

This written testimony is from Todd Hoener, Talent, Oregon

Our recovery experiences and challenges since the 08 September 2020 Almeda wildfire are as follows.

Our property at 213 Talent Avenue, including our home, an outbuilding, landscaping and property border fencing, was destroyed by the Almeda fire. Unlike floods, tornados, hurricanes and earthquakes, fire destroys everything.

Remember. Talent burns down and your house with it. We're in shock but we need to make some decisions, ... right now! Time is ticking. You try to think. Gotta file an insurance claim, inspect the ruins for anything, be safe. Where can we sleep? What are our options, options for what? What can the Red Cross do? Where are they? Here? Ten miles away? How can we be helpful, but how can we get what we need? What do we need?

### **Communications experience:**

It is hard to over-emphasize the desire and need for accurate, coordinated, consistent, unified communication throughout the internet, email, text messages, TV, radio and to distinguish what is real, official, and what is not real or rumor. When everybody is talking, it's hard to listen to what is really going on.

I recommend one trusted voice. Google Genie Chance. During the 1964 Alaska Good Friday earthquake, Genie Chance was the non-partisan voice.

That paragraph (above) should be reread.

Here's a long sampling of questions that came up: Who should we be listening to? What should we be paying attention to? Where is the central voice of communications? What is the smoke from? Where is the fire? *What is the danger?* Why are there emergency sirens and aircraft? Is there real serious danger? To whom? Where is the fire spreading? Why is there traffic, in both lanes, moving in the same direction down Talent Avenue (is this a detour of I-5 traffic? Or, are those vehicles filled with neighbors from down the street evacuating?) Why are we standing here watching and not moving? What should we gather and take? Where are the safe places, and what routes should we take? Are there people in control of the safe places to go? Who is directing traffic? Are the routes clear and accessible? And are those safe places in touch with the central communication and ready for the impact of evacuees?

A few days later, on a New York Times video, I saw a report on the fire and aerial images taken in real time from drones. *Why didn't we have access to that real time information?*

### **Immediate aftermath.**

I tried to act like some kind of adult in the chaos within my head and all around me: I called our insurance company, State Farm (we knew we were "lucky," because we knew not everyone had home insurance, sort of "survivors guilt"). State Farm had an advantage, and we were warned about that advantage; they'd been through this before, it is their business, unlike a good neighbor. This was our first time in their neighborhood. I'll get to the insurance issue later.

I always wondered, who was in charge after the fire and what was happening? Everything seemed like you're on your own. On your own is OK in the wilderness, but in a community where burned out smoldering houses are spewing up fountains of fire from broken water or gas lines and some people are mobile and others are restricted, it all gets a bit disoriented. There are those individuals who disregard others and want to protect whatever is left or at least see what's left. That's natural. There are those who want to have some community order and be reassured that authority is keeping whatever is left safe and secure and victims are being treated equally and fair.

I sometimes thought, where is the mayor, the natural voice of the community. Intuitively, I suppose the mayor was meeting with nameless county and state and federal authorities.

## Insurance: State Farm

Here's some advice: Read — reread, underline and understand — your insurance policy, because most people do not. You may think your annual premium payments are the most important part of insurance, but I guarantee that if you need to file a claim you better understand what you're going to receive and what *Your* "duties" are. Your policy, the contract, specifies what *You'll* need to do also.

I heard a woman during public testimony say that her State Farm adjuster insisted that she collect receipts for her personal property inventory

(State Farm requires you list everything — paintings, shoes, bandages, pencils, bed springs, books, etc., ... everything — if you want to recover the monetary limits of your Coverage B. And, unbeknownst to you or how your inventory is calculated, State Farm will "adjust" your stated values according to age and item. They might use IRS guidelines, but that is not stated. I spent a lot of time trying to figure their method out. I spend an incredible amount of time — way too much time — trying to figure out how insurance companies do what they do.)

The woman, I think her name was Vickie Harrison Hill, maybe) said her State Farm agent told her personal items were essentially useless to count and she needed to get receipts from items like her clothes washer and dryer.

