

COUNTY OF EL DORADO

Board of Supervisors

330 Fair Lane
Placerville, CA 95667
(530) 621-5652
(530) 622-3645 Fax



GEORGE TURNBOO
SUPERVISOR, DISTRICT II

Greetings,

I, George Turnboo, as District 2 Supervisor and 8th generation resident in the County of El Dorado, have never witnessed destruction at such a great magnitude as the Caldor Fire of 2021. The massive wildfire destroyed the community of Grizzly Flats, CA, and left most people homeless with a lost sense of community whose destruction included the only school, post office, church, water infrastructure and hundreds of homes. Compounding these losses, Grizzly Flats has a higher-than-average percentage of seniors, and with pre-disaster unemployment rate four times higher than the national rate. In addition, many of those who lost their homes live on limited incomes and face the prospect of relocating or rebuilding without Federal assistance or adequate insurance coverage. The Caldor Fire tragically burned Grizzly Flats and surrounding wildland habitats, across many acres of private and public lands. Once the Caldor Fire had reached catastrophic size, the scope of damage caused by the fire was beyond anything residents of El Dorado County could have ever imagined. The Caldor Fire was a nightmare that had a tremendous mental and physical impact on our County and will be remembered for generations to come.

Residents like disabled veteran R.W. MacNeil provide stories about leaving their pets behind due to the urgency of sudden evacuation and the expectation that the fire would be kept under control. In Grizzly Flats, few residents had warning to gather belongings before they were told to evacuate immediately. As a result, many residents were not able to gather very important paperwork or belongings, and in some cases were forced to leave livestock and pets behind. One large family reported fitting nearly a dozen people into a single vehicle and driving away as their home was engulfed in flames. Many residents continue to live in small trailers or RVs on their properties.

Forest management was reduced over the decades in the Sierra Nevada region, due to a regulated decrease in logging activity. We should have and continue to manage our forest like we manage our gardens. The Trestle Project was early on identified by the US Forest Service as a potential wildfire threat to the community of Grizzly Flats. The Trestle Project was a fuel reduction effort started in 2014 and was supposed to be completed by 2021. Though a proposed critical fire break, only 14% of the 20,453-acre Trestle Project was ever completed, which could have saved Grizzly Flats. The Caldor Fire is currently California's 15th largest recorded wildfire and burned hundreds of homes across 221,835 acres causing \$81,846,798 in damage for Grizzly Flats alone, including Grizzly Flats CSD utility infrastructure and lost revenue. Areas like the Tahoe Basin, Pollock Pines or along Highway 50 were spared greater destruction by the Caldor Fire thanks to good forest management.

The survivors of Grizzly Flats, impacted by the Caldor Fire, look back on the devastation as a horrific event that changed their way of life. The natural beauty of the region that was impacted by the Caldor Fire is lost for decades. The County of El Dorado continues to do everything within its power to recover from the Caldor Fire, including helping communities and wildland habitats. We continue to rebuild Grizzly Flats including residential housing, infrastructure repairs, roads, water, and basic services. El Dorado County Government is grateful and appreciates any assistance that may be offered to the Grizzly Flats residents.

Thank you,

George Turnboo

District 2 Supervisor
County of El Dorado

Grizzly Letters

My name is Tobe Magidson, a resident of Grizzly Flats, California. I would like to explain the devastation we have experienced as a family and as a community. I worked for 35 years straight to build my family their little slice of the American pie. I struggled through life since I was born in Oakland, California. I learned early that to survive I had to fight through adversity and struggles to rise above the poverty level we were accustomed to living in as a child. To do so was a blessing from God and a testament to American fortitude. I'm a single dad who fights so hard every day to provide a better future for my children and family.



On that horrible tragic hot august night, I walked outside around 11:30 after an exhausting day of being battered in just trying to save our homes and property. I knew at that moment we were awaiting an inevitable date with hell. This fire was something out of the Book of Revelations. It was a biblical destruction to this once beautiful



thriving mountain community. As I gazed up into the smoky night sky, I had silver dollar sized ashes raining down from above on me. I prayed to God that He would vanquish this firestorm and then started my reluctant evacuation process. I realized at that moment that nothing I could do would be able to control this beast from hell. I loaded up remaining animals, my dog and my family and started down the easement road to the evacuation point at the bottom of our mountain.

From 12 miles away from home, we watched as the mountain began to glow so bright in the night sky that it was apocalyptic. The pain we felt sitting at the base of that mountain, watching our beloved community and everything we worked so hard for disappear in a matter of a few hours' time, was like nothing we have ever experienced before. We just finished building our house and finally were able to move in, just to have it ripped away in one night. I can't begin to explain the great loss this has caused our family and many more families like ours.

The Magidson Family

Grizzly Letters

My grandmother bought the land I was at in the 1950s, hoping to retire there. The house dated to 1910. Just like my neighbor Larry's place. The old house across from his, where we used to stay when I was a kid, dated back to 1874. I mention this to counter that some people say, that things burn down all the time out here in the hills. Obviously, they don't, or those old wooden houses wouldn't have been there. Although they are gone now.



Some people seem to think that us folks in Grizzly Flats were well off, and these homes were 2nd houses. That's anything but true. While there are a few that are doing well, most of us are basically poor. That's why people come here. It's the cheapest housing around. That's why 40 % of us didn't have homeowners' insurance. Not that we wouldn't have liked to have it. I used to have it, but had to give it up. I'm 73, living on nothing but Social Security. To give you an idea, my cousin is paying \$4,000/year for his insurance. But, he's got a great pension from USPS, so he can afford it. ...



For that matter, we Grizzly people are already fed up with the government. If you don't know, the Caldor Fire was not handled well by the federal and state agencies out here. Even '60 Minutes' carried the story of how the agencies did not work well together. And the last minute recorded message we got to evacuate, that most of us did not take very seriously. We could not believe they would let the middle of

town, the old part, burn. They brag about how they got all the people out, but not all the animals. Some animals burned alive horribly. I still cry everyday over the pets I lost.

R.W. MacNeil

Grizzly Letters

Melissa White and her family of eight enjoyed their home in Grizzly Flats, because the rural atmosphere provided a better setting for her family. She heard about the Caldor Fire on August 14th, but since there were no evacuation notices, she didn't expect fire in her area. On August 16th, the Caldor Fire was approximately four miles from her home, she could hear an audible roaring from the fire and ash was falling on her property like snow. After Melissa and her family started packing for evacuation, fire crews appeared in her community informing residents that they had 15 minutes to evacuate.

On August 17th, an independent reporter on social media was showing Grizzly Flats devastation. After asking the reporter to check on their home, Melissa and her family saw that their home had burned down. **They lost everything.** There was too little time to save many belongings before the fire consumed everything else that they owned.



Melissa worked locally in Grizzly Flats, and the place she worked burned down too, leaving her without a job. Her husband's job was also lost. Though they did receive assistance from family, they were asked to leave the hotel they were staying at to make space for firefighters and a wedding party. They had to stay with family in Antioch temporarily, which is quite a distance away. Since that point, Melissa and her family of 8 have not been able to find a stable life.

