

**From:** [Debbie](#)  
**To:** [HWREC Exhibits](#)  
**Subject:** Holiday Farm Fire  
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*We applied to FEMA on 9/26/2020, we were then told to apply for a SBA loan. They denied us and said to appeal the FEMA decision. They denied us again, said they only covered primary residences. SBA said the same thing, so did the Red Cross.*

*We purchased our property in January 2018, after looking for years for one we could afford. It was an overgrown mess with a burnt down house on it. Since that time, we have worked continuously to clean it up and get it ready to build on.*

*The property, at 51998, Blue River, OR had a large shop on it that we put our travel trailer in. We stayed there in the summer as well as all through the year. We had just gotten approval to build right before the fire in September of 2020.*

*Now we have no shop, no RV, no woodshed, no electricity, no water, no anything. It is a total disaster. We now have to get the septic inspected, the well inspected and the electricity hooked up. That does not even begin to get to the cleanup. There is nothing left on our once beautiful river property except dead or dying trees and the remnants of what was once a beautiful piece of property.*

*The only insurance we had was liability on the property, shop and trailer. Some of our personal items were covered on our homeowners insurance for our Siletz house. We have gotten absolutely no help from anyone.*

*This was supposed to be our retirement home. I have signed up for the free cleanup but that will not cover all the trees that need to come down or anything else we have to do.*

*It just seems to me that there should be help out there somewhere for us. We are in our sixties, worked hard all of our lives to be able to retire and live on the river. To provide help to only primary homes and businesses feels like people like us are just slipping through the cracks. If you are uninsured or underinsured, it should not matter if it was your primary residence or not. We still need help.*

*Who exactly is responsible for this big mess we find ourselves in? Does it really matter? The people who have suffered losses from this disaster deserve help from our government. I have paid my taxes on time my whole adult life and never asked for a thing. I need help now. I am hoping you will give it to me.*

*Thank you for your time.*

*D. Heller*