



*Our mission is to prevent deaths, injuries, property loss, and environmental damage resulting from wildfires in Deschutes County.*

**June 21, 2022 – Steering Committee – Hybrid - in person and virtual – 8:00 AM – 9:30 AM  
Meeting notes**

Steering Committee Members & Staff Present:

|   |                            |                                    |                                   |
|---|----------------------------|------------------------------------|-----------------------------------|
|   | Tom Mooney                 | Fire Rep 1                         | Redmond Fire                      |
| X | Gary Marshall              | Fire Rep 2                         | Deschutes Rural Fire Dist. #2     |
|   | Dan Daugherty              | Fire Rep 3                         | La Pine Fire Dept.                |
|   | Doug Green                 | Fire Rep 4                         | Sisters Fire                      |
| X | Andy Meeuwsen              | Insurance Industry                 | Country Insurance                 |
| X | Chris Perry                | 911 Service District               | Deschutes County                  |
| X | Kyle Collins               | Community Development Dept.        | Deschutes County                  |
|   | Dan Galecki                | Private Forestry                   | Spin Drift Forestry               |
| X | Patti Gentiluomo           | HOA Rep                            | Sunriver HOA                      |
| X | Dave Gibson                | HOA Rep                            | Black Butte Ranch HOA             |
| X | Dean Richardson            | HOA Rep                            | Upper Deschutes River Communities |
|   | Nathan Garibay             | Sheriff's Office - Emergency Mgmt. | Deschutes County                  |
| X | David Morman               | Citizen Rep                        | At Large - Red Cross              |
|   | Oliver Tatom               | Citizen Rep                        | At Large                          |
|   | Ben Duda                   | Oregon Dept. of Forestry           | ODF - Unit Forester               |
| X | Shawn Jaca for Kevin Stock | COFMS<br>US Forest Service         | USFS                              |
| X | Ariel Cowan                | OSU Extension Service              | OSU Ext                           |
|   | Paula Simone               | Central Oregon Comm. College       | COCC                              |
| X | Ed Keith, Chair            | County Forester                    | Deschutes County                  |
|   | Patti Adair                | Commissioner                       | Deschutes County                  |
|   | Nick Ahnen                 | Marketing                          | At Large                          |
|   | Brandon Fogelman           | Business                           |                                   |
|   | Jessica Laberge            | Business                           |                                   |
| X | Robert Pohly               | Citizen Rep                        | At Large Retired                  |
|   | Vacant                     | Director                           | Deschutes County                  |

## **Public Present:**

Joe Cochran – Tamarack Wildfire Consulting  
Boyd Turner – Eagle Crest  
Craig Letz – Tamarack Wildfire Consulting  
Elie Gaines – Deschutes River Woods  
Greg Bryant – Deschutes River Woods  
Georgia Hill – Ridge at Eagle Crest  
Todd Peplin – Deschutes SWCD  
Ray Miao – Woodside Ranch / Deschutes RFPD#2  
Denny Williard  
Sarah Worthington – Deschutes County Health Services  
Lon Leneve – Awbrey Butte Owners Association  
Lauren Street – COIC  
Melissa Steele – Bend Fire and Rescue  
Chris Crowder – Awbrey Butte Owners Association

**Reminder:** please [see the meeting recording](#) for all the details and discussion during the meeting, these notes are a summary.

## **WELCOME, AGENDA AND INTRODUCTIONS**

Ed- Welcomed everyone to the meeting, did a review of the agenda, and introductions were made around the room and through chat. Agenda and past minutes were sent out in a previous email, please send Ed any corrections.

## **PROGRAM UPDATE**

Ed provided a few updates on the Project Wildfire program – Boone resigned his position as the FAC Coordinator and has moved on to a new Fire Protection Policy position with ODF. Applications just closed to fill the position and interviews will be conducted in the coming weeks.

The Redmond CWPP comment period has passed and the plan is now ready for signatures, which will be collected as meetings for the signers are conducted over the next month or so. 2023 CWPP updates are the East West and Upper Deschutes.

