

Home hardening

Senate Bill 762 (2021) and SB 80 (2023) created a statewide approach to a wide range of wildfire mitigation measures. The Building Codes Division has developed home hardening building code standards that will be applied to properties in Oregon mapped as high hazard and within the wildland urban interface.

What you need to know

If you are in a high hazard area and in the wildland urban interface:

- **You do not have to do anything related to home hardening.** Building code standards are not retroactive. They apply only if you replace a covered item (for example, roof or siding) or add to your home.
- If you replace a covered item, or if you are adding on to your home, you need to use home hardening materials once the code is adopted.
- You do not have to change materials for partial repairs that do not replace the entire item.

How home hardening works

Home hardening building materials and practices can reduce the risk of a home's ignition by wildfires. It addresses the most vulnerable parts of your home with building materials and installation methods that increase resistance to heat, flames, and embers, but it does not make a home fireproof.

You can take steps to make a home more resistant to damage from a wildfire, including:

- Using materials for siding and roofing that resist ignition during a wildfire
- Installing fire-resistant windows to protect openings
- Using attic ventilation devices that help reduce ember intrusion

Embers can travel great distances from fire and ignite structures. They can collect on your home, deck, or porch and ignite combustible materials. Embers can also be forced into attic vents or windows and burn the home from the inside out.

Home hardening is most effective when paired with defensible space. Together, they make the community more resistant to the spread of wildfire. Slowing down a fire may give emergency responders more time and opportunity to protect life and property from a fire.

Home hardening tips

Roofing: Make a roof more fire-resistant by installing Class A or Class B roof covering.

Exterior wall covering: Install noncombustible or ignition-resistant siding and trim.

Ventilation: Install ember- and flame-resistant vents or 1/8-inch maximum wire mesh.

Soffits and eaves: Enclose soffits and eaves with noncombustible or ignition-resistant materials.

Windows and skylights: Install tempered, multi-layered, or fire-resistant rated glass.

Walking surfaces: Enclose the underside of decks, porches, and balconies and construct them with noncombustible, ignition-resistant, or fire-retardant-treated materials.

Gutters: Install noncombustible gutters and guards or covers to prevent leaf and debris build-up.

Manufactured home skirting: Install noncombustible or ignition-resistant skirting to enclose the space under the home.

For more information about home hardening, contact the **Oregon Building Codes Division** at bcd.firehardening@dcbs.oregon.gov. You can also go to oregon.gov/bcd and click on "Wildfire hazard mitigation" under "Current topics."

Homeowners insurance

How will the Oregon wildfire hazard map affect my insurance?

Senate Bill 82 explicitly prohibits insurers from using any wildfire risk map published by the State of Oregon to increase homeowner insurance premiums or cancel or nonrenew coverage. This does not mean insurers cannot use wildfire risk maps that they create using their own proprietary data. For years, they have used their own proprietary risk models and maps to underwrite and price wildfire and other risks, but the law prohibits them from using the Oregon wildfire hazard map.

What is the Division of Financial Regulation's (DFR) role?

The division is the state insurance regulator in Oregon. Insurers must file their policies and rating plans with the division before they are offered to consumers. The division also examines insurers to make sure they are financially solvent, pay claims according to the terms of their contract, and comply with the Oregon Insurance Code (ORS 731.004).

DFR offers free help to consumers by investigating complaints against insurers. This includes that an insurer using the Oregon wildfire hazard map is violating the law. We can also answer questions and provide shopping tips to find coverage. DFR conducts outreach and education events statewide on multiple topics, including disaster preparation and insurance. We inform consumers about making plans, storing key documents, reviewing insurance coverages, and creating defensible space before wildfire season. Go to dfr.oregon.gov/preporenw.

Can an insurance company refuse to cover wildfires in its policy?

The Oregon Insurance Code requires every standard homeowners' insurer – where nearly every homeowner gets coverage – to include wildfire

coverage. All policies offered by the FAIR Plan also cover wildfire damage. However, in the small “surplus lines” market that covers fewer than 2,000 properties statewide, insurers can exclude wildfire coverage.

What do I do if my rates are going up or my insurer will not renew me?

As the threat of wildfires continues to increase, insurers are responding by adjusting rates and determining what properties to continue to insure. Fortunately, Oregon has a robust market with more than 100 companies actively writing homeowners business in the state. If you lose coverage or it becomes unaffordable, you can shop around, or work with an agent or broker, to find the right coverage. If you cannot find coverage in the standard market, you can apply for coverage through the Oregon FAIR Plan. You can also go to the surplus lines market as an alternative. A list of all the companies offering coverage in the standard market is at dfr.oregon.gov/insure/home.

What is the Oregon FAIR Plan?

The FAIR plan serves as the insurer of last resort if a property owner cannot find coverage in the standard market. The FAIR plan offers a basic policy that has property coverage at actual cash value. The plan has a partnership with another insurance company to provide “wrap around” coverage equivalent to the full policy you have now. Go to <https://orfairplan.com/>.

What is the surplus lines market?

The surplus lines market may also be an option if you cannot find coverage. It is generally geared toward covering risks that are harder to insure. Contact the Oregon Surplus Line Association at 503-718-6700 or info@oregonsla.org or an agent.

How can I get help?

DFR offers free help to Oregonians with insurance questions. Call 888-877-4894 (toll-free) or visit our website: dfr.oregon.gov.