge you to support HJM 201 and advocate for sustained federal relief for wildfire victims. Oregon families who have endured catastrophic loss deserve long-term support, not short-term solutions.

Thank you for your time and consideration.

Respectfully,  
Judy Annin