Eventually, Melissa and her family of 8 were able to get an RV but due to the small size, three family members simply moved away to stay with other family, leaving Melissa with a family of 5 instead of 8. In the process of moving around, the family pet dog died. While they did have insurance, the insurance company made excuses why they (the insurance company) would not reimburse the full cost of the home. Expenses during the Caldor Fire evacuation period drained Melissa and her family of their resources. With no income, and no home, Melissa has had to consider moving out of the state while she and her family rebuild their home and lives.

Melissa White

Grizzly Letters

Candance Flaming watched the Caldor Fire begin from her family ranch, the Tyler Ranch. At first, it seemed that no one knew where the fire was, but everyone could see the smoke and reports suggested the fire was only 40 acres. When fire crews started appearing, the fire crews were simply checking on the fire but not responding, which worried Candance because she couldn't see any visible fire support. She noted that an observation helicopter flew over her residence five times. The Tyler Ranch is partially timber lands, registered fire swath, and had 9 family owned homes and antiques from the early 1900's. Candance would later find out that there were only 67 fire personnel in Grizzly Flats to deal with the Caldor Fire, despite the Tyler Ranch being within a registered fire swath and being some distance from Grizzly Flats.



On August 16th, the fire was beyond 700 acres, but still Candance saw no fire response as it was moving closer and closer towards her historic home originally built in 1854. Realizing the importance of the situation, Candance and her family began packing trailers and everything they could. Through the raining ash and debris, their preparations for evacuation were cut short when homes started exploding around them. Candance and her family immediately evacuated Tyler Ranch.



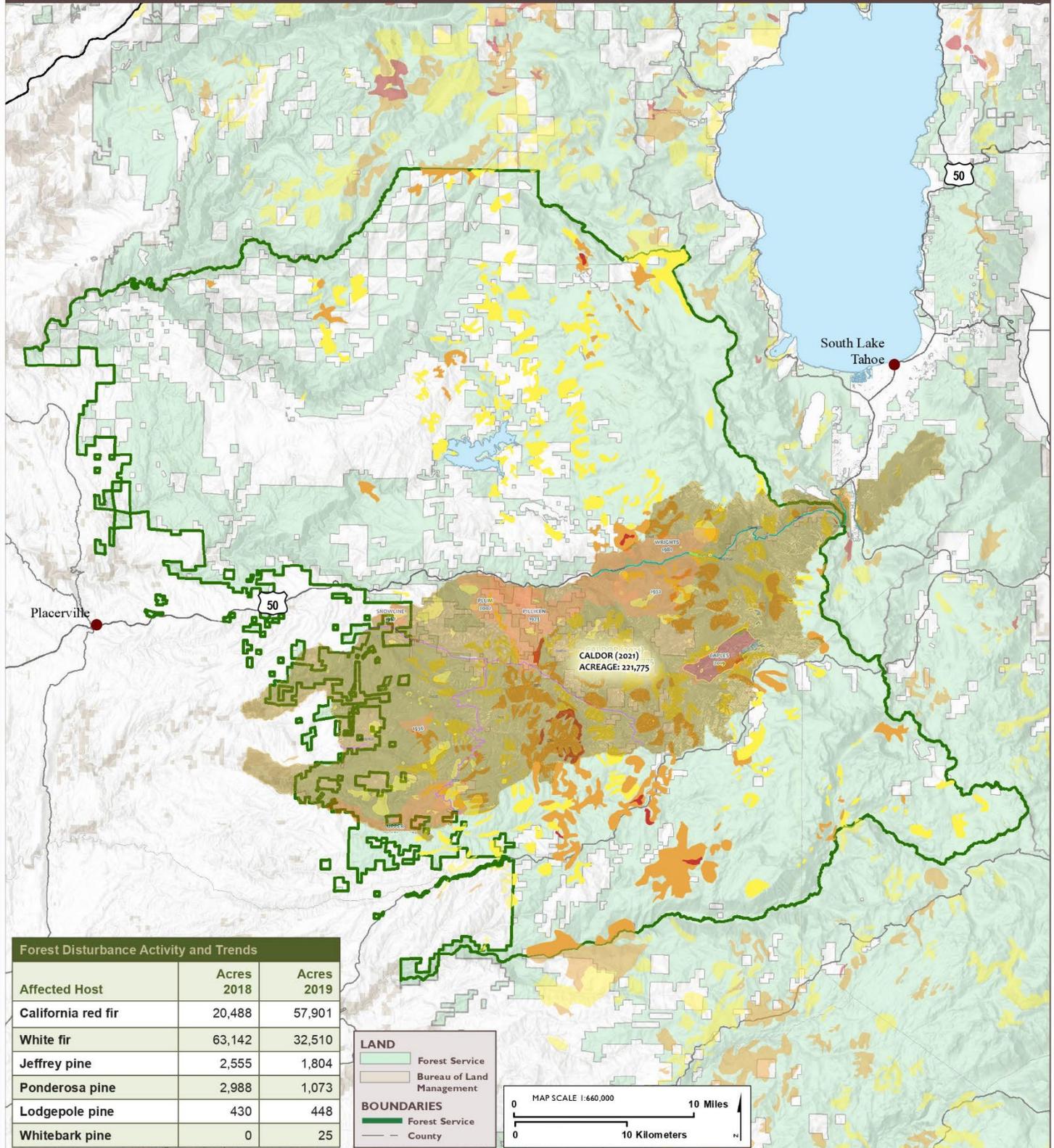
Candance first evacuated to Pleasant Valley, which was evacuated the next day, forcing Candance to move again. She had to rely on family for immediate help, by parking her RV in the family member's front yard. She would later learn that her family lost 7 homes on Tyler Ranch. Her home had insurance, but the payout was minimal and not enough to rebuild. Candance Fleming has nothing left now, and she lives in an RV that is parked in a front yard.

