

Submitter: Zachary Price
On Behalf Of:
Committee: Senate Committee On Rules
Measure, Appointment or Topic: SB1540

To the Members of the Oregon Senate:

My name is Zachary Price, and I am the founder and owner of SafeHaven Fire Defense LLC, a licensed wildfire mitigation and home hardening contractor serving Central Oregon communities including Bend, Sisters, Redmond, Tumalo, Sunriver, and La Pine. I hold Oregon General Contractor License CCB #259806 and am certified through NFPA Firewise USA training and I write today in strong support of Senate Bill 1540.

I work on the front lines of wildfire mitigation every day. My clients are Central Oregon homeowners who have made real, meaningful investments in reducing their fire risk — clearing defensible space, hardening roof lines and vents with ember-resistant materials, reducing fuel loads around structures, and following the same standards that fire professionals use to evaluate property survivability. These are not cosmetic efforts. They are documented, measurable interventions that reduce the probability of home ignition.

The problem my clients face is that their hard work and investment is currently invisible to the insurance market. Despite spending thousands of dollars on evidence-based mitigation, they receive no corresponding recognition in their premiums. Meanwhile, their neighbors who have done nothing are priced identically. This is not only economically unfair — it actively undermines the incentive to mitigate. Why invest in making your home safer if the market doesn't reward it?

Senate Bill 1540 directly addresses this gap. By requiring insurers to incorporate wildfire mitigation actions into their risk models and extend discounts to homeowners who take documented mitigation steps, SB 1540 creates the feedback loop that is currently missing. It ties action to reward. It makes mitigation financially rational for ordinary homeowners, not just those motivated purely by safety.

In my experience working with Central Oregon property owners, the single most effective motivator for mitigation investment is financial. When I can show a client that a \$5,000–\$10,000 investment in defensible space and home hardening translates into reduced premiums and improved insurability, the decision becomes straightforward. SB 1540 gives me and every qualified mitigation contractor in this state the tool to make that case compellingly.

I also want to speak to the implementation question that has been raised in

discussions of this bill. The concern that documentation standards may be vague or difficult to enforce is legitimate, and I believe the solution is to encourage clear, consistent mitigation standards tied to recognized frameworks — such as NFPA 1, the International Wildland-Urban Interface Code, and the Insurance Institute for Business and Home Safety's IBHS FORTIFIED program. Contractors and inspectors with recognized credentials should be involved in developing the documentation standards insurers accept. This creates accountability on both sides: homeowners do real work, documented by qualified professionals, and insurers recognize it in their models.

Central Oregon is wildfire country. The communities I serve including Bend, Sisters, Redmond, Sunriver and La Pine sit in some of the highest-risk wildland-urban interface in the state. My clients are not waiting for catastrophe to act. They are investing now, in good faith. Senate Bill 1540 honors that good faith and builds a market structure that makes Oregon communities more resilient, one property at a time.

I respectfully urge the Legislature to pass Senate Bill 1540 and give Oregon homeowners the insurance recognition they have earned through their mitigation efforts.

Respectfully submitted,

Zachary Price
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