

**From:** Angie Harrier <[angie.harrier.i4v5@statefarm.com](mailto:angie.harrier.i4v5@statefarm.com)>  
**Sent:** Monday, August 27, 2018 10:01:18 AM  
**To:** Brandon Goldman  
**Cc:** Angie Harrier; Brodie Hurtado  
**Subject:** FW: Ashland, Oregon Wildfire Question

Good Morning Brandon,

My colleague, Brodie Hurtado, passed your questions along to me - I apologize for the delay in getting this information back to you. After checking with several contacts in our UW area, I was able to get some more insight for you. As the largest PC [*Property and casualty*] insurer in the nation, we are able to rely on our large database of information to help us better evaluate risk. Not all companies may be able to do this, so wanted to point out they may have different policies. That's why I'd suggest you get in touch with the insurance trade in your area – the NW Insurance Council. They can be reached at (800) 664-4942 or via e-mail at [info@nwinsurance.org](mailto:info@nwinsurance.org) and may be able to provide you with additional information gathered from other member companies that could differ from State Farm's approach.

For State Farm, the designation itself of an area as a wildfire overlay would not change how we UW [*underwrite*] insurance in an area. Rather, we would rely on our assessment of wildfire potential, which would include taking into account our own loss experience in the area. To the degree wildfire overlay areas have positively impacted fire losses, that, along with other factors that we look at when determining rates, would be reflected in our rates.

Hope this is helpful, thanks – Angie Harrier

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Angie Harrier, APR – Public Affairs Specialist  
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**Brandon Goldman**

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**From:** Rod Palmieri <palmieri.ra68@gmail.com>  
**Sent:** Friday, August 31, 2018 7:23 PM  
**To:** City Council  
**Subject:** Wildfire Zone

Before you decide to make the entire city as part of the wildfire zone, please take into consideration the impact of obtaining fire insurance by the citizens. By passing this ordinance, you may severely impact individuals ability to get reasonably priced fire insurance and this will affect the lower income people the most. If you are interested in making Ashland more affordable then I suggest that the proposed ordinance will have just the opposite effect and will certainly drive more people out of the city, or worse yet leave a substantial part of the city without fire insurance. What will happen to the city if half of it is uninsured? Will this help make the city more affordable? I doubt it.

You must take into consideration not only the "niceness" and "political correctness" of your decision, but the realities as well. I hope that you do your due diligence and get all the facts from all the insurance companies as well as input from the citizens. I suggest a mailed out letter telling the citizens the true and factual impact of this ordinance and ask for their response. I hope that you table this ordinance until all the facts are in.

Thank you

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Rod Palmieri

## Brandon Goldman

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**From:** Renee Rickert <r.valliere@hotmail.com>  
**Sent:** Friday, August 31, 2018 8:45 PM  
**To:** City Council  
**Subject:** Wildfire hazard zone proposal

Dear Council,

I am completely opposed to the designation of our town as a wildfire hazard zone. There are many bad ramifications of a decision of this magnitude. Insurance problems for property owners and businesses are only the tip of the iceberg.

Please, please vote no on this bad idea.

Renee Rickert

164 Alameda Drive

Sent from my iPad



**Brandon Goldman**

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**From:** russ rickert <russreneetours@hotmail.com>  
**Sent:** Friday, August 31, 2018 9:08 PM  
**To:** City Council  
**Subject:** Wildfire Hazard Zone Expansion

Please do not vote for expanding the Wildfire Hazard Zone into the entire city of Ashland.

We can all cooperate with the fire departments guidelines without this expansion.

The risk of high insurance rates and many companies opting out of fire insurance all together are too much to put on us citizens and businesses. Your continues rate increases have created enough pressure for us working class residents. Our home of 30years is rapidly becoming unaffordable in this new era of Ashland, city for the wealthy.