Candance Flaming at Tyler Ranch



UNITED STATES DEPARTMENT OF AGRICULTURE

AERIAL DETECTION SURVEY, 2019 ELDORADO NATIONAL FOREST



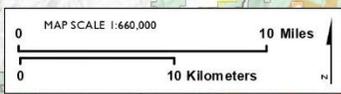
Forest Disturbance Activity and Trends		
Affected Host	Acres 2018	Acres 2019
California red fir	20,488	57,901
White fir	63,142	32,510
Jeffrey pine	2,555	1,804
Ponderosa pine	2,988	1,073
Lodgepole pine	430	448
Whitebark pine	0	25

LAND

- Forest Service
- Bureau of Land Management

BOUNDARIES

- Forest Service
- County



USGS, NOAA, NASA, CGIAR, Robinson, NCEAS, NCS, D.S., NIMA, Geostatsystems and the GIS User Community

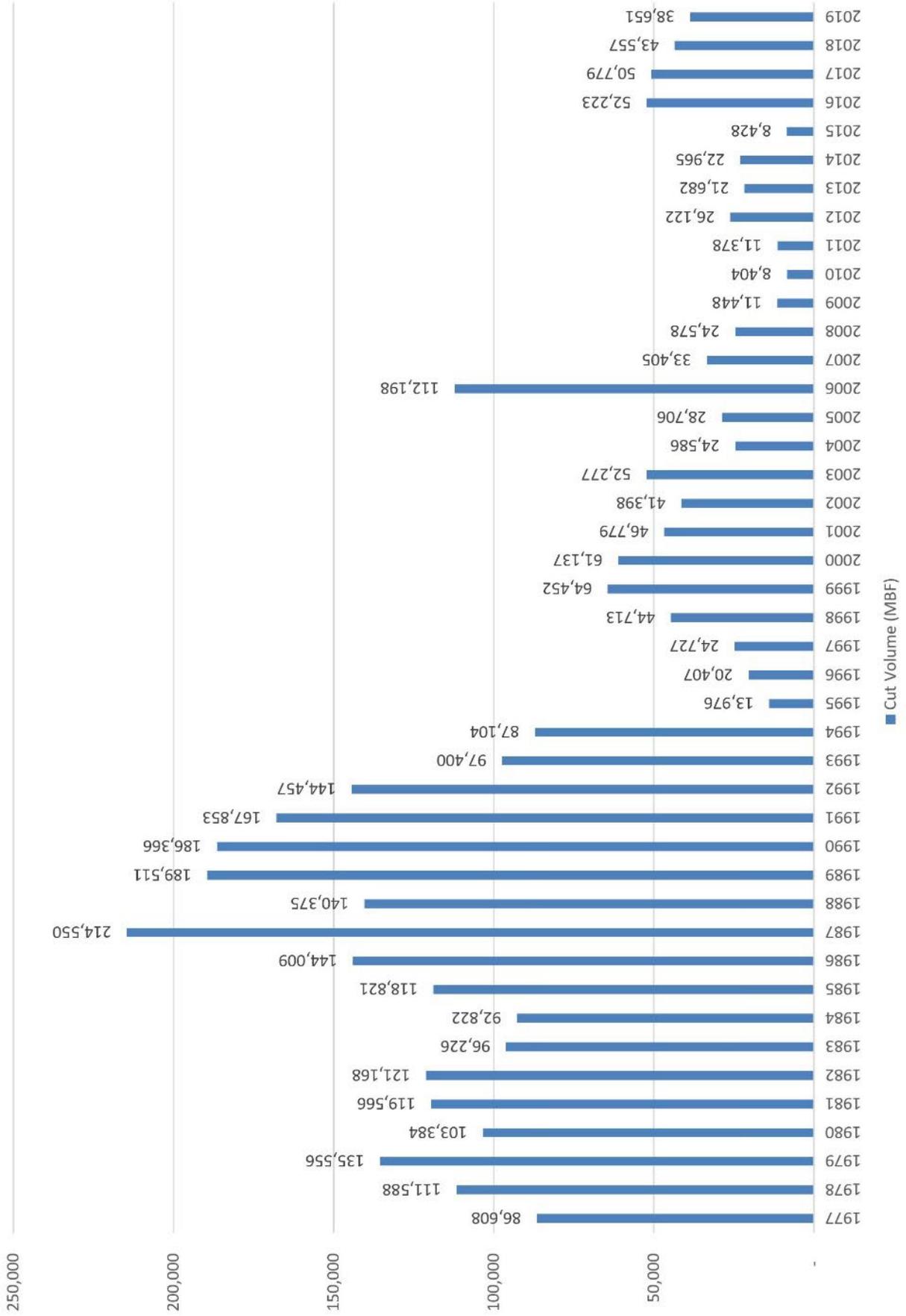


TREE MORTALITY

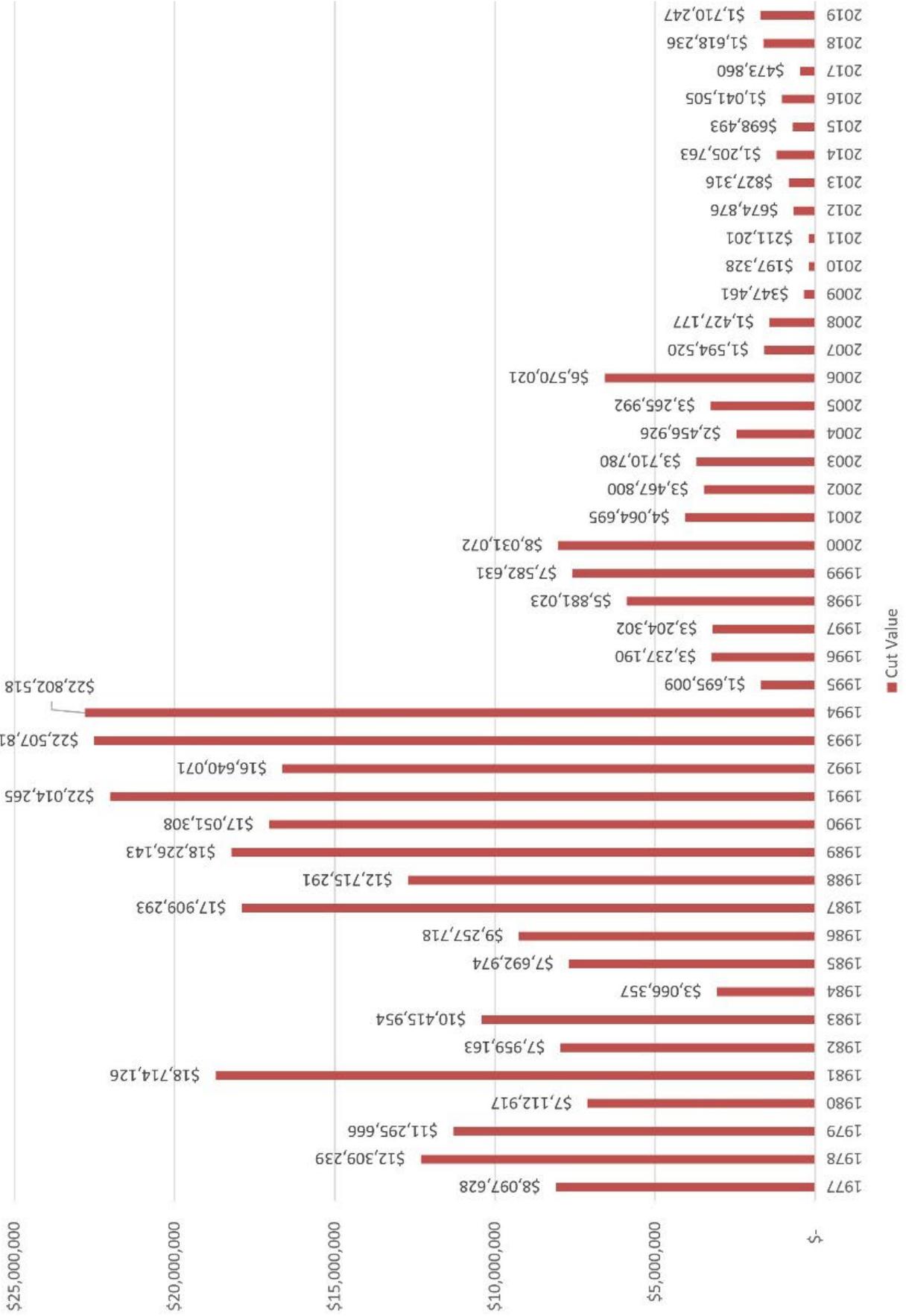
Dead Trees per Acre



Eldorado Forest - Cut Volume (MBF)



