



Oregon Consumer Justice  
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**Testimony Submitted by**  
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**Senate Committee on Labor and Business**

**May 6, 2021**

Regarding: Support for House Bill 3272A

Chair Riley, Vice Chair Hansell, and Members of the Committee,

I am pleased to submit this testimony on behalf of Oregon Consumer Justice. Launched in 2020, [Oregon Consumer Justice](#) (OCJ) is a new nonprofit organization committed to ensuring that all people in Oregon experience a safe and fair marketplace, especially those historically excluded from participation. We advance the rights of consumers through advocacy, research, education, and engagement, and work to bring consumer justice into balance for all Oregonians. We strategically focus on opportunities to:

- Balance the system by advocating for laws that fill in gaps and address consumer needs.
- Share information and learning to facilitate awareness and understanding with partners and policymakers to achieve more equitable outcomes.
- Build and strengthen actionable pathways so that everyone can access the resources they need.

While Oregon communities have always suffered from the impacts of wildfires, over the past decade both the scale and severity of wildfires have

combined with the expansion of homes into the wildland urban interface to create even greater problems for our communities. Climate change and other factors almost certainly will bring earthquakes, floods, and tsunamis, in addition to seasonal wildfires. According to Governor Brown's Wildfire Recovery team, last year's fires destroyed more than 4,000 homes across eight counties. Fearing these sorts of events will occur with greater frequency, in 2019 Governor Brown established the Governor's Council on Wildfire Response, who challenged legislators to make fire adaptive communities a state priority, including "Emergency response, disaster recovery and health systems must modernize to fully consider wildfire risks, particularly to Oregon's most vulnerable communities and populations."<sup>1</sup>

Natural disasters such as the wildfire season of 2021 serve as a stark reminder that we need to prepare for future devastation at new and more significant levels.

Homeowners purchase insurance to help them recover from disaster, and they need insurance policies to be available at adequate levels to replace their homes, cover living expenses, and be flexible as they embark upon the enormous task of rebuilding both their home and their lives. For many homeowners, their home is their primary wealth and a source of financial stability, in addition to providing shelter and safety as their residence. The provisions of HB3272 A will help consumers by providing additional time to rebuild (a necessity due to the fact that some towns and municipalities may be devastated thus requiring even more time for rebuilding), by expanding options for rebuilding where multiple structures are involved and when relocation to a new site is called for, and by providing consumers with a bi-

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<sup>1</sup> Governor Brown's Council on Wildfire Response, page 2 at  
[https://www.oregon.gov/gov/policy/Documents/WFCExecSumm\\_2019\\_v2.pdf](https://www.oregon.gov/gov/policy/Documents/WFCExecSumm_2019_v2.pdf)



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annual estimate of replacement costs so that they can judge whether their coverage is sufficient.

HB 3272 A is an important improvement to what is required of homeowner insurance offerings, and will help provide additional relief for consumers recovering from future wildfires.

We urge your support and passage of HB 3272A. Thank you for your consideration, and for your service to Oregon communities.

