



Wildfire Programs Advisory Council

August 12, 2022

“Wildfire Risk, Insurance, Home and Community Survivability”

Doug Grafe, Wildfire Programs Director





- Wildfire Risk Mapping
- Restructuring the Conversation
- Insurance – Rate Increases and Availability
- Wildfire Risk Map Used to Prioritize Where Home and Community Survivability Strategies are Applied



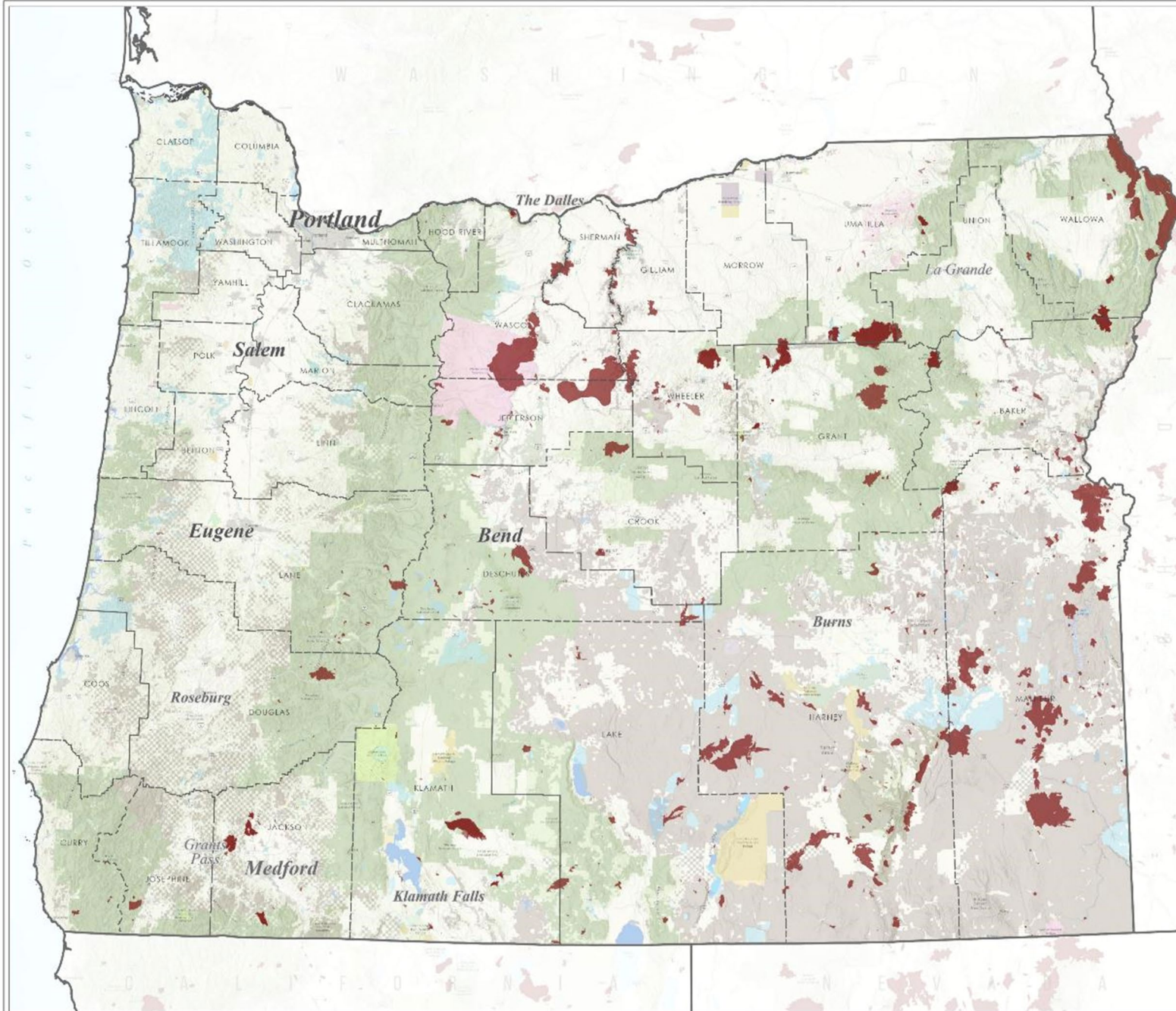
Historical Large Fires in Oregon

1992 - 2001



Land Management

- Private
- USFS
- BIA-Tribal
- USFWS
- Local Govt
- State
- BLM
- NPS
- USACE
- Other Fed





