

In one night, my home and farm were a total loss. What was destroyed was my house and all its contents, a standalone 3 car garage (with tools, cars & motorcycles), a 120-year-old barn that had been rebuilt with hay and farm equipment stored and another equipment storage building with several pieces of farm equipment in it, in addition ~125 acres of timber was destroyed by the wild fire. To say the loss was devastating is an understatement. I will be paying for and cleaning up from this disaster the rest of my life. The loss of timber is over a 1 million board feet, that was going to be my retirement. For the structures and out buildings because of their age and insurance company setting the insurable value of the out buildings I was totally under insured by at least \$750,000.

My partner and I lost our entire life's work, a family's farm legacy and now in our senior years, we have to try to replace and rebuild to partially get back to where we were before the fire. Other natural disasters you can salvage some items, however in a wild fire it takes it all away from you and leaves you with nothing more than ashes and a devastating mess. I realize I am talking about physical things, however there is a mental portion of this disaster that is not discussed or addressed and it will take years if ever to recover mentally from the trauma of the loss and devastation. We did not ask for this disaster, but we are held accountable to know the laws and rules for clean it up and recover from it. We must know these rules with limited help from insurance, federal, state and county agencies. I will discuss each one of these agencies below:

First let me discuss the night of the disaster. We had no notice to evacuate or prepare to evacuate our home and very limited information coming in. The only information we could get was from Facebook of what was burning at the time. We are the last house next to the State, Weyerhaeuser, BLM and National Forest lands, there is only one way in and one way out on a 3.5 mile poorly maintained county road. Not knowing what was occurring East of the property was a major problem, as we thought we were safe. If it was not for social media we would not have had an emergency call at 12:15 am to evacuate immediately (note the emergency broadcast notice came at 3:15 am). We fortunately had moved the livestock that afternoon to a safer place. At 12:15 am we quickly gathered the pets and took one vehicle and another vehicle with a livestock trailer attached. On the way down to where the vehicles were staged there were embers in the air and smoke so thick you could barely see 5' in front of you with flood lights. At the last minute I grab a power saw and put in the back of the pick-up. We got down the gravel road about 3 miles and there were three trees across the road that we had to cut and move to make it out, as we could not back up or go around. We did this with the fear of a tree falling on us or on our vehicles. We probably did not evacuate far enough West as we went down along the river about 3 miles west of Mehama. We learned later on that the Sheriff's deputy came up around 3 am to make sure we had evacuated and he stated the fire was already in the trees around the house.

The agencies:

Federal – FMEA and SBA – After the disaster I applied to FEMA for assistances, part of that application would direct me to apply for an SBA loan. I was unemployed at the time and thought a low interest loan would help me bridge the gap of my loss. I applied and completed a substantial amount of paperwork

and communicated clearly to the case manager and let them know I was insured. I believe I answered all the SBA questions honestly and accurately to best of my ability. I was so excited to hear I was granted a small loan of ~\$206,000.00. I then completed more paperwork and asked detailed questions about the loan, use, repayment, etc, again the case manager was very professional, however she was not able to answer some of the questions (unfortunately I cannot recall what those question were). I continued to process the loan papers sent all the information over and last possible second, SBA told me I need to give them all my insurance money I had received or I would be denied. The insurance money was substantially more then the loan amount and I planned on using this money to rebuild and replace lost equipment. They could not answer why I needed to pay them this money. It seemed absurd to me, that I would have to give the insurance money to SBA to borrow from SBA a lower amount of money and pay interest on the loan. Thus, I did not complete the process of giving them my insurance money and was denied a loan.

I did not ask for this disaster; however, I am stuck with a substantial loss, the cost of clean-up, rebuilding and reestablishing the land with no assistances from FEMA or SBA. Question, I ask what good are these agencies. You fill out the forms with hope of assistances just to get rejected. I am not asking for a handout but just some help, which has been impossible to get. As my insurance company State Farm as not paid me for a total loss only a partial loss, it has been a fight with State Farm about everything, in addition they change the rules on you as they go along. I can't get FEMA or can't find any help resolving the insurance issue. Your just on your own, my heart goes out to the people in the community that don't have the means or the capability to deal with such added burdens and stress.