I read that requirement — documentation — in my policy and told my adjuster, No Way. It was a fire and all those "documents" are gone and I want that requirement line waived. My State Farm adjuster told me that SF did not expect that and I kept that email, that written assurance that I would not have to provide documentation. FYI.

There is also an item in the policy titled "Option OL, ordinance and law" and it deals with extra costs incurred because of code changes in rebuilding. I asked my first adjuster about this Option OL and he told us we were not eligible, so I dropped it.

About six months later, on our third or fourth adjuster, she mentioned to me — after I successfully reached our personal property inventory pay-out limit — that I still had Option OL to be able to make a claim on, a complete reversal of what our first adjuster said. Nothing surprised us at this point.

Here's where it got weird. I asked the adjuster "How do I make an Option OL claim? What should I do, what's the procedure?" She — and another adjuster, the next one — both made it sound simple. For example, they said, if the code when the house was built is, say, R-11 insulation value in the wall and their estimator (Oh, god, I forgot about the SF estimator! The SF estimate the estimator creates after about 30 minutes of looking at our destroyed ash pit — that's another thing) says the insulation dollar value of our home was, say, \$5,000 but the new code requires an R-19 insulation value in the wall that costs \$10,000, then you can claim the \$5,000 difference, but you must cite the code sections and provide receipts.

(I know this is getting tedious and maybe complicated)

I asked SF to provide me with a model, a template, an example, a case study of how to prepare an Option OL claim and — this is important — I was Never given one. I was only told they don't exist, which I found absolutely astonishing and insincere (untruthful). That could not be possible; I could not have been the first to ask. Bottom line, I still don't know how to prepare an Option OL, or when to make a claim. My contractor and I did prepare a long "claim" we thought was what SF wanted (I have a copy of the one submitted), but SF rejected it. I am left to speculate what SF wants, how it is to be presented, when it is to be presented, and am still — because of conflicting information from the two adjusters — not certain that any work will amount to any payment.

(And I swore to myself that I was going to make this testimony succinct. I apologize.)

Ok, a word on the SF generated "estimate" of reconstruction of our house. This is so insane. An estimator comes to the house and looks at the pit. Nice guy, congenial. We talk and he leaves after about a half an hour.

Several days later we receive through the SF personal web portal his “estimate.” I have gone through this SF “estimate” meticulously as a result of the Option OL potential claim and it is hard to decipher, but I think I have a handle on it. I found things missing (but Of Course!) and have major questions about what code book revision he used to determine our “construction rebuild cost.” I mean, are we rebuilding our 1985 house? Or are these estimates good for current 2022 costs? It is confusing and, believe it or not (surprise), I have not gotten an answer.

I mean, how am I supposed to know if the estimator in his “estimate” determined our rebuild costs using current code and current prices.” Is his estimate, the As-Was as-built, or is there a revised current code embedded? That will help to know in my Option OL claim — that is, if I can claim that Option OL (really, untested).

I think it’s pretty simple. The old house was built in 1985 under a 1984 USB code (builders used four code books in 1985, according to the Jackson County building code official who I contacted, and in 2022 residential construction is accountable to about nine different code books and each of the old sections in the old code books have been expanded). The difference in costs for code upgrades for a 30 year old house is obvious, especially if you take into account that our house now sits in an established “Old Town” section and is subject to “historical architectural standards” that were not even in effect in 1985. A house that old, of course, should automatically qualify for Option OL. But, I don’t know for sure what SF wants.

OK, enough, enough. I could go on and on. We could go on and on. There’s rebuilding (I did not want to because I KNEW that would be a hassle and, Why? We are into our 70s). And the “materials costs, and supply chain, Covid, and we’ve had things stolen and blah blah blah. It’s not fun and it’s not a home. A home is everything we had that filled a house. Now we have only a house, and I don’t want to fill it with anything anymore.

I’ll end here. Thanks for reading if you got this far. All the best. Peace.

PS. I want to sincerely thank -- and I mean it -- the House Special Committee on Wildfire Recovery and its members for trying to make government work. Can't be easy. You know, we all have to take some personal and financial responsibility and not to forever expect the government to come to our rescue (and then blast the government). I get that. I hope this long (+1,700 words) testimony was not just a long complaint but offered some insight into processes and those companies that could do better for the whole well-being and common welfare.