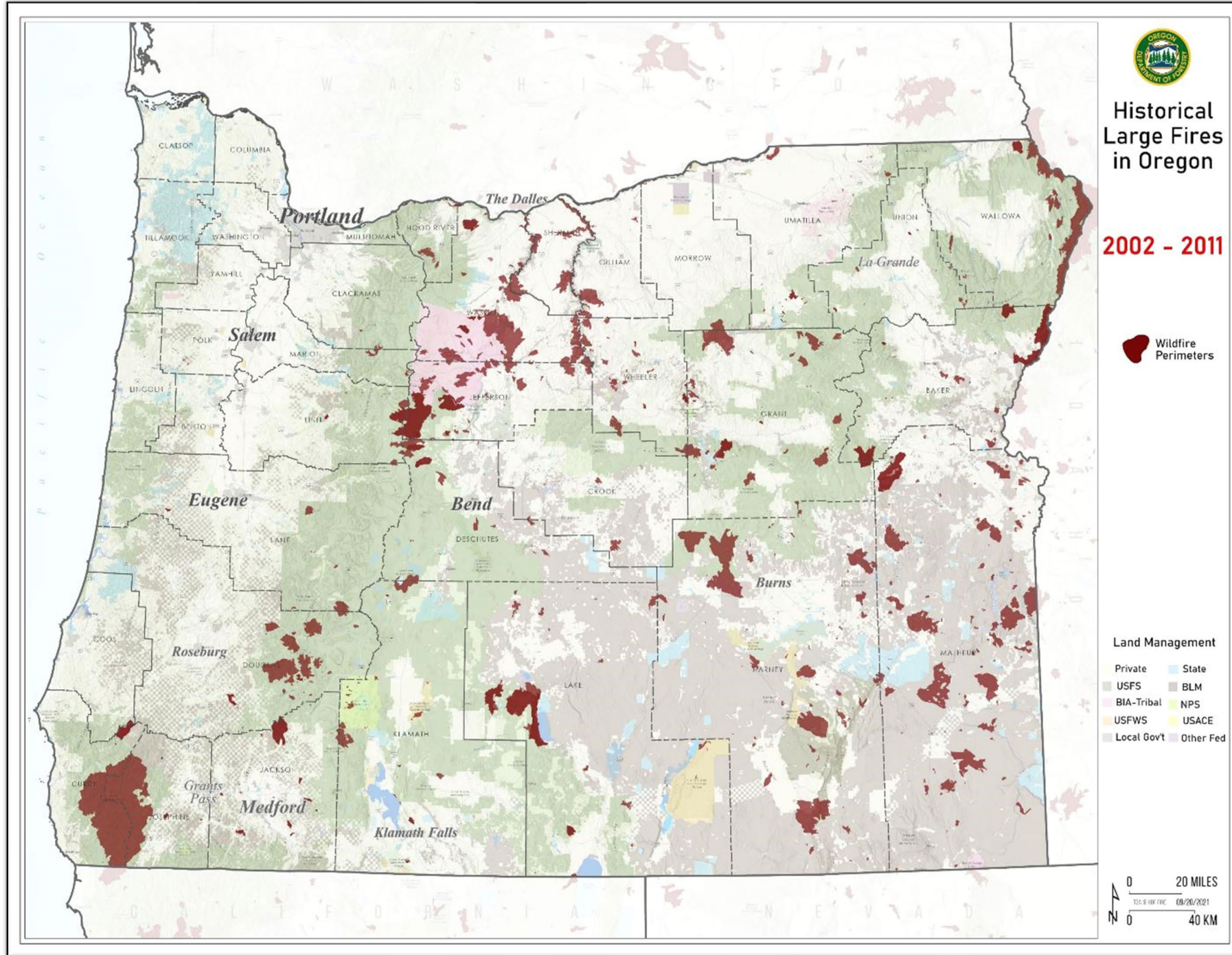
Historical Large Fires in Oregon

2002 - 2011



Land Management

- Private
- USFS
- BIA-Tribal
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- Local Govt
