

Thursday, May 6, 2021, 9:00 a.m. via Zoom
Testimony to the Oregon Legislature to support **HB 3272**,
Insurance Protections for Oregonians Experiencing Disaster
Shulamit Hoffmann

Good morning, Chair Riley, and committee members. Thank you for the opportunity to address you. Thank you, Representative Marsh, for spearheading the passage of House Bill 3272.

My name is Shulamit Hoffmann. My husband and I lost our beautiful, cherished home in the Old Bridge Village subdivision of Talent in the Almeda fire.

I wish to address specifically the first point of the proposed Bill: that insurance companies allow not only a minimum of two years to rebuild a destroyed home, but also, commensurately, at least two years of living expenses, especially after a State Declared Emergency.

Our insurance policy allows us unlimited time to rebuild the house. It, however, allows only one year of living expenses. It does specify a maximum dollar amount for living expenses, but, at our present rate of expenditure, we will not utilize this maximum within one year. We, therefore, requested of our insurance company a six-month extension for living expenses. Even with that extension, we would not exceed the policy-specified maximum. From speaking with the insurance company representative, we know that she is cognizant of regional delays in the state debris removal program and in local delays in permitting. Nevertheless, she has told us, "The one-year limit on living expenses stands; no extensions are allowed."

We have done our due diligence to move forward the process of rebuilding as quickly as possible. This, we believe, is our obligation, and it is also our desire. To that end, one week after the fire, we contacted the builder we wanted to rebuild our house. We hoped that being fast out of the gate would mean our rebuild would soon be full steam ahead. We signed an ROE for the State to remove debris—removal was not included as a separate line item in our insurance policy, and, as we knew that insurance funds would barely cover the rebuild, we were reluctant to spend any of our rebuilding allocation on debris removal.

After seven months, we gave up waiting, and hired a private contractor to clear our land. Now we are waiting for approval of our building plans, submitted for permitting to the City of Talent. We now hope that, were our rebuild to begin within this month, we may be in our home by March 2022, eighteen months after the fire.

We understand that, given the magnitude of the impact of the disaster, and the resultant delays, time without a permanent home will be longer than any of us fire survivors want. None of us, I feel sure, wishes to drag out our rebuild, or our stay in temporary housing, any longer than absolutely necessary. A few of our neighbors in Old Bridge Village may have their homes rebuilt within one year from the fire, but most, it seems, will not. We, and probably many of our neighbors, would benefit from having insured living expenses commensurate with the time it takes to rebuild.

It is our understanding that there is precedent for a bill such as HB3272 in other states. I, therefore, urge you to vote the bill into law. Thank you! We fire survivors are deeply appreciative of all you are doing to help us!