# WILDFIRE RESILIENCE & COMMUNITY RISK REDUCTION

LEAGUE OF OREGON CITIES

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# REDUCING WILDFIRE RISK IN YOUR COMMUNITIES

**Claire McGrew** 

Chief Deputy State Fire Marshal



#### **GROWING WILDFIRE CRISIS**

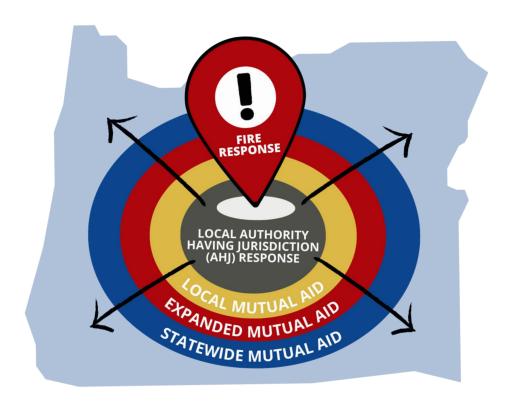
- Nearly 2,000 communities threatened by wildfire
- Almost 100,000 buildings destroyed
- 246% increase in building loss (1999-2009 vs. 2010-2020)

Fire Season	Buildings Lost	<b>Primary Homes Lost</b>
2020	3,823	2,267
2021	421	166
2022	10	2
2023	127	50



## OREGON FIRE MUTUAL AID SYSTEM

- 11,000 firefighters
- 304 fire agencies
- 7 regional mobilization coordinators
- 33 Fire Defense Board chiefs
- Oregon fire service mobilization plan



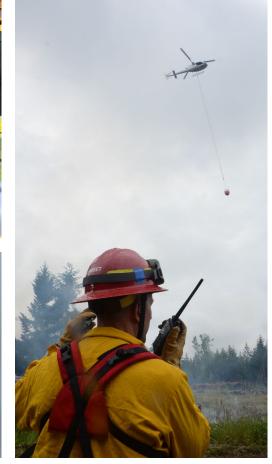


#### RESPONSE READY OREGON

- Keep fires small and out of communities
- Modernize and increase response tools in the Oregon Fire Mutual Aid System
- Collaborate with partners to ensure adequate response capacity
- Strategic investments boost capacity in Oregon fire service





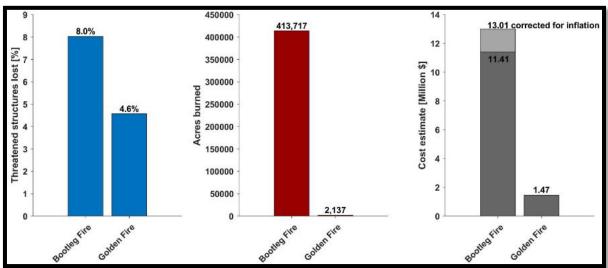


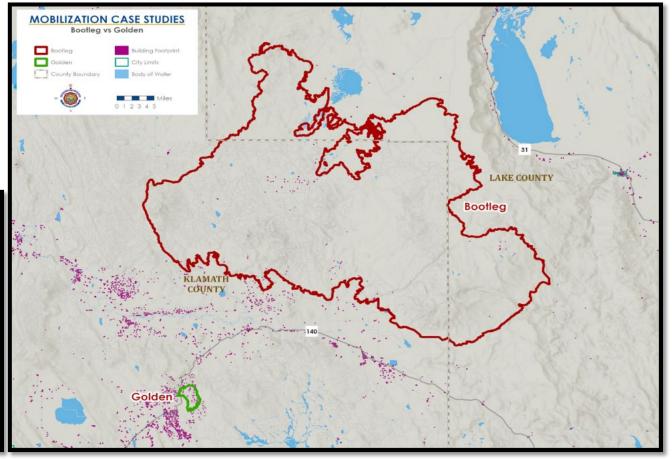


- Pre-Positioning and Immediate Response
- 3 examples:
  - Bootleg vs. Golden Fire
  - Substation vs. Sunset Valley Fire
  - Substation vs. Wrentham Market Fire



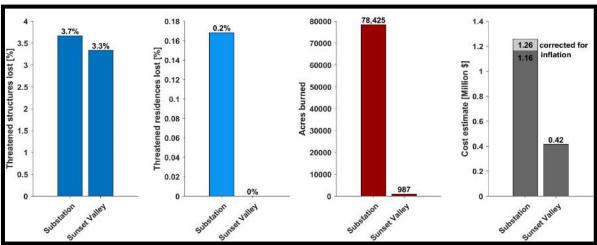
## Mobilization Case Study: Bootleg vs. Golden Fire

