

From: [Julia Terry](#)
To: [HWREC Exhibits](#)
Subject: Open Forum
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I felt moved to write after listening to the forum tonight and the difficulty of people entering their testimony electronically, as well as the number of the testifiers who speaking from a professional role in the community versus 'on the ground' living through the 'ins and outs' of a personal hardship. I had reached out to Pam Marsh over the past month or two about my neighborhood, so initially I did not feel the need to comment, but now I recognize that you are not receiving many of the stories of survivors and the hardships they face. Specifically, regarding the value of insurance or the cost of rebuilding.

All of our situations are a bit different with insurance. I was fortunate to have a insurance company (Homesite via Progressive) that was initially forthcoming. My policy gave me ample contents replacement right away. I did not need to itemize. State Farm is probably the largest insurer and they are the worse to deal with itemizing every last item. I have even heard of people who had to not only list items, but actually rebuy them and show receipts. No one can conceive of how many items they have in their homes until they try to remember and replace them. I still on a daily basis think of things that I don't have or will never see again. Plus, just because your circumstances have changed, and you don't need a item to be replaced, doesn't mean that you don't deserve to have that value of what you originally got insured for. At least a Goodwill replacement value.

My insurance is hurting me instead with the idea that wood, windows etc. depreciates, even though it is in a home and the home goes up in value and not down. They may argue that it is the land that goes up in value, instead....which they don't insure because it always exists. But in my case they took the total amount that I insured my home for and subtracted off what the county said my land was worth. It is not. The county has my land at 107K and I would be lucky to sell my lot for 50K in the 'fire sale'. Between depreciation and the value they say the lot is, I am receiving only 1/2 of what a normal rebuild would be. I don't have house plans, which is an extra cost, so I need to go through a pre fab building company to cut the cost, versus build the home I had. My lot is small, which further narrows the possibilities to come up with one of those that fit. Fortunately I had a 'add on' clause for rebuilding, which is 50k, but if i didn't want to go through the hardships of rebuilding, and waiting I would lose that part of the policy. One option was purchasing another house but those were quickly bought up, and within weeks the cost of homes in Talent were 50k more just for something small. Then I couldn't afford those, even if they were available. This is with keeping and using 90% of the insurance money I got for 'contents'. Luckily I don't have to replace everything to benefit from that pocket of money....as I have no where to put it/ store it, wouldn't want to have to move it eventually, which is a common theme I hear with others.

I am on a fixed income and I can't allow myself to be in the situation of taking out a loan. I applied to FEMA because I heard that they wanted everyone to. Then I got in a loop with a SBA loan officer and a complex loan application, just like I was buying a house. I told them I didn't want to borrow. Then there were the demanding letters about 'proof of insurance' and checks that I had received from insurance. I eventually cut myself out of that loop. Then I got a demanding style letter from the City of Talent about having to build up my lot about 2' after the fire. Reality hurts but the tone was unnecessarily harsh. Not even "sorry for your loss'. Then another letter from RVSS saying that I and my fellow neighbors had to redo our sewer system at a cost of 700K because of new code, even though there was nothing wrong with our private system.

They said insurance money will probably take care of it, but that is doubtful if people aren't going to rebuild. Waiting for FEMA is a waste of time when there is insurance. Many companies clear lots and I hear that FEMA just hires a contracting company, moves along at their rate, and doesn't even fully clean the land (not driveways or foundations) and then goes after individual's insurance policies anyway. I would imagine that mobile home parks are also insured, so what is the point of using FEMA?

As it turns out 2/3+ of my neighbors aren't going to rebuild. That is a lot of burned out lots to contend with (selling, 'fire sale' prices) with encumbrances of lot build up/ flood plain and now 10k for a sewer rebuild.

Plus it turns out that we have a bad (if not evil) lease on our clubhouse, the encumbrances of HOA standards and 55+. So we are a neighborhood of 77 homes that average 80 in age. I am one of the lucky ones: I am only 66.

We are in one of the few stick built neighborhoods on the list that burned, so we will be one of the last to get Fema help, even though we average 80 years old....the focus is on the mobile home parks, where only the owner owns the land and there are not guarantees they will be able to afford a trailer to put back there or a landlord that will hold their spot for them. I understand helping the poor first, I am just bringing up a issue I hear with the feasibility of their situation.

We have reason to fear that the fire will hit us again. We don't have good access out of the neighborhood, especially for fire fighters. We are by the greenway where homeless sometimes camp and make fires, and our lots are so small and close that they are tinderboxes. What will become of our neighborhood. I don't know, it has so many problems and a limited housing population (55+). I tried to find information on how a HOA deals with a wildfire and I found nothing.

And once again, our story is that of many: we didn't have advance warning. We were given 5 minutes to 'get out' by emergency crews, and I heard that because of the notification system (lack there of) many firefighters were going door to door instead of fighting the fire that already started. But as we all also say, it was a miracle that more did not lose their lives.

So, legislatively, statewide:

- 1) Provide notification systems, and certainly use the ones available....instead of saying "we didn't want to alarm too many people".
- 2) Tighten up insurance policies, with more conformity, less stipulations (making a list of everything lost), eliminate depreciation. The importance of having it...in a natural disaster/fire area.
- 3) Educate people about insurance policies....how much to get, increasing value every year or two, choosing a policy - all the fine print.
- 4) Use infostructure funds to help neighborhoods rebuild. Especially if you want to have 'code' issues with gaining building permits.

Community Wise:

- 1) Tighten up lot values.
- 2) Offer help for the uninsured to find and buy new trailer/ mobile homes. If loans can't work, pay to ship older ones here from all over.
- 3) Make sure fire hydrants are useable.
- 4) Construct routes for people fleeing fires. It seems with Urban growth boundaries and very few freeway exist in Ashland-Talent-Phoenix we are essentially 'sitting ducks'

Then with our fire hazard greenway between our freeway and highway, we were shown that we couldn't even use those.

Nationally: Fema needs a lot of work! I am sure 1/2 their money goes for red tape bureaucracy. All this talk about FEMA!!! Why, why....locals can do better.

Thank you for your time,

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