Eldorado Forest - Cut Value



TOM McCLINTOCK
4TH DISTRICT, CALIFORNIA

2312 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
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Congress of the United States
House of Representatives
Washington, DC 20515-0504

COMMITTEE ON THE JUDICIARY
SUBCOMMITTEE ON
IMMIGRATION AND CITIZENSHIP
RANKING MEMBER

SUBCOMMITTEE ON
CONSTITUTION, CIVIL LIBERTIES,
AND CIVIL RIGHTS

COMMITTEE ON NATURAL RESOURCES
SUBCOMMITTEE ON
WATER, OCEANS, AND WILDLIFE

SUBCOMMITTEE ON
NATIONAL PARKS, FORESTS, AND PUBLIC LANDS

COMMITTEE ON THE BUDGET

November 19, 2021

President Joseph R. Biden
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

Dear Mr. President,

I am writing to call upon you to fulfill the solemn promise that you made to the victims of the Caldor Fire when you visited the scene on September 13th and promised to help them in the aftermath. This fire is the 15th largest and 16th most destructive fire in the history of California. It literally wiped out the Gold Rush-era town of Grizzly Flats and destroyed nearly 800 homes.

On that occasion, when officials from El Dorado County and the California Governor's Office of Emergency Services (Cal OES) apprised you of the need to assist these displaced families, you said, "we're going to take care of them...there's a lot that we can do, and it starts off being a federal responsibility, in my view."

To fulfill this pledge, it is imperative that you reverse the Federal Emergency Management Agency's (FEMA) denial of the Governor's appeal for Individual Assistance for the victims of the Caldor Fire. As I noted in my letters to you of September 17th and November 4th, the denial of Individual Assistance, if allowed to stand, will have devastating consequences on survivors whose homes and livelihoods have been destroyed.

The FEMA denial is a stunning double standard when viewed next to assistance granted in other fires of far less impact. For example, Cal OES identified nine other Individual Assistance approvals in 2021, which cumulatively had fewer homes destroyed than those destroyed by the Caldor Fire alone.

Survivors hoping to rebuild their homes face an insurance deficit of \$200,000 or more. Many survivors are uninsured, and nearly all of them are underinsured due to the severity of recent wildfire seasons. Survivors who were able to remain on their properties still lack access to potable water.

President Joseph R. Biden
November 19, 2021
Page 2

Moreover, residents of Grizzly Flats are disproportionately low-income, elderly, and socioeconomically vulnerable. Those who work or own businesses in the region were shut out of work for weeks as the fire blazed, and the regional economy will continue to suffer if survivors are not able to rebuild. Critical infrastructure has been either damaged or completely destroyed, including schools, fire stations, and the Grizzly Flats Post Office. While local officials, residents, and organizations are doing everything in their capacity to provide support to one another and rebuild, they will not be able to recover without the federal assistance that they desperately need and deserve.

Last year, when FEMA denied the Governor's request for Individual Assistance for the Creek Fire in Fresno and Madera Counties, President Trump immediately reversed the decision and granted Individual Assistance.

You made a promise to the victims of the Caldor Fire, and now is the time to fulfill it by taking the same action.

Thank you for your attention to this important matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom McClintock", written in a cursive style.

Tom McClintock

United States Senate

September 6, 2022

The Honorable Deanne Criswell
Administrator
Federal Emergency Management Agency
500 C Street, SW
Washington, DC 20472

Dear Administrator Criswell,

We write to inquire about FEMA's Individual Assistance approval process and to request any updates you can provide on changing the 2019 rule. When you appeared before the Senate Homeland Security and Governmental Affairs Committee on June 22, 2022, you testified that FEMA was reevaluating the criteria for FEMA Individual Assistance, and you offered to provide an update on the status of this analysis.

As you know, FEMA issued a Major Disaster Declaration for the Caldor Fire, which devastated the town of Grizzly Flats, California. Nearly 222,000 acres were burned in 69 days, and more than 1,000 structures, including 782 homes, were destroyed. However, despite the Caldor Fire destroying more homes than nine other disasters in 2021 combined, California's requests for FEMA Individual Assistance have been repeatedly denied.

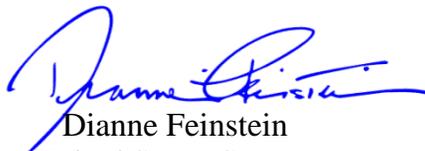
It is our understanding that this denial can be traced back to a rule FEMA established in 2019 to consider a state's total resources when determining whether to provide disaster assistance for individuals. California's Office of Emergency Services expressed its concerns with this rule during the comment period, including that it would leave survivors without much-needed aid and discriminate against large states, like California, that may need to provide state resources for numerous disasters simultaneously.

As you know, California and other Western states continue to face increasingly dangerous and extreme fire seasons. We appreciate your commitment to improving the FEMA Individual Assistance process, and we look forward to hearing the status of your review and working with you to provide more equitable federal disaster assistance for all survivors.

Sincerely,



Alex Padilla
United States Senator



Dianne Feinstein
United States Senator

COUNTY OF EL DORADO
Board of Supervisors

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GEORGE TURNBOO
SUPERVISOR, DISTRICT II

Honorable Representative,

I would like to inform you about a tragic situation facing the residents of Grizzly Flats, CA. The Caldor Fire was the largest fire in El Dorado County history, and one of the largest wildfires in California history. The Caldor Fire decimated several communities, but the most severely impacted was the community of Grizzly Flats. Representatives at all levels of government have reached out to FEMA for Individual Assistance for the victims who suffered tremendous losses by no fault of their own. FEMA denied Individual Assistance for El Dorado County. When President Biden visited California to discuss the Caldor Fire, he promised to help the residents of Grizzly Flats, but since that time, FEMA consistently denies Individual Assistance to the victimized residents. President Biden could authorize the FEMA Individual Assistance to Caldor Fire victims and led residents to believe that he would.

Please watch the YouTube video below that was created by El Dorado County to encourage President Biden to authorize FEMA Individual Assistance to victims of the Caldor Fire. We appreciate any response, recognition and support you can offer. I can be reached by email at bostwo@edcgov.us, by phone at (530) 621-5105.