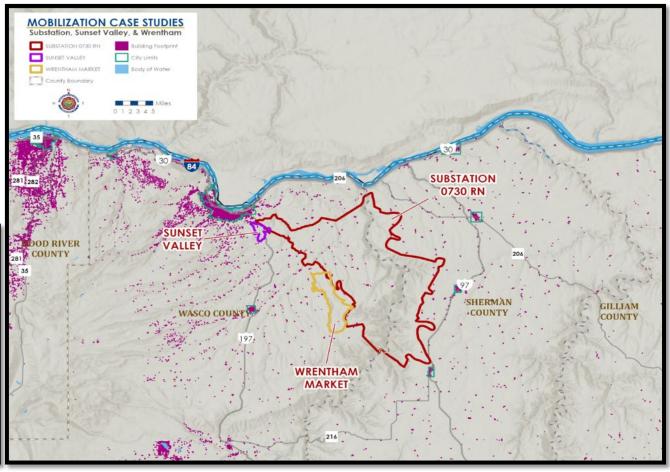




<u>Bootleg</u>		<u>Golden Fire</u>
Start Date:	July 6, 2021	July 22, 2023
Location:	Beatty Oregon (Klamath County)	Bonanza Oregon (Klamath County)
Temperature:	97 degrees Fahrenheit	97 degrees Fahrenheit
Wind Speed:	13 mph average (Northwest direction)	12 mph average (West-Northwest direction)

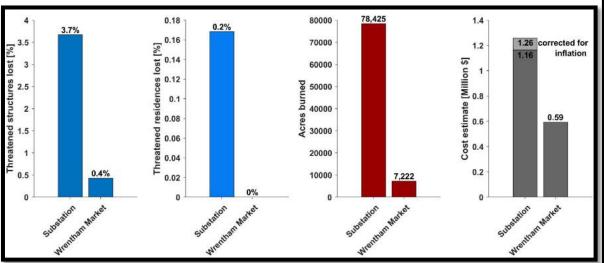
#### Mobilization Case Study: Substation vs. Sunset Valley Fire

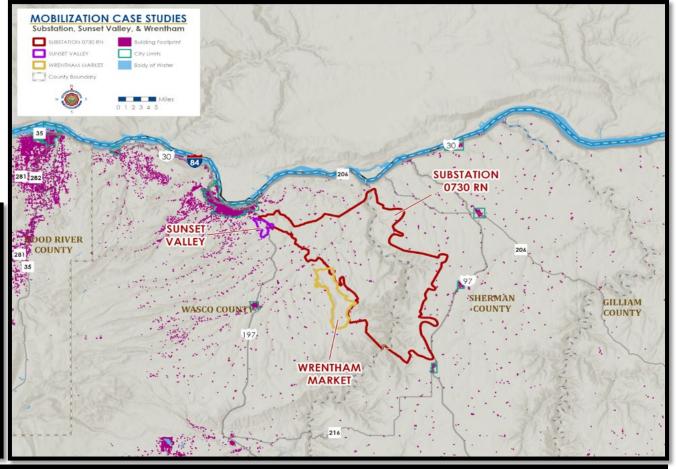




	<u>Substation</u>	Sunset Valley
Start Date:	July 17, 2018	July 1, 2021
Location:	The Dalles Oregon (Wasco County)	The Dalles Oregon (Wasco County)
Temperature:	89 degrees Fahrenheit	75 degrees Fahrenheit
Wind Speed:	9 mph average (North direction)	6 mph average (Northwest direction)

### Mobilization Case Study: Substation vs. Wrentham Market Fire





	<u>Substation</u>	<u>Wrentham Market</u>
Start Date:	July 17, 2018	June 29, 2021
Location:	The Dalles Oregon (Wasco County)	Dufur Oregon (Wasco County)
Temperature:	89 degrees Fahrenheit	88 degrees Fahrenheit
Wind Speed:	9 mph average (North direction)	6 mph average (North direction)



- Create wildfire-resilient communiti
- Support and educate local communities
- Develop and support Oregonspecific codes
- Create local preparedness solutions: education, grant programs, hands-on work





#### **DEFENSIBLE SPACE PROGRAM**

- Launched June 2023
- Oregondefensiblespace.org
- Free property assessments
- 1,000+ assessments conducted
- Trained 254 partners, 54 fire service agencies
- \$250 pilot incentive program





#### **GRANTS & INVESTMENTS**



- Community Wildfire Risk Reduction Grant
- Strategic investments
- Oregon Fire Service Capacity Grant





**ALBANY FIRE** 



#### **GRANTS & INVESTMENTS**



- Community Wildfire Risk Reduction Grant
- Strategic investments
- Oregon Fire Service Capacity Grant





