

HOODLAND COMMUNITY PLANNING ORGANIZATION



COMMUNITY MEETING
October 17, 2024 – 7:00 PM
Church on the Mountain
Welches, OR

HCPO Board Members in Attendance: Pat Erdenberger, Chair; Lisa Massena, Vice Chair; Jenni Rogers, Member at Large and Sargeant at Arms. Absent: Marti Bowne, Secretary; Monica Taylor, Member at Large and Treasurer. Ten community members were in attendance.

Meeting called to order at 7:02pm by Pat Erdenberger, followed by Pledge of Allegiance led by Jenni Rogers.

Community meeting minutes from September 19, 2024 were presented. Motion to approve, Pat Erdenberger; seconded, Jenni Rogers. No further discussion. 12 aye, 1 abstention, motion carried.

Report from HCPO Chair, Pat Erdenberger

- Wildfire and Evacuation Workshop – November 2, 2024 – at the grade school. Oregon Division of Financial Regulation, tonight's featured organization, will also be present.
- Defensible space and debris collection – are set for November 9 and 10 at the former Dorman Center on Salmon River Road
- Land Use Permits – in the interest of time this topic is deferred for this evening; information and determinations on current applications will be communicated by email as received.
- Treasurer's Report – the CPO has about \$350 in expendable funds at present.

Speakers: Charlie Wente, Senior Analyst/Consumer Liaison and Matt Ramage, Community Education and Engagement Coordinator of the Oregon Division of Financial Regulation spoke on the regulation of insurance providers in Oregon as related to consumers of insurance services. Topics included Oregon state programs, protections, assistance and advocacy available to Hoodland residents and business owners with respect to homeowner's, renter's and business insurance.

- DFR functions overview
- Consumer advocacy and issue resolution support
- Top concerns in Oregon:
 - Wildfire – note 2.5 million acres burned in 2023
 - Flood and mudslide / land movement

- Wind, ice, earthquake experience and risk
- Recommendations to community
 - Defensible space and home hardening improves the likelihood of insurance coverage retention when insurance is at risk
 - Mitigate in advance. Document. Communicate to insurer.
 - Insurance policies – at point of annual renewal review coverages vs. changes in value of physical property structures. (Why? DFR analysis showed that 60% of those affected by 2020 fires were under-insured by 20%.)
 - Typically covered: fire, power surge, weight of snow and ice, falling objects, theft and vandalism.
 - Not typically covered: earthquake, landslide/land movement, flood/tsunami, sinkhole, wear and tear
 - Elements of coverage are: Dwelling, Other structures, Contents. Riders, if used, cover guns, jewelry. Loss of use coverage / additional living expenses is beneficial – see the declaration page of your insurance.
 - Replacement Value – best / standard, except for manufactured homes which are often written only with Actual Cash Value, which offers poor coverage in case of loss or damage.
- Market in Oregon
 - Oregon insurers paid out \$3 billion in 2021
 - Insurers provide annual projections to DFR for review – both rate levels and expected increases. DFR evaluates to see that rates are not usurious or unfairly discriminatory, but also that they are adequate for insurer solvency.
 - Underwriting factors for individual policies include elements such as replacement cost, location (eg distance to fire station), home age and condition, construction type, consumer credit score, consumer insurance score – note that claim history looks back 5 years and is inclusive of all properties covered on behalf of the consumer.
 - Log homes, vintage homes can be more difficult to insure. If challenging to find insurance in the traditional market, homeowners can look to the “surplus lines” market.
 - Finding coverage – DFR maintains a list of homeowner’s insurance companies in Oregon.
 - Other notes:
 - If rates change, ask for specifics
 - Ask your insurer what actions you can take to reduce rates
 - Ask about discounts (eg bundling), ask for a re-rate if your credit score or claims score improves
 - Consider changes in coverage levels or deductible

- Shop around – 100+ carriers in Oregon offer property insurance
- See also Oregon FAIR Plan Association – insurer of last resort for those denied insurance in the standard market
- State advocacy capability – see link
 - Note – state wildfire map – insurance companies are legislatively prohibited from using the maps. It is generally agreed that they “already have better data” than is provided by this map.
- Q&A – community members asked a range of questions of the DFR speakers. Responses are generally written into notes, above.

There was no further business / no new business.

Adjournment. Motion made to adjourn, Pat; seconded, Jenni; no further discussion. Ayes were unanimous and the motion carried.

Respectfully submitted,

lisa massena

Lisa Massena for Marti Bowne, Secretary

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