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- NPS
- USACE
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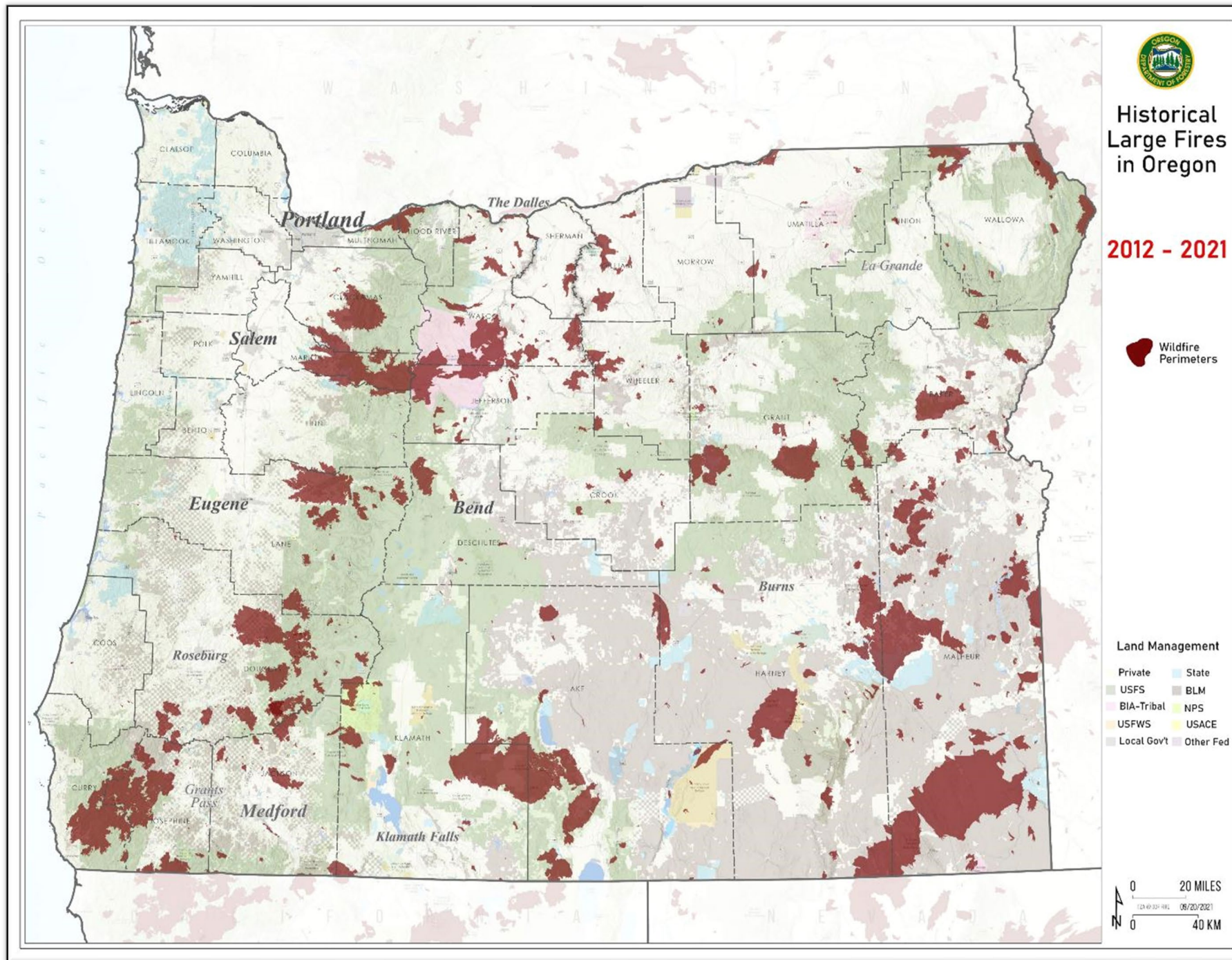
Historical Large Fires in Oregon