A recent “Understanding the Home Ignition Zone” class was held at Tollgate, with residents from Tollgate, Black Butte Ranch, Squaw Creek Canyon Estates as well as the Sisters Fire Corps. Thanks to Ariel Cowan and Heather Miller for assisting Ed in putting on the class. Classes were not planned for this spring due to the OSFM classes being offered across the state, but Crossroads and other communities has enough of a demand of students that the class was put on.

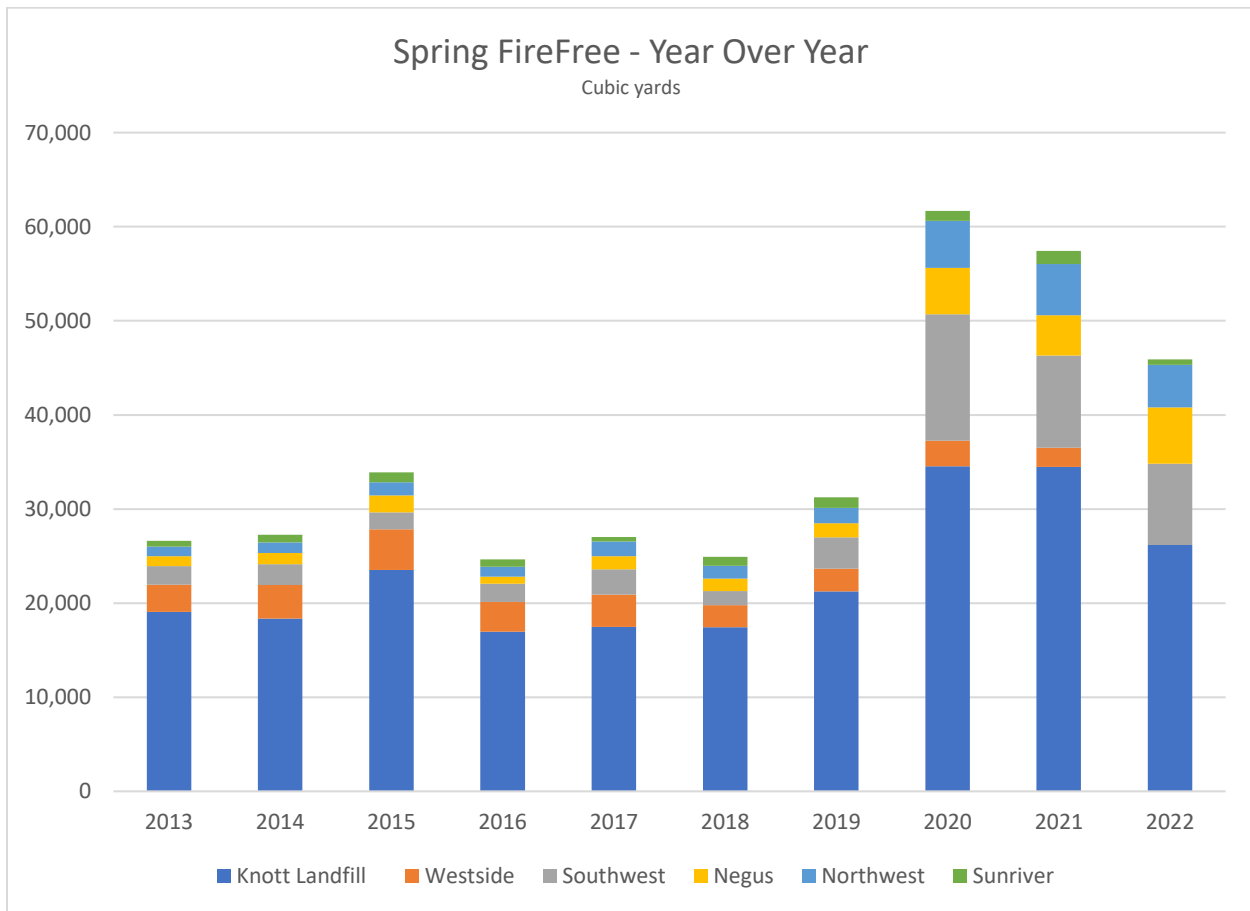
The [tri fold defensible space brochure](#) was just reprinted. If anyone needs brochures for distribution contact Ed at [ed.keith@deschutes.org](mailto:ed.keith@deschutes.org)

## **Meeting Topics**

### **Topic 1: FireFree 2022 results**

FireFree dates for 2022 were similar to the past two years. Dates were originally expanded in 2020. The Westside Bend site did not operate this year as space was limited and traffic management was anticipated to be problematic.