Caldor Fire Survivors Need Individual Assistance!
https://www.youtube.com/watch?v=xJz_Zn-pnD0

Thank you for your consideration,

- George Turnboo

El Dorado County District 2 Supervisor
bostwo@edcgov.us
(530) 621-5105

COUNTY OF EL DORADO
Board of Supervisors

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GEORGE TURNBOO
SUPERVISOR, DISTRICT II

Re: Support for the Grizzly Flats Community Services District (GFCSD) Congressionally Directed Funding Request - \$7 million

Dear Honorable Senator Feinstein,

I am writing to express my support for Grizzly Flats Community Services District (GFCSD) request for \$7 million dollars in Fiscal Year (FY) 2024 Congressionally Directed Energy and Water Funding for the Eagle Ditch Raw Water Main Replacement project.

The Eagle Ditch raw water pipeline provides flows for the entire community of Grizzly Flats. The Eagle Ditch is one of the most important water infrastructure components that was affected by the Caldor Fire. The pipeline needs to be hardened and replace to ensure continued reliable water to be made available to residents of Grizzly Flats.

The proposed project would replace three miles of plastic pipeline with sturdier ductile iron pipeline to both of GFCSD's diversions. The benefit would be for the entire community of Grizzly Flats by protecting the water supply's main sources from fire related impacts, such as erosion or falling trees. GFCSD sustained many leaks and breaks since the Caldor Fire damaged infrastructure in 2021. Breaks and leaks allow debris to divert into raw water reservoirs, thereby disrupting flows and reducing water quality. Winter operations usually require snow removal and hardened ground surface, which make some repair operations nearly impossible. The pipeline runs deep through USDA Forest Service lands, so hardening this critical infrastructure will allow the community to build back better after the Caldor Fire.

Nearly a year and a half after the Caldor Fire burned through 221,835 acres in El Dorado County and devastated 440 of the 646 homes in the community of Grizzly Flats, insurance issues and lacking FEMA Individual Assistance continue to stand in the way of residents who lost everything and struggle to rebuild. The fire destroyed the local Church, Post Office, Elementary School, Fire Station, and many other infrastructure components. Despite all that, the residents rely on GFCSD to remain resilient, resourceful, and available.

On behalf of my constituents, I want to thank you for your continued efforts to advocate for the federal assistance that the Grizzly Flats community needs and deserves. I strongly support the GFCSD's proposed project and ask that you prioritize their request for Congressionally Directed Funding. If you have further questions, please contact us at bostwo@edcgov.us or by phone at (530) 621-5651.

Sincerely,

George Turnboo
District 2 Supervisor
County of El Dorado

COUNTY OF EL DORADO
Board of Supervisors

330 Fair Lane
Placerville, CA 95667
(530) 621-5652
(530) 622-3645 Fax



GEORGE TURNBOO
SUPERVISOR, DISTRICT II

March 8, 2023

The Honorable Alex Padilla

U.S. Senator for California
B03 Russell Senate Office Building
Washington DC 20510

Mr. Padilla:

We are aware that the Grizzly Flats Community Services District (GFCSD) is submitting a FY 24 Energy and Water funding request for the Eagle Ditch Raw Water Main Replacement project.

The Eagle Ditch raw water pipeline is the source water supply for the entire community of Grizzly Flats and is one of Grizzly Flats Community Services District's most critical facilities. The pipeline needs to be hardened and replaced in the aftermath of the Caldor Fire to ensure reliable and continued water supply to its customers.

The proposed project would replace the existing 3-mile plastic pipeline with a more robust Ductile Iron Pipe material to both of GFCSD's diversions. This project would benefit the entire community of Grizzly Flats and would protect the water supply's 2 sources against future fire related impacts such as erosion or damage from fallen trees. The District has had significant number of breaks and leaks in the existing pipeline since the fire in August 2021. These breaks have interrupted water flow and allowed debris to divert into the raw water reservoir, impacting the water quality. Disruption during the winter months makes it especially difficult to repair the pipeline due to heavy snow load on the ground where the pipeline is located deep in the United States Department of Agriculture Forest Service lands. Hardening this critical pipeline will ensure more reliable and continuous service to the District's customers, and better allow the community to recover and rebuild from the Caldor Fire's devastation.

The El Dorado County District 2 Supervisor very much supports this proposed project as it will help protect the residents of the Grizzly Flats community and surrounding areas.

Thank you for your consideration.

Respectfully,

George Turnboo
District 2 Supervisor
County of El Dorado



October 25, 2021

Mr. David Bibo, Acting Associate Administrator
Office of Response and Recovery
Federal Emergency Management Agency
500 C Street SW
Washington, DC 20472

Through: Mr. Robert J. Fenton, Jr., Regional Administrator
Federal Emergency Management Agency, Region IX
U.S. Department of Homeland Security
1111 Broadway, Suite 1200
Oakland, California 94607-4052

Subject: Appeal of Denial for Individuals and Households Program for El Dorado
County

Dear Mr. Fenton:

On October 8, 2021, the Federal Emergency Management Agency (FEMA) denied California's request for Individual Assistance for the Caldor Fire that began in El Dorado County on August 14, 2021. Specifically, FEMA stated that "the impact to the individuals and households from this event was not of such severity and magnitude to warrant the designation of Individual Assistance." California disagrees with this determination. Looking at the totality of the circumstances, beyond simply the number of homes destroyed and county-level insurance policies in effect, Individual Assistance is warranted and necessary for the impacted communities and disaster survivors to fully recover.

Under the provisions of Section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) and implemented by 44 Code of Federal Regulations section 206.46, I am appealing this denial of Individual Assistance. I request that you approve the Individuals and Households Program, including Disaster Case Management, Crisis Counseling, Disaster Unemployment Assistance, and Disaster Legal Services for El Dorado County.

On September 12, 2021, the President declared a major disaster to exist in El Dorado County due to the damage resulting from the Caldor Fire, which burned 221,835 acres before full containment on October 21, 2021. Catastrophic destruction occurred as more than 1,000 structures were consumed by the Caldor Fire, including an immense concentration of homes in Grizzly Flats— one of the most poverty-challenged area in the county. The near-total devastation of this community, including destruction of its