2012 - 2021



Land Management

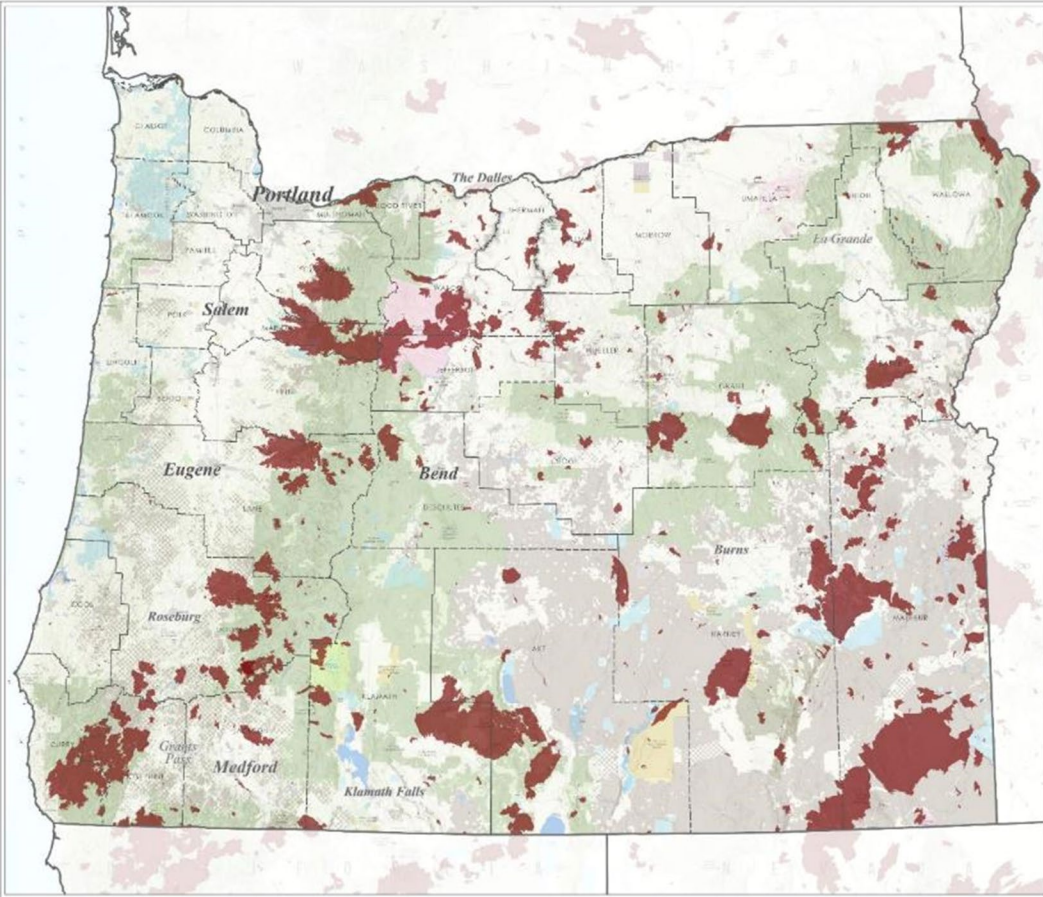
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