

TOM MCCLINTOCK
Fifth District, Congress

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Congress of the United States
House of Representatives
Washington, DC 20515-0504

COMMITTEE ON THE JUDICIARY
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SUBCOMMITTEE ON
Water, Oceans, and Wetlands

SUBCOMMITTEE ON
National Parks, Forests, and Public Lands

COMMITTEE ON THE BUDGET

August 23, 2021

The Honorable Gavin Newsom
Governor of California
1303 10th Street, Suite 1173
Sacramento, CA 95814

Dear Governor Newsom,

I write to request you fully, fairly, and immediately consider requesting a major disaster declaration for the Caldor Fire currently impacting California.

The Caldor Fire has now exceeded 106,500 acres with little containment. As of this writing, 557 structures have been destroyed, including 403 homes, with another 17,488 structures currently threatened. Tens of thousands of residents have been evacuated, with more expected. The town of Grizzly Flats has been flattened, with more communities throughout El Dorado and Amador counties under severe threat.

I appreciate your quick action in declaring a state of emergency in response to this fire, which has facilitated federal suppression assistance. Given the continued rapid growth and severity of the Caldor fire, I ask that you request a major disaster declaration in order to provide needed assistance to communities and individuals impacted by this devastating fire.

Sincerely,

Tom McClintock

TOM MCCLINTOCK
2021-09-17 10:00 AM

U.S. House of Representatives
Washington, DC 20515
Phone: 202-225-4141
Fax: 202-225-2814
www.house.gov/tomclintock



Congress of the United States
House of Representatives
Washington, DC 20515-0504

COMMITTEE ON THE BUDGET
SUBCOMMITTEE ON
GENERAL REVENUE AND
TAXATION
COMMITTEE ON THE BUDGET
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SUBCOMMITTEE ON
GENERAL REVENUE AND
TAXATION

September 17, 2021

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

Dear President Biden,

Thank you for your recent visit to California to survey damage in the wake of the Caldor Fire. I am pleased that you were able to take an aerial tour and rightly declare a major disaster. I write to request you fully, fairly, and immediately consider approving Individual Assistance (IA) as part of the major disaster declaration.

I had the pleasure to speak recently with Federal Emergency Management Agency (FEMA) Region IX Administrator Robert Fenton, who assured me that he is working diligently with the California Office of Emergency Services (Cal OES) to attain data that accurately reflects the situation on the ground. This includes specific data on homeowner's insurance coverage and other indicators needed for FEMA to transmit to you as part of the IA process.

The Caldor Fire has flattened the town of Grizzly Flats. As of this writing, 782 homes have been destroyed. As Governor Newsom noted in his request to you for a major disaster declaration, those impacted are disproportionately vulnerable, elderly, and low-income.

During your visit, officials from El Dorado County and Cal OES apprised you of the need to provide aid to those who have been displaced for weeks after losing their homes, many of which are uninsured. I appreciate your verbal commitments to provide assistance to these individuals.

As FEMA awaits data to submit to you as part of the IA process, I ask that you take these factors into consideration and approve IA as soon as practicable.

Thank you for your consideration.

Sincerely,

Tom McClintock

CC: Robert J. Fenton Jr., Region IX Administrator

COUNTY OF EL DORADO

330 Fair Lane
Placerville, CA 95667
(530) 621-5390
(530) 622-3645 Fax

KIM DAWSON
Clerk of the Board



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September 30, 2021

The President
The White House
Washington DC 20500

RE: Individual Assistance for El Dorado County Victims of Caldor Fire

Dear Mr. President,

I am writing on behalf of the County of El Dorado, respectfully requesting your approval of Individual Assistance (IA) as part of your recent Major Disaster declaration for the Caldor Fire.