Thanks,

Russell Rickert



**From:** Lauren Morris [mailto:[lauren.morris.ashland@gmail.com](mailto:lauren.morris.ashland@gmail.com)]

**Sent:** Tuesday, September 04, 2018 2:47 PM

**To:** City Council <[council@ashland.or.us](mailto:council@ashland.or.us)>

**Subject:** RE: Meeting Expansion of WHZ 9-4-18

Dear Council Members,

There is the possibility that many Ashland citizens will face higher homeowner/renter's insurance rates or will be completely dropped from their carriers due to being in a Wildfire Hazard Zone (WHZ).

We felt it best to contact our insurance company directly versus someone telling us that our rates would not change, or if they did, it would be nominal. Our Agent informed us after checking with his Underwriting Dept., they would not be able to offer us a policy for a house that we were looking at in Ashland. Per the Agent, the property was 22 feet away from the current Wildfire Hazard Zone in Ashland and the house that we are currently residing in is not considered to be in or close to a Wildfire Hazard Zone at this time, so therefore, our policy would remain in tact with no change in cost.

It's our understanding, insurance for "WHZ/Extreme High Risk Area's" can be difficult to purchase and possibly five times what a standard policy might cost. In some cases, purchasing a high-priced insurance policy could be an alarming amount for a person/family with a mortgage. In a nutshell, in regards to mortgages, if the homeowner receives a termination letter from the insurance company for it's no longer willing to cover in WHZ/High-Risk Areas, and Homeowner does not immediately purchase a new policy, the Lender will attach to the mortgage what's known as "Force-Placed Insurance". If the Homeowner does not pay the amount that he's been charged which he had no say in, foreclosure proceedings will begin. With that in mind, the question is, could we see several foreclosures in the future if insurance companies start sending out letters of termination, or substantial hike in rates, due to the home's location in a "WHZ/EHRA"? Will homeowner's be left with the choice of either purchasing an extremely expensive insurance policy or possibly face foreclosure because they are unable to financially fulfill their contractual agreement with their Lender?

Therefore, instead of blanketing the entire town with a label that insurance companies will surely recognize as a red flag, how about starting at the basics, for we all want a safer community.

1. The new construction/remodeling restrictions make for good common sense when it calls for the wood shake roofs to no longer be permitted. Putting in this restriction in the issuance of building permits makes for more sense than the proposed WHZ ordinance.

2. Is the prohibited plant list really effective in reducing fire threat? Throughout our town, many yards have different stages of ugly dying tall grass, weeds, shrubs, trees, piles of dead leaves/branches, last years Christmas Tree, piles of wood next to buildings, etc. that should be removed immediately. A great percentage of these dying plants/tree's that we see, are NOT even on the prohibited list. The prohibited plant list does little to address what is currently the problem so why not deal with that first since it is more of an immediate threat on any given day?

Sincerely,

Michael and Lauren Morris



**From:** Elizabeth Taylor

**Sent:** Tuesday, September 04, 2018 2:25 PM

**Cc:** Chris Chambers <[chris.chambers@ashland.or.us](mailto:chris.chambers@ashland.or.us)>; Alison Lerch <[alison.lerch@ashland.or.us](mailto:alison.lerch@ashland.or.us)>;  
Brandon Goldman <[brandon.goldman@ashland.or.us](mailto:brandon.goldman@ashland.or.us)>

**Subject:** Wildfire Mitigation Citizen Message

Hello Councilors,

This message came in from the Facebook page from Susan Goodman Burman.

"It sounds like if this wildfire designation is passed, we won't be able to sell our houses, or worst case scenario even get fire insurance for our existing houses. This would be devastating to the entire community, property owners, realtors . . . Our nest egg is our house, we must be able to sell it. We have a friend moving here next week. Now she's not sure it's a good idea. Look at your own picture of Ashland. Do we cut down all those trees? My house is surrounded by Leland Cypress trees. Can't you pass something lesser that would encourage new builds to be firesafe without punishing the entire population of Ashland? I'm very concerned."

Thank you,

Elizabeth Taylor, Executive Assistant  
City of Ashland , Administration  
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FAX - 541-488-5311