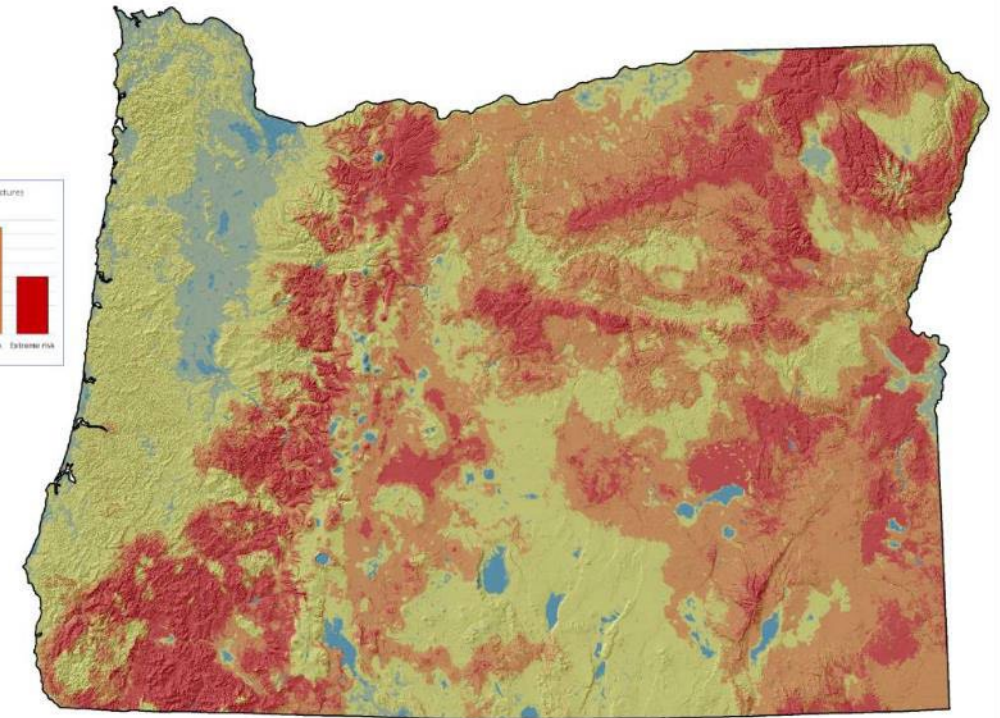
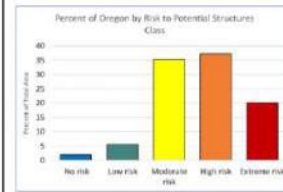