I know this probably is not a clear explanation of the SBA process, but I hope you understand the pain and frustration of such a disaster like this causes people, as life will never or could never be the same as it was before the fire. I felt sorry for the people recently in Colorado when I heard on the news FEMA was on the way to help, as they will be very disappointed and heart broken.

USDA – Les Blackburn was very helpful, but it was hard to navigate the programs that might be available for assistances. I have received some money for danger tree removal. And have signed up for assistances funding for clean-up, fencing and replanting. I have to spend the money first before I get reimbursed at 75% this is an enormous undertaking while trying to rebuild the residences and outbuildings. In addition, they don't give you much time to get the work completed, so I have had to ask for extensions, I have received them but just one more item to keep up on.

State Agencies – The only one that I have been involved with has been the Oregon Department of Forestry. It has been smooth other than burning the slash piles, this use to be under your logging permit and now you have to have another permit to do this, which was unknown to me until we started burning.

Marion County – The road department has not been helpful at all. Our road is below standard and they sent threatening letters regarding danger tree removal. They wanted to go back from the road over 120' and take out the few remaining trees we had. I refused to sign any authorization to come on to my property and do that as I had planned to take out those danger trees as part of my larger clean up, what I received from them was a threatening letter back saying I could

be held responsible if a tree fell. They have not adequately maintained that road for decades and now all the sudden they just want to cut the trees down instead of fixing the road. I own the road and they have a 60' easement on a dead-end road, the county was not aware that they just had an easement and they did not own the road. Lastly, the road is so poorly maintained the construction trucks can barely make it up or have to make several deliveries of smaller loads.

Insurance – Has been a nightmare, they state one thing and then do not follow through because it was not written. They only paid me ~\$18,000 for loss of use, I have been living in an RV for 20 months and have not had use how do they justify only paying me \$18,000 for loss of use. They depreciated all my equipment, items and personal property to the point that I received pennies on the dollar for it if anything. However even if I had insured and paying for a certain value they did not pay me that value. Seems wrong. It has been 20 months and I have still not been paid my full insured value for the house, they were holding back even though I provided proof that to replace my structure was more than they had paid me and the more then the additional coverage. Very frustrating dealing with them, they belittle you and act like they are doing you a favor. You lose a lot of your personal time and sleep dealing with these people. I have still not settled my personal property contents yet as I was could only have the bandwidth to fight one item at time, which I have been focusing on the house for the past 16 months.

Lastly, I have had to take a job out of state to help make up the finical loss of being under insured and not getting the full benefits of my insurance policy. This just puts more stress of being away while your trying to rebuild and recover.

#### Recommendations:

- Fix FEMA and SBA make it clear what people with insurance would qualify for and make low interest SBA loans available to home owners who are under insured.
- Insurance – On a total loss insurance should be held accountable to pay out the limits of the policy in a timely manner. Should not have to create personal property lists for a total loss to get the limits. The policy holder pays for that coverage and should get receive those benefits.

During all this there was the kindness of strangers, friends, companies and organizations that I want to acknowledge and thank;

- The Salvation Army for providing free meals
- SIT for providing support in some many different ways
- Corey Coulson Logging for helping salvage the massive number of burnt or dying trees
- Freres Lumber Company for buying salvaged logs, providing plywood and employment
- Rogue Construction for providing much needed emergency funds
- National Assoc of Women in Construction for providing a shed to protect what little we had left
- Danny and Chad Hafner owners of Silver Mountain Farms for helping harvest my hay after I lost all my hay equipment

"The time it will take to heal the mental and physical scars from the Beachie Creek fire will be measured in generations not years"

Sincerely,  
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