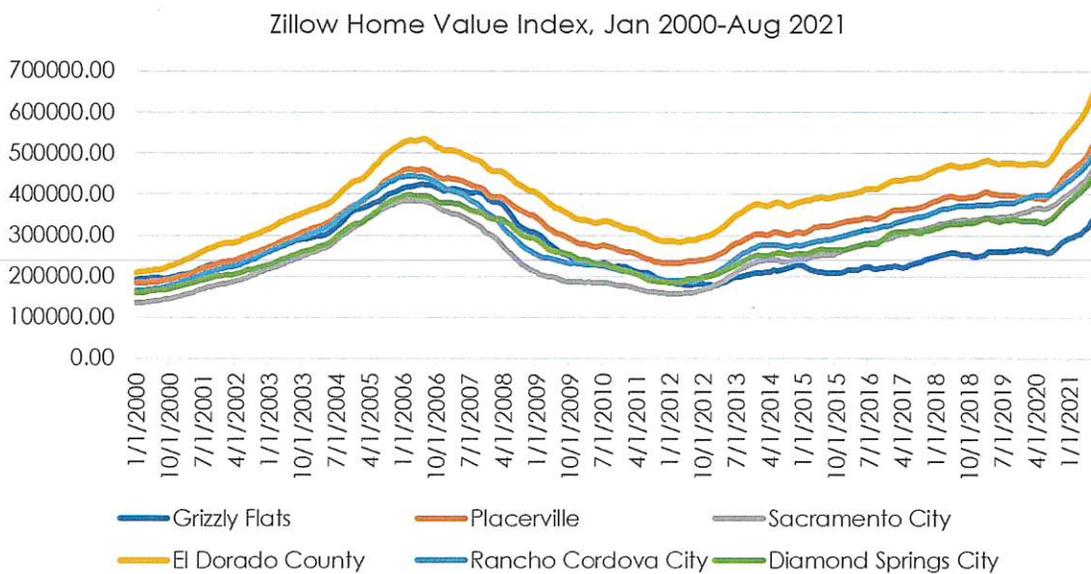
only school, post office, and water system, necessitates partnership and action from all levels of government to ensure survivors can recover, rebuild, and return to normalcy.

UNINSURED HOME AND PERSONAL PROPERTY LOSSES

Joint Individual Assistance Preliminary Damage assessments confirmed 785 destroyed homes, including 594 primary residences, and an additional two homes with major damage, principally within the Grizzly Flats area of El Dorado County. Some survivors have found temporary shelter by using recreational vehicles. However, these temporary shelters are far removed from their pre-disaster address due to limited availability in campgrounds and parks. This displacement placed additional burdens on the survivors due to increased costs for gas from extended commutes for work, school, and family. Renters face even more challenges and displacement due to the housing shortage and nonexistent availability of nearby rental resources, compounding the challenges of their recovery.

The California Governor's Office of Emergency Services (Cal OES) extensively researched and analyzed home value data, insurance rates, and rebuild costs for Grizzly Flats and the surrounding communities with strong economic ties to the area. The results demonstrate the overwhelming disparity in home insurance coverage of the survivors of the Caldor Fire and their ability to rebuild or relocate without federal assistance. Ultimately, survivors face a set of options that all result in a significant loss due to underinsurance.

Zillow Home Value Index data, shown in the chart below, highlights a widening gap in home values in recent years between Grizzly Flats, El Dorado County as a whole, and other nearby communities. As insurance policies are tied to the valuation of the residence, this gap in home value is directly correlated to survivors having drastically insufficient coverage to remain in El Dorado County. If survivors are unable to rebuild or relocate nearby, the recovery of Grizzly Flats remains bleak.



As discussed in the September 17, 2021 request, *Supplemental Preliminary Damage Assessment Data and Request to add Individual Assistance to FEMA-4619-DR-CA, California Caldor Fire*, the California Department of Housing and Community Development (HCD) provided the average residential construction costs in El Dorado County. The estimated rebuild costs for a 1,500 square foot home in Grizzly Flats is calculated below using a \$362 per square foot cost for slab on grade and a \$385 per square foot cost for pier and beam, according to HCD data. Survivors hoping to return to their community and rebuild face insurance deficits of approximately \$200,000—underscoring the widespread underinsurance rate.

Individuals and households that choose to purchase a home nearby experience similar challenges due to underinsurance. Here, survivors encounter insurance deficits ranging from \$122,000 to \$310,000. When viewed comprehensively with the insurance value of the destroyed residences compared with the average rebuild costs and home values in surrounding areas, the deficit in insurance coverage is astounding. Survivors of the Caldor Fire must overcome significant financial hurdles due to this disparity in insurance coverage, which necessitates federal assistance to augment their recovery.

Home Insurance Deficit					
	Rebuild in Grizzly Flats		Purchase a Home		
	Slab on Grade	Pier and Beam	El Dorado County	Placerville	Sacramento
Cost	\$543,000	\$577,500	\$655,821	\$528,271	\$466,961
Full Insurance Value	\$345,014	\$345,014	\$345,014	\$345,014	\$345,014
Deficit	\$197,986	\$232,486	\$310,000	\$183,257	\$121,947
Source	HCD	HCD	Zillow	Zillow	Zillow

El Dorado County officials have also expressed that due to the lower income levels of this community, many survivors were uninsured and essentially all are underinsured—further supported by the data shown above. Residents in fire prone areas of California have continually struggled with homeowner’s insurance coverage as companies increase premiums or cancel policies altogether. Following the devastating 2018 wildfire season, insurance policy cancellations rose by 61 percent, with the state’s 10 most fire-prone counties experiencing a 203 percent increase,¹ demonstrating the increasing challenges homeowners face in the Wildland Urban Interface.

IMPACT TO COMMUNITY INFRASTRUCTURE

Nearly two months after the Caldor Fire, all areas of the Grizzly Flats Community Services District (GFCSD) water system remain unsafe for consumption. GFCSD provides water service to approximately 1,220 parcels. At least 418 of those parcels were destroyed by the Caldor Fire, severely affecting the district’s ability to recover and maintain infrastructure as this will impact their revenue and budget. GFCSD water storage and

¹ “Can ‘fire hardening’ solve California’s home insurance crisis?” CalMatters, December 7, 2020. <https://calmatters.org/environment/california-wildfires/2020/12/homeowners-insurers-fire-science/>

distribution infrastructure were heavily damaged by the fire, along with surface collection and diversion systems. The State Water Resources Control Board created a water quality testing program for GFCSD; however, service line leaks must be repaired before sampling, and GFCSD customers remain under a "do not drink – do not boil" water advisory.

The El Dorado Irrigation District, which serves over 130,000 residents, also relied on surface water collection in the area of the Caldor Fire burn scar. The district had a diversion facility and miles of a wooden flume conveyance system destroyed in the fire which were of critical importance for the supply of one-third of the district's water supply. Thus, the Caldor Fire survivors that were able to remain on their properties still do not have access to safe, potable water through the traditional means.

Highway 50 remained closed for 32 days during the height of the Caldor Fire, significantly disrupting commerce and tourism in the region. As a critical west-east corridor from the Bay Area to Lake Tahoe, the California Department of Transportation estimated the daily cost in commerce of the closure to be \$238,000 or \$7.6 million over the course of the incident. Highways 88 and 89 also had multiple closures in place, adding to the overall transportation and commerce impacts to the Trans-Sierra highway system and its communities.

