

**From:**  
**To:**  
**Subject:** Testimony of Allen Hallmark for the Wildfire Recovery Public Hearing for Southern Oregon  
**Date:** Saturday, February 13, 2021 6:59:47 PM

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To the members & staff of the Oregon House Special Committee on Wildfire Recovery:

I'm Allen Hallmark, former resident of Talent, Oregon, until Sept. 8, 2020, when my home in the Oak Valley Community and all 75 of my neighbors' homes were destroyed by the Almeda wildfire. You can see a photo of me standing in front of the wreckage of my house and an interview that appeared in the Mail Tribune last November by clicking on this link:

[Talent veteran negotiates the losses after Almeda fire | Mail Tribune](#)

Of course, I was totally devastated, and it will take me a long time to get over it. But now that a few months have passed I've had time to reflect about what happened, so I'd like to share some of these reflections.

**First, there is the matter of lack of warning.** The only warnings I received that a wildfire might be on its way consisted of (1) my own intuition based on judging the atmospheric conditions and the extreme dryness of the vegetation in the area after a couple of months with no precipitation. The wind was blowing strong out of the southeast and I knew any spark could set off a conflagration. So, my senses were on alert. And (2) seeing my neighbors go out in the street and peering at a cloud of smoke to our southeast.

I went out and saw the cloud, but I was in denial that the fire would destroy our homes.

I didn't hear any warnings on my phone or on TV. There were no sirens sounded. I didn't consider evacuating until a neighbor came to the door to tell me we were ordered to evacuate by the Talent Police. I hope this committee will make recommendations to make sure that in the future residents of communities threatened by fires or other natural disasters receive warning via multiple forms of alarms: broadcasts, cellphone warnings, landline phone warning and social media warnings.

Also, for the next couple of days there were very few news reports with real substantive news about the fire. The best sources about what was going on in Talent on the day of the fire and for a couple of days afterward were individuals who drove around town live-streaming video showing which parts of town were destroyed and which escaped the Alameda's flames. I was not allowed to visit my lot for several days after the fire.

**Second, we have the many problems with insurance inequities.** I was a State Farm customer for at least 35 years until November when I switched to USAA. I had even had a couple of damage claims that I thought were handled well by State Farm over the years. But I was very disappointed with how I and other State Farm customers who owned homes in Oak Valley have been treated.

While some insurance companies paid Oak Valley Community fire victims the full values of their policies with very few questions asked, State Farm and some other insurers required policyholders to use a very unstable database, called Contents Collaboration, to list all of their belongings, how much they paid for them and what their replacement value might be.

When your home has been reduced to rubble and only a few large metal items are recognizable after such an intense fire, it is quite difficult to remember every single item that was lost, much less recall what you paid for it and what it might cost to replace it. In fact, it is almost criminal (in my view) to put grieving people who have lost everything through this almost impossible process.

I would ask the committee to have staff review more modern and policy-holder-friendly insurance industry regulations that have been adopted by California and other states aimed at requiring all insurers who write homeowner & renter policies to be standardized and when homes and contents are totally destroyed to pay claimants the full value of their policies upfront rather than put them through the arduous process of dealing with the Contents Collaboration database.

**Third, (applicable to the Oak Valley Community only as far as I know) is the problem of reconnecting our lots to the Rogue Valley Sewer Services sewer line.** A couple of months after the fire Oak Valley property owners learned that there was a problem with the sewer system that was installed before the first houses were built in Oak Valley.

On Feb. 3rd owners were summoned to a Zoom meeting with the RVSS executive director Carl Tappert. He told us that the original developers had planned to build Oak Valley as a mobile home park. He said sewer regulations for mobile home parks allow much smaller sewer lines than for stick house developments. Also, the sewer lines within the development did not have to run under the streets and have manhole cover access. So, the system was installed for a mobile home park.

Apparently, the original developer went bankrupt or sold the rights to other developers who decided to build out Oak Valley Community as regular stick houses but did not bother to rebuild the sewer system to the proper size and specifications for such a development. I suppose that if I had read all the fine print in the papers I signed at closing, I might have learned about this discrepancy, but few of my neighbors knew anything about this. RVSS did not to my knowledge come forward before the fire and demand that the system be upgraded.

But now Carl Tappert is telling us that RVSS plans to upgrade the Oak Valley Sewer System and that it will cost about \$780,000 and that means that it will cost each owner who intends to rebuild about \$12,000 to connect to the new sewer system.

While I may or may not decide to rebuild on my lot, and while my State Farm policy may or may not cover this cost, I think that this whole fiasco needs to be investigated to see which entities were at fault. And I hope that the state can find funding to defray this oversized charge for sewer service for the owners of Oak Valley lots. If I were to choose to sell my lot, I would feel honor-bound to tell the prospective buyers about this situation.

Thank you for your attention to these matters.

Allen Hallmark

Former address: 261 Christopher Way, Talent

Current address: 737 Stevens St., Medford 97504

Phone: 458-226-6970