Historical Large Fires in Oregon

2012 - 2021



Oregon Risk To Potential Structures

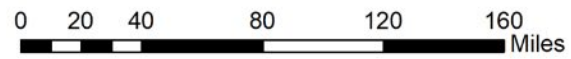
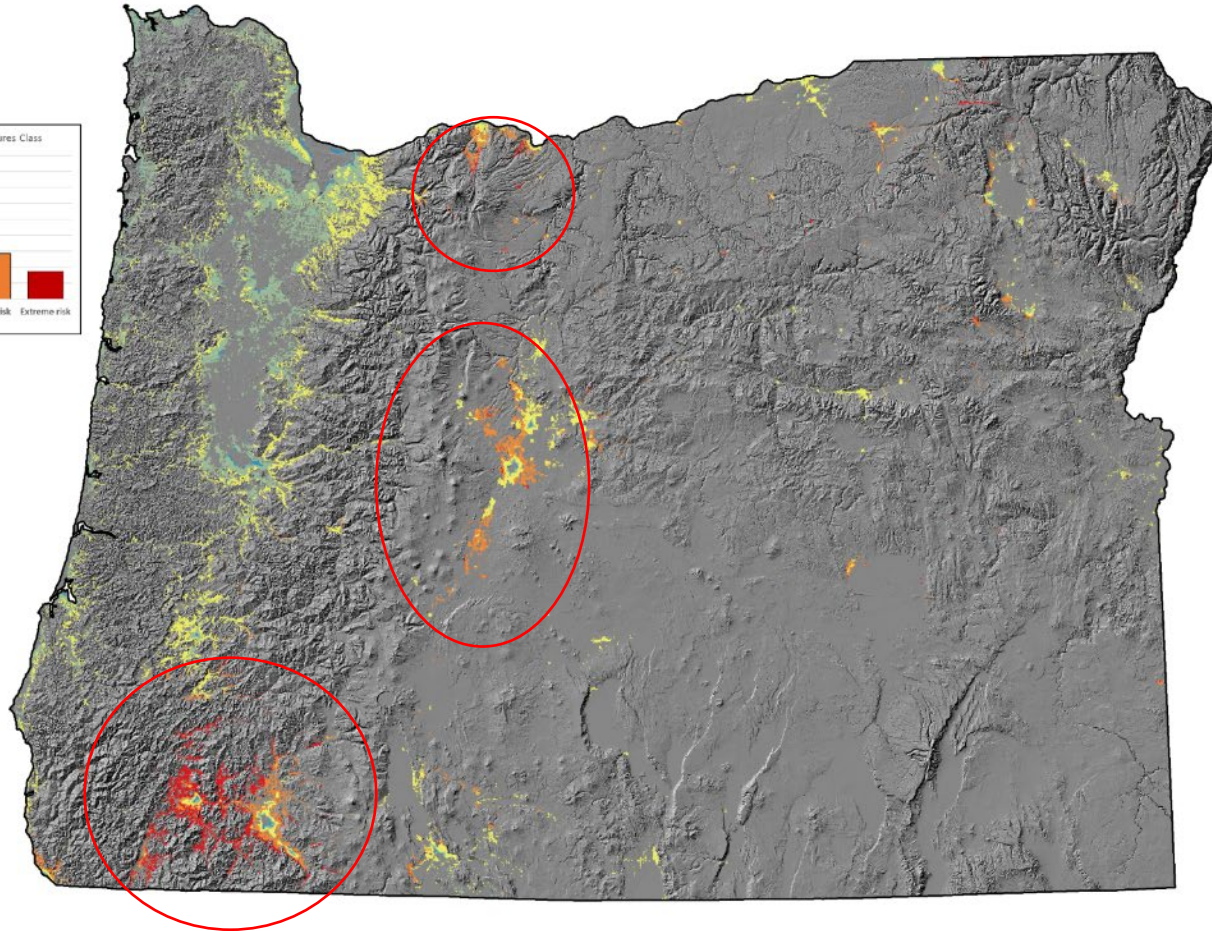
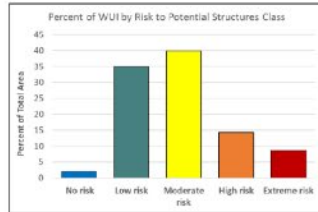