Total cubic yards collected this year was down 20% from last year. We saw a large jump in 2020 as dates were expanded. 2020 dates also corresponded with most people not able to do other things due to COVID shutdowns, so participation was at an all-time high. 2022 also had much cooler wetter weather, and weather usually closely corresponds with collection numbers. Nevertheless, 2022 numbers are still much higher than prior to 2020 before the expanded dates were added. Every site experienced a decrease in numbers except for Negus Transfer in Redmond. Thank you to all the partners who helped make FireFree a success.



|                       | 2013   | 2014   | 2015   | 2016   | 2017   | 2018   | 2019   | 2020   | 2021   | 2022   |
|-----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Knott Landfill</b> | 19,066 | 18,368 | 23,534 | 16,947 | 17,473 | 17,441 | 21,244 | 34,544 | 34,492 | 26,168 |
| <b>Westside</b>       | 2,909  | 3,549  | 4,298  | 3,162  | 3,431  | 2,333  | 2,404  | 2,721  | 2,019  | 0      |
| <b>Southwest</b>      | 1,947  | 2,223  | 1,799  | 1,944  | 2,676  | 1,498  | 3,350  | 13,434 | 9,794  | 8,650  |
| <b>Negus</b>          | 1,063  | 1,200  | 1,805  | 770    | 1,402  | 1,335  | 1,498  | 4,942  | 4,293  | 5,995  |
| <b>Northwest</b>      | 1,017  | 1,102  | 1,406  | 1,037  | 1,556  | 1,375  | 1,631  | 4,989  | 5,448  | 4,521  |
| <b>Sunriver</b>       | 621    | 821    | 1,070  | 783    | 500    | 939    | 1,106  | 1,040  | 1,368  | 559    |
| <b>Totals</b>         | 26,623 | 27,263 | 33,912 | 24,643 | 27,038 | 24,921 | 31,233 | 61,670 | 57,414 | 45,893 |

## **Topic 2: An Insurance Agent's Perspective on New Knowledge of Wild Fire Risk and its effect on the Homeowner, Andy Meeuwsen, Country Financial**

Andy provided a presentation with several useful links. Andy noted that the insurance industry is rapidly adjusting to increasing wildfire risk and resulting costs.

Premium history: The average homeowner pays about \$1400 – \$1800 per year for a \$300,000 home, Oregon homeowners pay one of the 5 lowest rates of any state, Colorado is in the top five.

Forbes: <https://www.forbes.com/advisor/homeowners-insurance/average-cost-homeowners-insurance/>

Bankrate: <https://www.bankrate.com/insurance/homeowners-insurance/homeowners-insurance-cost/>

ValuePenguin: <https://www.valuepenguin.com/average-cost-of-homeowners-insurance>

Recent losses: From 1964 – 1990 annual wildfire losses were approximately \$100 million; over the next two decades losses totaled \$600 million annually; from 2011-2018 losses increased to \$4 billion, in 2018 losses in California alone totaled \$12 billion. The take home is that rates will increase to compensate for these significant losses, and insurance companies are paying more attention to properties they see as risky.

CRC Group: <https://www.crcgroup.com/Tools-Intel/post/insurance-landscape-hardens-further-as-wildfires-rage>

RAND Corp: [https://www.rand.org/pubs/research\\_briefs/RBA635-1.html](https://www.rand.org/pubs/research_briefs/RBA635-1.html)

Rate increases and non-renewals: Andy shared that the rate he pays for personal home insurance is increasing 30%. Lon shared that he has experienced a 35% increase each of the last two years. Andy has had multiple customers coming to him after being cancelled by other carriers. These are examples of trends to be expected in the coming years.