**JACKSON COUNTY FIRE DISTRICT #3** 



#### WILDFIRE AWARENESS MONTH



- Each May we educate Oregonians
  - Oregon Department of Forestry
  - Keep Oregon Green
  - Oregon Emergency Management
  - Oregon State University
- Wildfire Community Preparedness Day May 4





#### **Claire McGrew**

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Department of Consumer and Business Services

## LOC Spring Meeting April 25, 2024

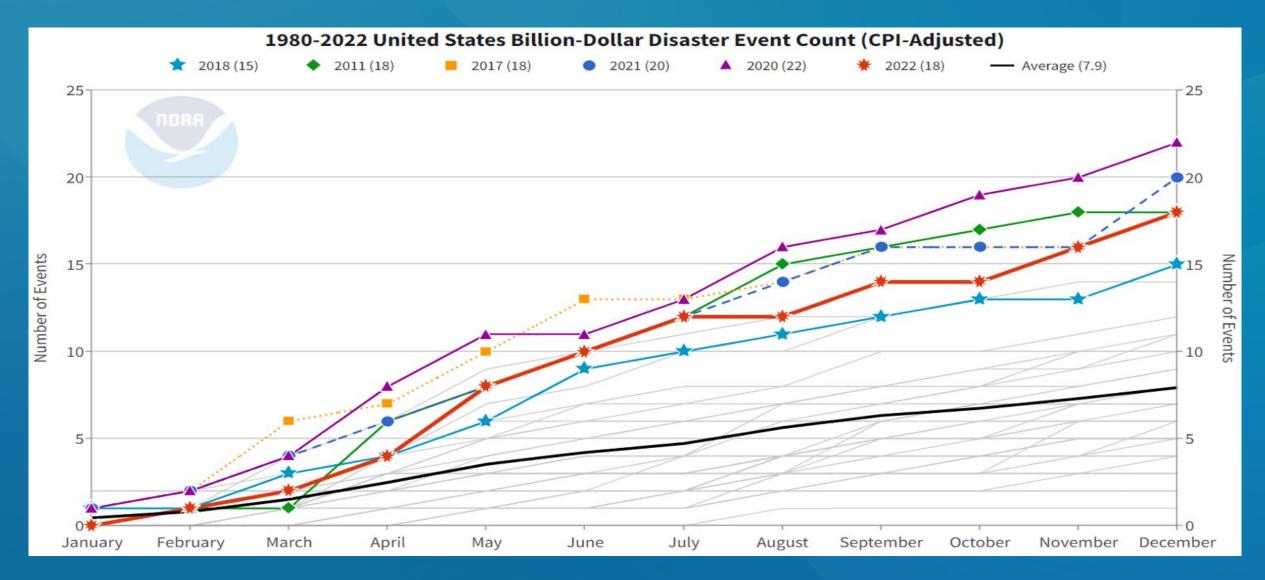


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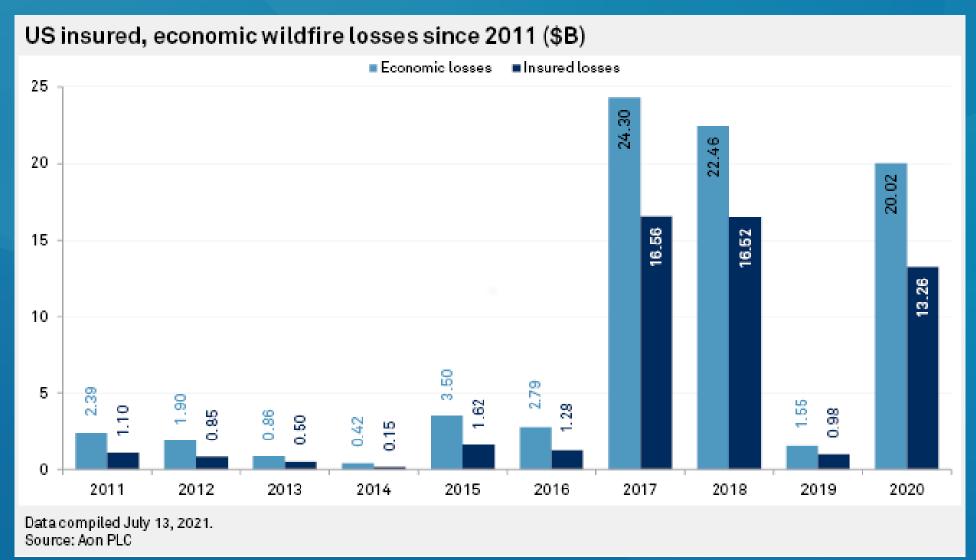
#### 2022 Wildfire Risk Map NOT used by insurers