We appreciate that you came to view firsthand the devastation wrought by the fire, which continues to burn in El Dorado County with about 75 percent containment. And we were glad that you could hear status reports directly from representatives of Federal, State and Local emergency management and public safety agencies. The level of your personal concern was obvious, and the attention you paid to firefighting and recovery efforts—and to the men and women leading them—was a source of great encouragement to everyone involved. We especially appreciate your personal, verbal commitment to El Dorado County's Chief Administrative Officer to provide assistance to those individuals displaced by the fire, or whose homes were destroyed or damaged by it.

The fire has burned almost 350 square miles since it began on August 14, with over one thousand structures destroyed. Most of those structures were residential, leaving thousands of El Dorado County residents without permanent shelter as we head into colder weather. Our county has a higher-than-average percentage of seniors, and many of those who lost their homes—especially in the Grizzly Flats community, which was virtually leveled by the fire—are on limited incomes or otherwise vulnerable.

We know that the California Office of Emergency Services (Cal OES) is working with Federal Emergency Management Agency (FEMA) officials to provide data relevant to the IA process, including homeowner's insurance coverage figures and other indicators that

FEMA needs. We ask that you do everything in your power to move the process along expeditiously, and to help bring much-needed relief, in the form of FEMA Individual Assistance, to those in dire need.

Sincerely,

John Hidahl
Chair, Board of Supervisors

- c. Senator Dianne Feinstein
Senator Alex Padilla
Representative Tom McClintock

United States Senate

October 4, 2021

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

Dear Administrator Criswell:

We respectfully request that you provide an update on and expedite the active review of California Governor Newsom's request for Individual Assistance in response to the Caldor Fire. As you know, the Caldor Fire near Lake Tahoe has ravaged El Dorado County and its residents are in desperate need of additional assistance.

The Caldor fire—now the 15th largest ever in state history—has burned 221,775 acres, forced the evacuation of more than 50,000 Californians, and destroyed over 1,000 structures, most of which were homes. This devastation is particularly tragic as El Dorado County has a higher-than-average percentage of seniors, and many of those who lost their homes live on limited incomes.


We want to thank you and the President for declaring a Major Disaster and providing Public Assistance in response to this incident. In particular, we want to commend Region 9 of the Federal Emergency Management Agency (FEMA) for their close communication with the California Office of Emergency Services throughout the declaration review process.

It is our understanding that the California Office of Emergency Services is working with FEMA to provide data relevant to the Individual Assistance process, including homeowner's insurance coverage figures. As your important work continues, we respectfully request that you provide an update on and expedite the review process for Individual Assistance in response to the Caldor Fire.

Thank you again for all your agency is doing during this difficult fire season. We look forward to your response.

Sincerely,


Alex Padilla
United States Senator


Dianne Feinstein
United States Senator

CC: Robert J. Fenton, FEMA Region IX Administrator
David Passey, Acting FEMA Deputy Region IX Administrator



FEMA

OCT - 8 2021

The Honorable Gavin Newsom
Governor of California
Sacramento, California 95814

Dear Governor Newsom:

This is in response to your September 10, 2021, request for a major disaster declaration for the State of California as a result of the Caldor Fire beginning on August 14, 2021, and continuing. You specifically requested Individual Assistance and Public Assistance for El Dorado County and Hazard Mitigation statewide.

The September 12, 2021, major disaster declaration FEMA-4619-DR authorized Public Assistance for El Dorado County and Hazard Mitigation statewide.

The damage to the infrastructure was significant in the area designated for Public Assistance. However, based on our review of all of the information available, including the joint Individual Assistance Preliminary Damage Assessments, it has been determined that impact to the individuals and households from this event was not of such severity and magnitude to warrant the designation of Individual Assistance under FEMA-4619-DR. Therefore, your request for Individual Assistance is denied.

This denial may be appealed within 30 days after the date of this letter. The appeal, along with additional information justifying the appeal, should be submitted to me through Robert J. Fenton, Regional Administrator, FEMA Region IX, located at 1111 Broadway, Suite 1200, Oakland, California 94607-4052.