- No risk
- Low risk
- Moderate risk
- High risk
- Extremor risk

0 20 40 80 120 160 Miles



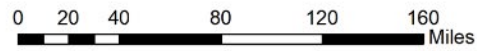
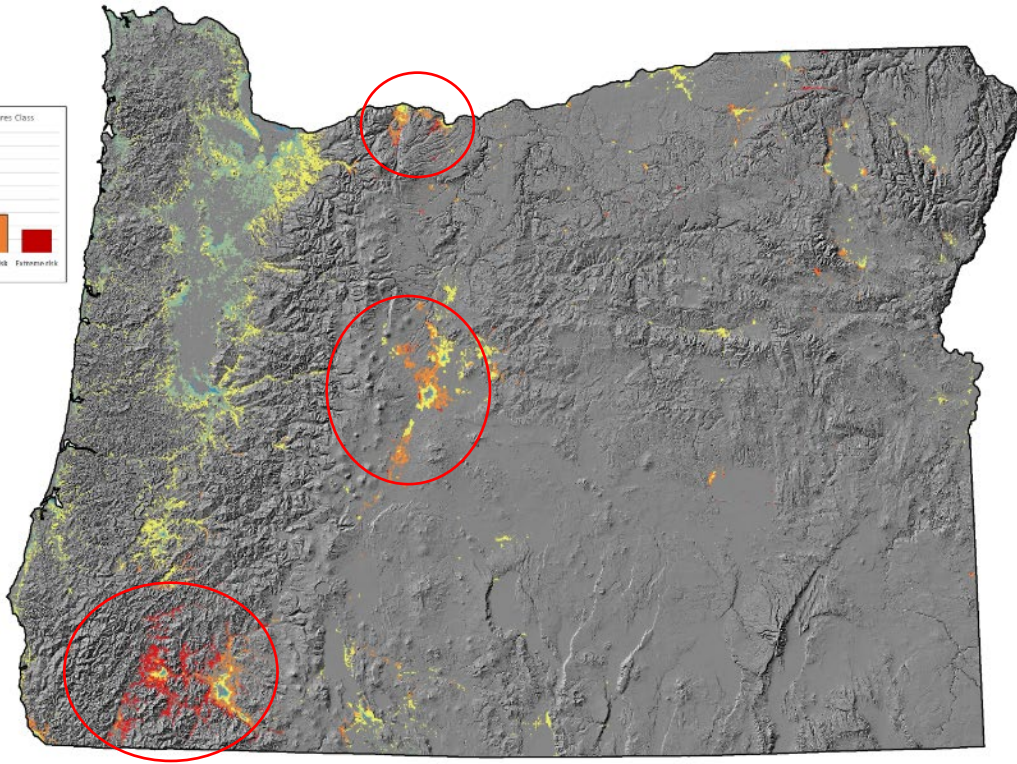
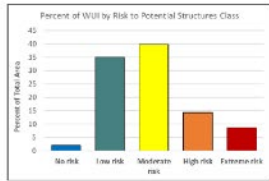
Oregon WUI Risk to Potential Structures