Wildfire Risk Scores: The industry used to use ISO scores more. Within the last 12 months insurers have been using wildfire scores such as Corelogic and Fireline to inform the risk and pricing of policies. Even in places like downtown La Pine areas score 100 (out of 100) and are priced very high or are deemed uninsurable. Andy thinks that many of these models are too simple and a more site specific approach may need to be advocated for.

CoreLogic: [https://www.corelogic.com/wp-content/uploads/sites/4/downloadable-docs/1-wfrs-1018-03-wildfire-risk-score\\_scrn.pdf](https://www.corelogic.com/wp-content/uploads/sites/4/downloadable-docs/1-wfrs-1018-03-wildfire-risk-score_scrn.pdf)

FireLine:

<https://olis.oregonlegislature.gov/liz/2020R1/Downloads/CommitteeMeetingDocument/211350>

Dean Richardson noted that the UDRC will be hosting insurance presentation in late July (29<sup>th</sup> and 30<sup>th</sup>), look for more information on dates, times and locations.

## **ROUNDTABLE**

Craig Letz – Tamarack Wildfire Consulting is working in multiple communities and has added Joe Cochran as additional staff. Discovery West, Tree Farm and Westgate are all being built out, and Craig is also now working with Awbrey Butte HOA and just completed a mitigation plan with Eagle Crest Resort.

Lauren Street – Just started at COIC as a fuels planner this past Thursday, will be working with COIC and Heart of Oregon implementing fuel reduction projects. Projects will be focused on underserved communities and individuals.

Melissa Steele – Bend Fire has been conducting several home assessments, and has been fielding lots of questions around insurance. Bend Fire is also working with the OSFM grant funds for schools and hospitals, those grants are \$5,000 per district and \$1000 per school or hospital.

Ed Keith – reminder that SB 762 map will be out on June 30, property owners rated high or extreme will receive a letter.

Greg Bryant – attended the two day Assessing Structure Ignition Potential class in La Pine, finishing up work funded by the Deschutes County discretionary grant, DRW collected about 340 cubic yards of debris using 3 dumpsters placed in the community.

Lon Leneve – Awbrey Butte has completed over 200 home assessments since this spring when starting their program, they have about 10 assessment teams working through the neighborhood.

Shawn Jaca – COFMS is prepared for the season, several staff have been to the Southwest and Alaska, quiet locally so far.

Ray Miao – Woodside Ranch used County Discretionary funds, there were 62 participants with about 5000 cubic feet of materials collected.

Ariel Cowan – provided SB 762 links for those that want to follow the process. She also mentioned that OSU is developing a website to be released soon on SB 762 information. ODF's rules advisory committee: <https://www.oregon.gov/odf/board/pages/rac.aspx> and section-by-section summary of SB762:

<https://www.oregon.gov/gov/policies/Wildfire%20Programs%20Council%20Documents/SB%20762%20Section-by-Section%20Summary.pdf> a longer report on SB762 implementation to date:

[https://www.oregon.gov/gov/policies/Wildfire%20Programs%20Council%20Documents/Wildfire-Prog-Dir-Rpt\\_March-2022.pdf](https://www.oregon.gov/gov/policies/Wildfire%20Programs%20Council%20Documents/Wildfire-Prog-Dir-Rpt_March-2022.pdf)

She also participated in a recent master naturalist class and talked about Project Wildfire and other efforts related to wildfire and prescribed fire.

Sarah Worthington – Sarah holds a new position related to public health effects of climate change. Sarah is participating in a recent campaign on being prepared for smoke. This is a program being funded by DEQ through a grant to Deschutes County. Look for social media and PSA's in the coming weeks.

Todd Peplin – Deschutes SWCD is working with 5 landowners funded through SB 762 Landscape Resiliency funds as well as additional landowners through the Joint Chief's project.

Dean Richardson – Noted that there is a need for contractors able to do home retrofits and defensible space work.

At this time, Ed thanked everyone for joining and closed out the meeting.

The meeting adjourned at 9:16 a.m.