- DFR's formal data call confirmed that insurance companies did not use the map and had no intent to use the map for rating or underwriting decisions
- Bulletin 2022-5 addressed insurance agent communications to policyholders regarding the map

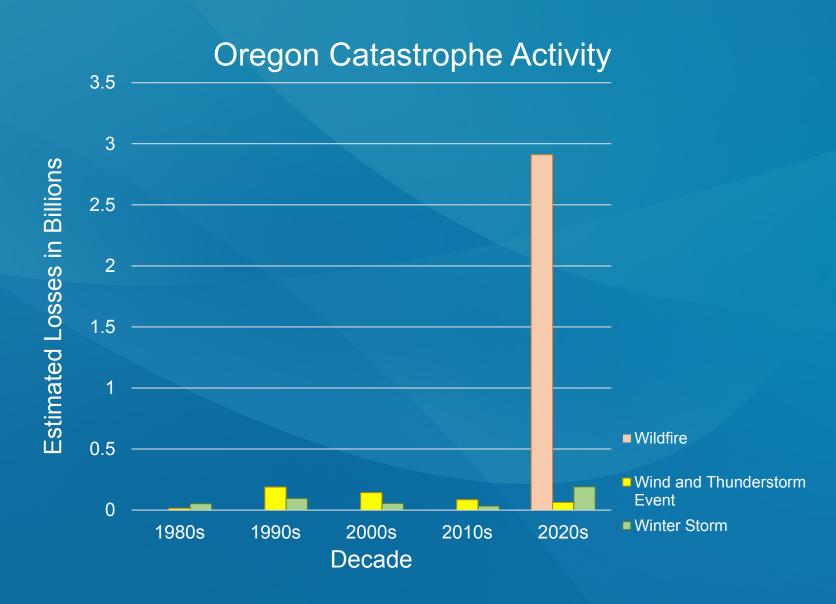
### Costly disasters are increasing



#### U.S. wildfire losses growing



#### Increased wildfire risk



#### SB 82: DFR's 2023 Wildfire insurance response

#### Four main elements:

- Prohibition on using state wildfire map for insurance decisions
- Improved consumer disclosure requirements
- Underwriting and rating plans reflect how an insurer addresses or considers:
  - Defensible space
  - Home hardening
  - Community-level mitigation
- Flexibility to extend rebuild and content replacement timelines

#### Nonlegislative accomplishment:

• FAIR Plan policy limit increases

#### What can consumers do?

- Ask your insurance company for detailed information about decisions
- Take steps to reduce wildfire risk
- Ask your insurance company about eligible discounts and annual credit rerate
- Shop around: There are about 130 companies to choose from; be sure your agent has access to them
- Contact DFR with questions



Department of Consumer and Business Services

#### DFR consumer advocates

1-888-877-4894 (toll-free) dfr.insurancehelp@dcbs.oregon.gov dfr.oregon.gov

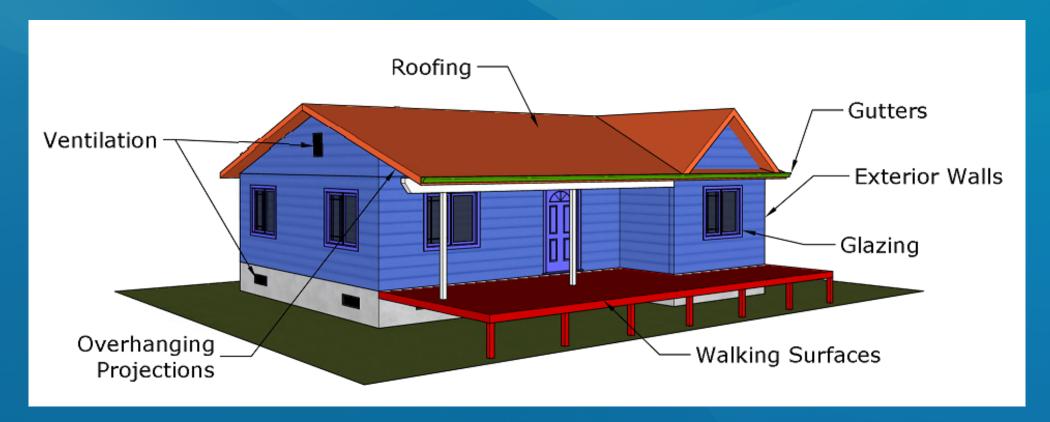
#### **Building Codes Division – fire hardening**

#### What?

- New construction of single family dwellings, duplexes, townhomes, and accessory structures
- Replacement of exterior elements on existing homes (<u>not retroactive</u>)

#### Where?

 High hazard zones within the wildland urban interface





Department of Consumer and Business Services

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# THANK YOU.

**Doug Grafe** 

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