SB 762 and IJA

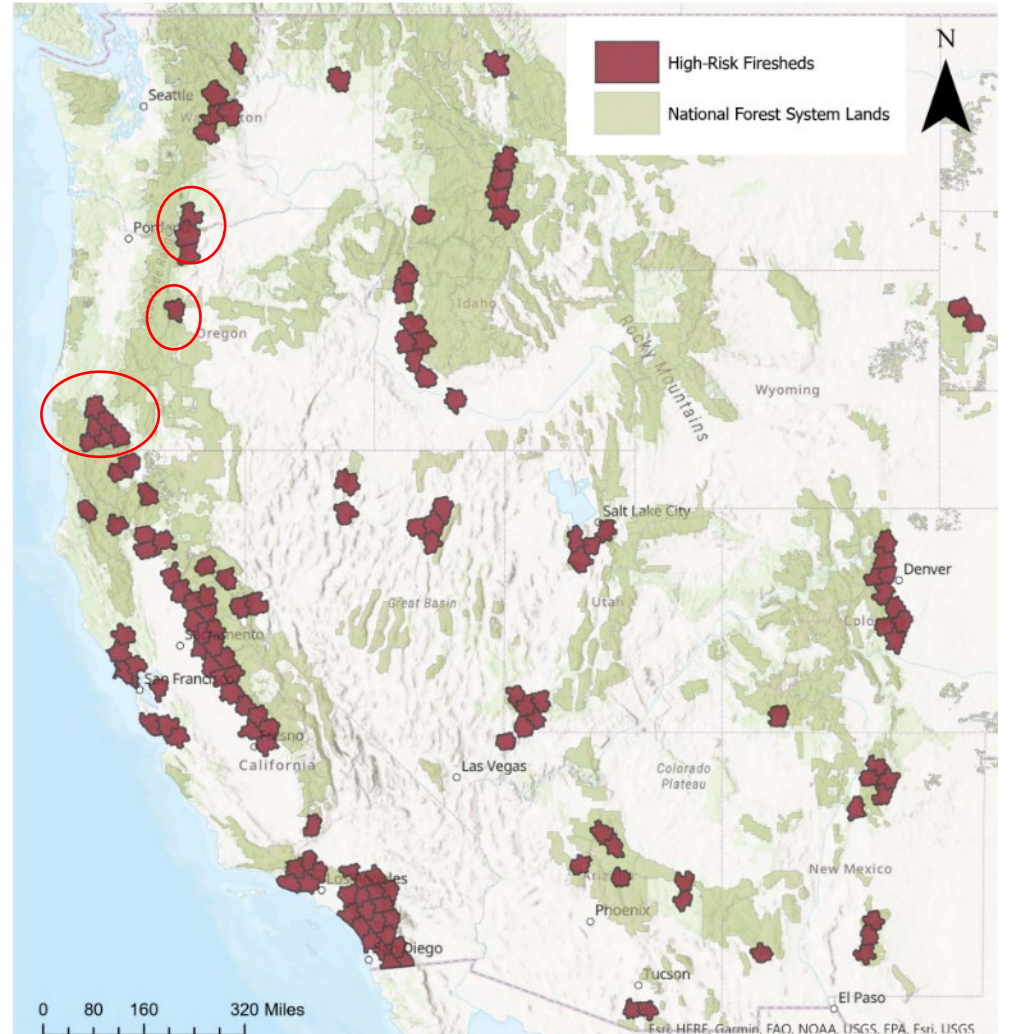
Wildfire Risk Assessment Comparison

Oregon WUI Risk to Potential Structures



HIGH-RISK FIRESHEDS

Community exposure is a central factor in the strategy to confront the wildfire crisis. Other factors include Tribal and State plans, watersheds, equity, climate forecasts, and partner priorities.





Restructuring the Conversation

- August 4 – Pause Map/Appeals Process
- Decouple insurance issues
- Communications strategy
- Public engagement on draft map
- Efficient appeals process
- Strive for completion in 2022, to meet legislative intent on all other SB 762 timelines
- Catalog advancements for 2023 Session, to use map as intended:
 - Incentivize implementation of defensible space and hardening of homes code to increase survivability of homes and communities in highest wildfire risk regions



Wildfire Risk & Insurance

Division of Financial Regulation

Insurance Data Call and Press Release:

- Requested all (nearly 150) insurers operating in Oregon to formally declare if they are using or plan to use the wildfire risk map; all said no

Homeowners Insurance Guide:

- Published guide on how insurers underwrite and rate, finding a new policy, FAIR plan, and how DFR can help

Insurance Agents:

- Joint message sent to independent insurance agents reminding them to provide accurate information to consumers
- Issued a bulletin to agents with data call results, reminder that it is a violation of the law to share false or misleading information

Reviewing consumer complaints:

- Asking for and looking into consumer complaints around use of map; to date no evidence it has been used

Oregon Fair Program:

- Increase awareness of plan; improve coverage through a legislative concept

Insurance Availability & Rate Mitigation Strategies:

- More work ahead with insurers on risk mitigation measures



Wildfire Risk vs Home & Community Survivability

Wildfire Risk

Regional Influencers

- Weather
- Climate
- Topography
- Vegetation (*must be at sufficient scale to impact risk classes*)
- Potential Mapping Adjustments (*credibility*)
 - Irrigated Pastures
 - Adjacency Issues - Equalization

Community Defense Measures

Home & Community Survivability Strategies

- Defensible Space Code (OSFM)
 - Creates a maximum 100-foot perimeter around homes where fire fighters can safely defend homes
- Home Hardening Code (BCD)
 - Exterior building materials to reduce home ignitions



Seeking Counsel

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