As the Caldor Fire blazed across El Dorado County, many school districts evacuated, canceled school, or postponed the start of school for weeks due to the fire. Sadly, Walt Tyler Elementary School in the Pioneer Union School District, which served the Grizzly Flats community, was destroyed, eliminating a cornerstone of the community, and leaving 34 students without a school. The 34 students have been temporarily relocated to the Pioneer Elementary School, which is at least a 45-minute drive one-way from Grizzly Flats, further burdening the surviving families. According to data from the 2019-2020 school year, over 64 percent of students were eligible for free and reduced-priced meals, underscoring the limited economic resources of families in Grizzly Flats.

Critical community services, such as the Grizzly Flats Forest Service Fire Station, Pioneer Fire Department Station 35, and the Grizzly Flats Post Office were also destroyed in the blaze. However, with Public Assistance programs approved for FEMA-4619-DR-CA, repair and restoration of critical infrastructure can ultimately occur, although residents may not be financially able to return without Individual Assistance. Thus, while Walt Tyler Elementary School can eventually be rebuilt, many families will continue to seek alternate living arrangements outside of the community and may never return. Moreover, with the school located on United States Forest Service property, complications are expected to arise with debris removal and will further delay reconstruction and the return of the community. The viability of Grizzly Flats demands the full support of federal, state, local, and private nonprofit programs to reinforce its recovery efforts and secure its future as a community in the Sierra foothills.

DISASTER RELATED UNEMPLOYMENT

Commercial impacts due to the closures of critical transportation corridors, state and federal parks and forests, and other leisure sites have long-term economic implications

for the area. Disruptions and damages to agricultural, logging, and recreational industries have also affected numerous low-wage sectors, which traditionally face additional challenges when recovering from a disaster. The widespread economic impacts from the Caldor Fire throughout El Dorado County illustrate a need for Disaster Unemployment Assistance for survivors to bolster their recovery.

The tourism industry accounts for more than 60 percent of the Lake Tahoe Basin's \$5 billion regional economic output, which was severely impacted due to the Caldor Fire. Widespread smoke and ash inundated the region far before encroachment of the actual fire that ultimately triggered mandatory evacuation orders. Then, as the Caldor Fire raced toward South Lake Tahoe, more than 53,000 residents received notice to flee to safety. As businesses shuttered their doors, low-wage sector employees and small business owners found themselves without income during peak summer tourist season—Labor Day weekend. The numerous hotels, bed and breakfasts, vacation rentals, and resorts were left empty, and restaurant and grocery store inventory wilted and rotted. Hundreds of businesses throughout El Dorado County were closed for weeks until the valiant efforts of local, state, and federal firefighting personnel tamed the out-of-control blaze.

The regional economy, already depressed by reduced discretionary spending from COVID-19 pandemic challenges for nearly two years, is highly susceptible to economic shocks due to its reliance on tourism. An initial analysis by University of Nevada, Reno researchers estimates at least \$50.3 million in lost economic activity in El Dorado County due to the Caldor Fire, which does not include losses in sectors like rental homes or recreation businesses. As United States Census Bureau Longitudinal Employer-Household Dynamics (LEHD) data demonstrates, roughly 43 percent of the employed residents in Grizzly Flats travel more than 50 miles to work, compared to 28 percent in El Dorado County and 15 percent statewide. This data indicates the long-term recovery and viability of Grizzly Flats is at risk as a large share of its employed residents have economic ties outside the immediate community, and therefore, without adequate support, will likely relocate from Grizzly Flats.

Moreover, researchers studied the nationwide impact of California's 2018 wildfire season and estimated the total economic damage of \$148.5 billion, or roughly 1.5 percent of California's annual gross domestic product.² The assessment of costs included direct (e.g. structure loss), healthcare (e.g. smoke pollution exposure), indirect (e.g. lost hours working), and disruption to supply chains, which exceeded that of any disaster in the United States between the 9/11 terrorist attacks in 2001 and the ongoing COVID-19 pandemic—other than Hurricane Katrina.³ Given the disruption to the robust tourism and recreational industries and the lengthy closures of critical transportation corridors, the nationwide economic impacts of the 2021 wildfires will greatly surpass those of the 2018 season. With the impacts from California's wildfires felt across the

² "Economic footprint of California wildfires in 2018." *Nature Sustainability*, December 7, 2020. <https://www.nature.com/articles/s41893-020-00646-7>

³ "How much do wildfires really cost California's economy?" *CalMatters*, October 11, 2021. <https://calmatters.org/economy/2021/10/california-wildfires-economic-impact/>

country, it is imperative to provide federal assistance to those that are most in need, particularly in ground zero of the Caldor Fire: Grizzly Flats.

DISASTER IMPACTED POPULATION PROFILE

United States Census Bureau data for Grizzly Flats indicates an elderly population more than double the state and national averages, with triple the percentage of households relying on Social Security Income. Grizzly Flats also had a significant pre-disaster unemployment rate more than four times the national rate, which is likely to increase due to the protracted fallout of wildfire impacts across the region.

According to the Social Vulnerability Index, the census tract encompassing Grizzly Flats is more vulnerable than El Dorado County as a whole, ranking in the 37th percentile of all census tracts in the US. Grizzly Flats ranked in the 64th percentile in terms of socioeconomic vulnerability, driven by a high unemployment rate and a relatively high poverty rate, and indicating that only 36 percent of census tracts in the nation are more vulnerable in this category. Ultimately, the survivors of the Caldor Fire face numerous socioeconomic barriers in accessing assistance programs and resources to support their recovery.

Population Demographics					
Area	Population ⁴	Elderly (65+) ⁴	Persons (<18) ⁴	Limited-English Proficient ⁴	Language Other than English Spoken at Home ⁴
National	324,697,795	15.6%	22.6%	8.4%	21.6%
California	39,283,497	14.0%	23.0%	17.8%	44.2%
El Dorado	188,563	20.5%	20.1%	3.6%	12.2%
Grizzly Flats	1,195	35.5%	17.7%	0.0%	1.4%

Vulnerable Population Demographics						
Area	Below Poverty ⁴	Disabled ⁴	SSI Recipients ⁴ (Households)	SNAP Recipients ⁴ (Households)	Pre-Disaster Unemployment	Electricity-Dependent Medicare Beneficiaries ⁵
National	13.4%	12.6%	5.3%	11.7%	5.4% ⁶	0.8%
California	13.4%	10.6%	6.1%	8.9%	7.6% ⁷	0.5%
El Dorado	8.4%	13.2%	5.1%	5.7%	5.8% ⁸	1.0%

⁴ "2019 American Community Survey 5-Year Estimates." United States Census Bureau. <https://data.census.gov/cedsci/>

⁵ "Medicare Electricity-Dependent Populations by Geography." United States Department of Health and Human Services. <https://empowerprogram.hhs.gov/empowermap>

⁶ "Employment status of the civilian population, July 2021." United States Bureau of Labor Statistics. <https://www.bls.gov/news.release/empsit.t01.htm>

⁷ "California Unemployment Rate, July 2021." United States Bureau of Labor Statistics. <https://data.bls.gov/timeseries/LASST0600000000000003>

⁸ "Labor Force and Unemployment Rate for California Counties, July 2021." State of California Employment Development Department. <https://data.edd.ca.gov/Labor-Force-and-Unemployment-Rates/Labor-Force-and-Unemployment-Rate-for-California-C/r8rw-9pxx/data>

Grizzly Flats	8.7%	20.6%	16.3%	0.0%	21.8% ⁹	0.9%
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Given the vulnerable populations that comprise the Grizzly Flats community, Individual Assistance programs are necessary to augment recovery efforts in progress by local and state agencies and private nonprofit partners.

