

To: Members of the Oregon Legislative Assembly

From: Arrah Wanna Estates Firewise Community Member, (NAME)

Date: February 9, 2026

Subject: Support for SB 1540 – Incentivizing Wildfire Mitigation for Oregon Homeowners

As residents of the Mount Hood Corridor Community, we are writing to express our strong support for **Senate Bill 1540**. In our community, wildfire risk is not a distant possibility but a present reality; data shows that homes in our area face a **greater wildfire risk than 95% of communities across the United States**. (source: *Wildfire Risk in Mount Hood Villages, OR* <https://apps.wildfirerisk.org/explore/overview/41/41005/4100050236>). To protect our lives and property, many of us have invested significant time and money into making our homes more resilient. SB 1540 is a vital piece of legislation that ensures these efforts are recognized and rewarded by the insurance industry.

**The Financial Burden of Mitigation** Homeowners in high-risk areas like Arrah Wanna Estates are following rigorous guidelines to create defensible space and "harden" their homes. This work often includes:

- **Structure Hardening:** Replacing cedar shake roofing with metal or asphalt shingles, upgrading to non-combustible siding, and installing 1/8" metal mesh screening on vents and decks to prevent ember intrusion.
- **Vegetation Management:** Clearing the critical 0–5 foot "immediate zone" of all combustible materials and maintaining a 100-foot home ignition zone (HIZ).
- **Coordinated Efforts:** Participating in **block-based mitigation** and hiring professional services, such as AntFarm, to remove hazardous fuels across overlapping properties.

These actions are expensive and require ongoing maintenance, yet they are essential for community-wide survival.

**How SB 1540 Supports Homeowners** SB 1540 addresses the financial strain of these efforts by:

- **Mandating Premium Discounts:** The bill requires insurers to provide **premium discounts, adjustments, or other incentives** to policyholders who demonstrate "property-specific mitigation actions," such as establishing defensible space or hardening structures.
- **Rewarding Community Action:** It recognizes "community-level mitigation," providing incentives if a neighborhood or local agency completes large-scale fuel reduction projects nearby.
- **Increasing Transparency:** Insurers would be required to explain in "plain language" how they score a property's risk and identify specific actions a homeowner could take to receive a more favorable score or lower premium.

- **Ensuring Fairness:** The bill provides homeowners the **right to appeal** their risk classification or dispute the amount of a discount if they believe it is inaccurate.

**Conclusion** For those of us living in the forested, wind-prone terrain of the Cascades, mitigation is a shared responsibility. **SB 1540** provides the necessary financial framework to sustain these life-saving efforts. By passing this bill, you will help ensure that homeowners who do the hard work of minimizing fire risks can afford to stay in and protect their homes.

We urge you to vote in favor of SB 1540.

Sincerely,

**Arrah Wanna Estates Firewise Community**

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