

Submitter: David Wall  
On Behalf Of: Mr Oregon SUPPORTS HB 3089  
Committee: House Committee On Commerce and Consumer Protection  
Measure, Appointment or Topic: HB3089

I SUPPORT [HB 3089]. When is Oregon going to pay off its' severe and disgraceful indebtedness?

From the TEXT of [HB 3089], "... SECTION 1. ORS 742.277 is amended to read:  
742.277.

(1) As used in this section and ORS 742.278:

(a) "Homeowner insurance" has the meaning given that term in ORS 746.600.

(b) "Wildfire risk" means danger to people or property that is threatened or caused by a fire that is:

(A) An uncontrollable brush fire, firestorm or other series of fires, regardless of origin, that is fueled predominantly by trees, grasslands, timber, scrub or any other naturally occurring or native-grown vegetation; and

(B) Declared by a governmental authority as a wildfire."

\*\*\*Insurers are dropping and will continue to drop rural property owners from Fire Insurance coverage due to many claims from the increase in Wildfires.

\*\*\*\*Oregon Department of Forestry Wildfire Map" is causing additional worry to rural residents.

Review Wildfire Map here: [ <https://www.oregon.gov/odf/fire/Pages/wildfire-hazard.aspx> ]

The "Organ State Wildfire Hazard Map"

Review: [ <https://hazardmap.forestry.oregonstate.edu/> ]

\*\*\*There are several well-defined responsibilities for property owners to harden their buildings, creating defensible areas et cetera. However, property owners do not trust the State of Oregon to protect access to their Fire Insurance. Reasonably priced Fire Insurance premiums are elusive if not impossible to secure.

\*\*\*How much water is available for Firefighters in rural oregon locales?

David S. Wall

Mr. Oregon Concurs and says, "Oregon is lost and continues to wander aimlessly in a leadership desert."