



Hearing Officer's Report to Agency on Rulemaking Hearing

Date: 3/9/2026

To: Department of Consumer and Business Services

From: Brian Fjeldheim, Hearing Officer

Subject: Temporary Insurance Premium Assistance Program for Affordable Housing Providers and Shelter Locations.

Hearing Date/Time: February 24, 2026
Hearing Location: Hybrid meeting conducted in person at Labor and Industries Building and virtually on Microsoft Teams
Comment Period End: March 3, 2026

Background

Oregon Senate Bill (SB) 829, introduced during the 2025 legislative session, established within the Division of Financial Regulation (DFR) a temporary premium assistance program with a one-time General Funds (GF) appropriation of \$2.47 million. The premium assistance program is intended to offset a portion of the rising costs of insurance coverage incurred by affordable housing providers and shelter sites by providing direct payments to eligible applicants.

The current rules are intended to clarify the parameters of the premium assistance program including the application procedure, eligibility requirements, required documentation to accompany an application, structure and limits of premium assistance payments, and prioritization of funds.

DFR convened an external rulemaking advisory committee (RAC) that met virtually on three separate dates:

1. August 28, 2025 / 10:30 am – noon PT
2. September 24, 2025 / 10:30 am – noon PT
3. November 6, 2025 / 10:30 am – noon PT

Hearing

The notice of hearing proposing adoption of these rules was published in the Oregon Bulletin dated February 1, 2026, and was also distributed to members of the RAC, DFR staff, and other interested parties.

The division held a hybrid rulemaking hearing on February 24, 2026, at 11:00 am via Microsoft Teams and in-person at the Labor and Industry Building, Conference Room E. Representing the division at the meeting were Brian Fjeldheim, Karen Winkel, Hunter McClure, John Haworth, and Brooke Hall.

Members of the public and interested parties present at the hearing included:

- Sarah Herd, Mid-Willamette Valley Community Action Agency (MWVCAA).

Summary of Testimony

DFR opened the hearing with introductions of staff and participating parties and a notification that the proceeding would be conducted according to the Oregon Administrative Procedures Act, Oregon Revised Statutes (ORS) Chapter 183, and the Attorney General's Model Rules of Procedure.

The division received no oral testimony at the hearing, and no written comments were submitted prior to the March 3, 2026, public comment deadline.

Public Comment Discussion

The division received no written public comments during the public comment period. RAC members and interested parties previously provided the division with mixed comments throughout the rulemaking process, focusing primarily on how best to award premium assistance payments to eligible affordable housing and shelter providers. Where possible, comments and suggested edits to the proposed rule language were discussed and addressed during the RAC consultations.

Recommendation

Having considered the absence of testimony provided during the public hearing and the subsequent written comment period, I recommend the division adopt the proposed rules without further modification.

Brian Fjeldheim
Hearing Officer
Division of Financial Regulation

This Summary and Recommendation are reviewed and adopted.

Signed this 25th day of March 2026.



TK Keen, Administrator
Insurance Commissioner
Division of Financial Regulation
Department of Consumer and Business Services