

Thank you Chair Holvey and Members of the Committee for allowing me to share my story today. I hope that my testimony helps the legislature make the right decision to pass HB3272. Thank you Representative Pam Marsh for your work to bring this important legislation forward for the people of Oregon.

On September 8 last year, I and many others in my community lost our homes to the Almeda fire. The fire came quickly, with little notice, and the only option that day for my son and I was to flee. We evacuated three times, within 24 hours. With little more than the clothes on our back. We lost everything – family photos, and heirlooms. I'm a fine furniture maker and I lost over 25 years of hard work in the furniture I made. The things that I had hoped to hand down to my son are gone. It was a horrible day. But we are alive, and thankful for that.

I was told by a friend, who survived Hurricane Katrina, to file a claim with my insurance company, ASAP! So, I did. The first issue that was obviously going to be a problem was the ALE's 12-month limitation. Rebuilding a house from the ground up in less than 12 months is no easy task, and with the all extenuating circumstance, I knew it was going to be nearly impossible.

While my ALE monetary limit would easily cover my expenses for 2 years, Farmers was adamant that they would only cover me for 12 months. I shared with them the order that came from the Director of the Oregon Department of Consumer and Business Services asking that they take into consideration the extenuating circumstance associated with the disaster. Farmers replied, in no uncertain terms, that they would cut me off in 12 months, regardless if funds still remained in my coverage. And there will be, thousands of dollars remaining, and if I cannot get my home rebuilt by October, I will have to pay my mortgage and rent – the rent is almost twice my mortgage.

It's been 6 months since the fire, and I still don't have a permit to rebuild. My town has not been faring well after the disaster. Last week I was told only 15 permits have been issued so far, with over 60 waiting in the queue. I'm one of those waiting.

The amount of decisions needed, to get to where I could submit for a permit, were never meant to be made in a few months. It takes people at least a year to plan to build a house. But I was forced to do it on an unrealistic, and unsympathetic timeline. I'm exhausted.

I've not even had time to grieve or fully support my son through his loss. The amount of stress that having only 12 months to rebuild, has put on me and my family, is huge. It has affected my job, and my time with my son, who has needed me. He suffered too, as we fled 3 times that day. He lost his home. Having to deal with all of this on top of COVID, has been horrific. Please, pass this legislation, don't let insurance companies continue to put people through, what I, and many of my neighbors are going through.

Thank you.