RESOURCE AVAILABILITY

California's eight largest wildfires occurred within the last four years. That and a nearly two-year long pandemic have exhausted local, state, and private nonprofit personnel and resources. Despite attempts to maximize assistance through existing programs and resources, FEMA's Individual Assistance is necessary and warranted for the individuals and households that survived the Caldor Fire to strengthen their recovery and facilitate their return to Grizzly Flats, and to fill in gaps where state and local governments cannot. For example, while California administers a State Supplemental Grant Program to provide up to \$10,000 to individuals and households, this assistance is only available to those that receive a maximum grant from the FEMA Individuals and Households Program. Thus, a FEMA Individual Assistance declaration is necessary to unlock this state assistance.

Within El Dorado County, there is a lack of available social services, with faith-based organizations, such as the United Methodist Church in Placerville, local foundations and nonprofits providing assistance to a far greater extent than compared to larger metropolitan areas. The United Methodist Church and other faith-based organizations are currently focused on providing assistance to lower income survivors, many of whom are renters without insurance that lost everything in the Caldor Fire. However, this limited assistance leaves survivors with significant unmet needs that can and should be addressed by FEMA's Individual Assistance program. Similarly, on the local foundations and nonprofits side, the El Dorado Foundation is providing rental assistance through direct payments to landlords and has assisted 26 families to date. The Salvation Army and the Tzu Chi Foundation are also providing various forms of financial assistance.

While voluntary and faith-based organization assistance has been critical toward the recovery of survivors of the Caldor Fire, unmet needs, such as affordable housing in the region, remain. Without authorization of FEMA's Individual Assistance programs, survivors face potentially insurmountable challenges due to the limited availability of resources through the faith-based community and the lack of housing options. Survivors are already facing complications when navigating their recovery. FEMA's Disaster Case Management program would be crucial to guide survivors and facilitate their return to their close-knit community in the Sierra foothills. Furthermore, FEMA's Crisis Counseling Program would support and empower survivors that may face the harsh reality of losing the entirety of their possessions and of their displacement from the community that their family has called home for generations.

EQUITY IN DISASTERS

⁹ "Labor Force and Unemployment Rate for California Sub-County Areas, July 2021," State of California Employment Development Department. <https://data.edd.ca.gov/Labor-Force-and-Unemployment-Rates/Labor-Force-and-Unemployment-Rate-for-California-S/8z4h-2ak6/data>

While statewide metrics are bolstered by the economic engines of Los Angeles and San Francisco counties, the story is much different in the Sierra Nevada foothills. El Dorado County ranks 44th out of 58 counties in terms of per capita gross domestic product, further highlighting the limited resources of the County and its residents and the importance of FEMA's evaluation through the lens of the impacted community. The situation in Grizzly Flats is even more dire, as residents there earn far less than their counterparts in the more suburban and affluent areas of El Dorado County. For example, if Grizzly Flats were a county, the median household income of its residents would place it near the bottom, ranking 46th out of all counties.

As President Biden noted in his January 20, 2021 Executive Order On Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, equity is "the consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, such as [...] persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality." The socioeconomically disadvantaged residents of Grizzly Flats are emblematic of those underserved communities referred to by the President and deserve the full support of FEMA Individual Assistance.

Cal OES has identified nine other major disaster declarations approved for Individual Assistance in 2021 which, cumulatively, had fewer destroyed homes than those destroyed by the Caldor Fire alone. Just as those events were evaluated on the totality of the impacts, not just the number of destroyed residences, the loss of the entire Grizzly Flats community, and the socioeconomic makeup of the community, should be considered in this appeal. With the destruction of its only school, post office, and water system, and 785 primary and secondary residences, the devastation to this community cannot be overstated. Moreover, according to the Zillow Home Value Index and home insurance deficit previously discussed, the amount of the insurance deficit when purchasing a home in El Dorado County (\$310,000) is more than the average Zillow home value in 29 states. As California ranks second in home values nationwide, and with at least 594 households now rendered homeless in El Dorado County due to the Caldor Fire, California respectfully requests FEMA reconsider the decision-making to account for equity in Individual Assistance designations for California.

Further, without an Individual Assistance declaration, FEMA will preclude the community of Grizzly Flats from receiving Community Development Block Grant Disaster Recovery program funding. The United States Department of Housing and Urban Development administers the Community Development Block Grant Disaster Recovery program, which addresses unmet housing needs. This program is only available to communities that have received a FEMA Individual Assistance declaration. Based on allocations from this program to California communities affected by the 2017 and 2018 wildfires with sociodemographic profiles similar to Grizzly Flats, we estimate that this will deprive the community of between \$9 and \$13 million of federal funds to support rebuilding. This further hinders the vulnerable, disaster-ravaged community's ability to recover from the Caldor Fire.

CONCLUSION

The State of California and its residents have endured an onslaught of record-breaking wildfires in recent years, with more than 2,000 homes destroyed thus far in 2021 and over 5,400 destroyed in 2020. Local, state, and non-profit resources are overwhelmed from the repeated devastating impacts and their long-term economic ramifications. Due to the additional strain on state and local resources as a result of the Caldor Fire—which ignited on federal land—I strongly urge you to consider the information presented in this appeal and approve Individual Assistance for El Dorado County.

The survivors of the Caldor Fire, specifically those in the underserved community of Grizzly Flats, are exceptionally vulnerable and will face insurmountable challenges in their recovery due to the concentration of catastrophic destruction in their community and the widespread impacts to community infrastructure and the regional economy. Further delay of this request will prolong the financial burden on individuals, communities, and the local governments impacted by the Caldor Fire.

I reiterate the certifications and assurances submitted with the request for a major disaster declaration (FEMA-4619-DR), which FEMA approved for Public Assistance and Hazard Mitigation statewide on September 12, 2021.

If you require additional information for this request, please contact Ryan Buras, Deputy Director of Recovery, at (916) 845-8767 or Ryan.Buras@caloes.ca.gov.

By affixing my signature hereto, I represent I am duly authorized as the Governor's Authorized Representative to make this request on behalf of the state of California.

Sincerely,



MARK S. GHILARDUCCI
Director, California Governor's Office of Emergency Services
Governor's Authorized Representative

For more Caldor Fire information and sources, please visit the link below:
edcgov.us/Government/BOS/DistrictII/Pages/DistrictIIResearch.aspx