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2017 North Bay fire survivors inspire new law in Oregon to ease recovery

SANTA ROSA, CA – [United Policyholders](#) (UP), a non-profit consumer advocacy group, today announced that California insurance reforms inspired by 2017 Atlas and Tubbs wildfire survivors are now law in our neighbouring State of Oregon.

“One positive to come out of this region’s devastating 2017 is the legislative reforms this community helped enact to improve the flow of funds for replacing destroyed homes after wildfires. With this week’s announcement that Oregon Governor Kate Brown signed many of those same reforms into her state’s law, Atlas and Tubbs survivors can take pride in knowing their insurance struggles and hard work are benefitting others in and outside California”, said Amy Bach, the group’s Executive Director.

Thousands of 2017 North Bay wildfire impacted households got help and information through United Policyholders’ Roadmap to Recovery workshops, clinics and events over a three-year period. Many of those households paid forward that help by grass roots lobbying for new laws to give wildfire survivors more time to access insurance benefits, more flexibility in using insurance funds to replace their destroyed homes, and a better chance of being properly insured. (2/3 of Atlas and Tubbs impacted households turned out to be underinsured).

“It feels good when lessons we learned the hard way can help future wildfire survivors”, said Annie Barbour, 2017 Tubbs wildfire survivor and UP Roadmap to Recovery Local Coordinator.

Highlights of legislative reforms adopted in CA post 2017 and now in Oregon

- Additional/temporary living expense) *and* Replacement cost benefits must be available for at least 24 months, 36 months if reasonably necessary. (CA Ins. Code 2051.5(b)(2))
- An underinsured homeowner can use “Other Structures” benefits toward the cost of rebuilding their dwelling. Other Structures benefits are normally available for garages and outbuildings, retaining walls, etc. (CA Ins. Code 10103.7)
- A homeowner can opt to skip the challenges (and trauma) of rebuilding their home from the ground up at its original location and instead access their dwelling, extended dwelling and building code and ordinance benefits toward the purchase of a replacement home. (CA Ins. Code 2051.5(c))
- Homeowners can avoid underinsurance by accessing their insurer’s construction cost expertise and obtaining an estimate for insuring their home to its current replacement cost. (10 CCR § 2695.183)

Details of the new Oregon law:

<https://olis.oregonlegislature.gov/liz/2021R1/Measures/Overview/HB3272>

About United Policyholders

United Policyholders is a non-profit organization that has served as a voice and information resource for insurance consumers since 1991. For more information on our work, please visit www.uphelp.org.

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