Submitter:	Paulette Alexandria
On Behalf Of:	myself
Committee:	Senate Committee On Natural Resources
Measure:	SB85

We are in support of this Bill. Fires happen in forested areas and the fire map is very rudimentary. Those who live in a heavily forested area understand that if the entire forest is burning there is very little hope for the homes. The residents therefore take extreme caution in those months of the year when fire danger is highest. We do not smoke, burn or have a fire pit. We instruct those who visit to take extreme caution. No need to penalize those that live in the foothills of forested areas. The odds of a fire happening is low. Much less than the odds of a flood (flood insurance) for those living in or near a flood plain. Floods happen in those areas almost every year. The two situations cannot be compared. We had those horrible fires a few years ago, but they may never happen again in the same magnitude. Insurance companies should not be able to charge a premium on all homes in Oregon near the forest just because a fire may happen someday (undetermined). Comparing flood plain danger to fire danger is like comparing apples to oranges. Just because our government mapping software experts can show where people live in and near our forests does not mean the insurance companies should use such data to further gouge for premiums. It is NOT a certainty that a fire will happen in a forested location at all. Please pass this bill.