Sincerely,

A handwritten signature in black ink, appearing to read "David Bibo", with a long horizontal flourish extending to the right.

David Bibo
Associate Administrator (Acting)
Office of Response and Recovery



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.

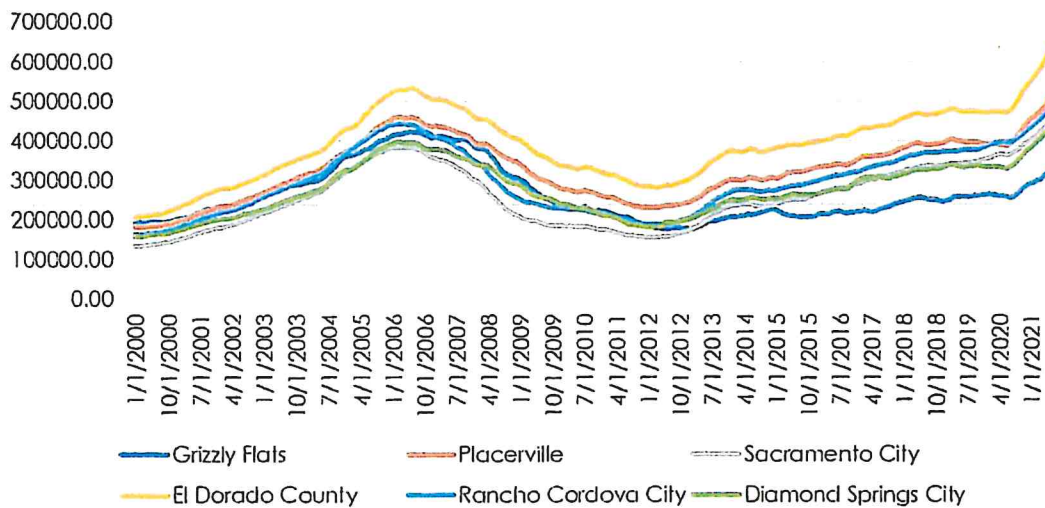
UNINSURED HOME AND PERSONAL PROPERTY LOSSES

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.

Zillow Home Value Index, Jan 2000-Aug 2021



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/empst.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-5/8z4h-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.

Mr. Robert J. Fenton, Jr.
October 25, 2021
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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

United States Senate

October 27, 2021

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

Dear Administrator Criswell:

We write to request you grant the State of California's appeal for Individual Assistance for El Dorado County to be included in the major disaster declaration granted on September 12, 2021 in response to the Caldor Fire.

The Caldor Fire—now the 15th largest wildfire ever in state history—has burned 221,775 acres, forced the evacuation of more than 50,000 Californians, and destroyed over 1,000 structures, most of which were homes. According to the California Governor's Office of Emergency Services (Cal OES), the Caldor Fire alone destroyed more homes than nine other major disaster declarations approved for Individual Assistance in 2021 combined.

While the damage to property and households is immense, we encourage you to evaluate the state's proposal on the basis of the totality of impacts of the Caldor Fire. For instance, the Grizzly Flats community was completely destroyed and lost its only school, post office, water system, and hundreds of homes. Compounding these losses, Grizzly Flats has a higher-than-average percentage of seniors and a pre-disaster unemployment rate more than 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.

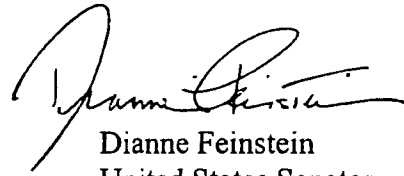
We want to thank you and the President for declaring a Major Disaster and providing Public Assistance in response to this incident. In particular, we want to commend Region 9 of the Federal Emergency Management Agency (FEMA) for their close communication with the California Office of Emergency Services throughout the declaration review process.

We firmly believe that the size and scope of destruction unleashed by the Caldor fire necessitate additional assistance, particularly individual assistance, to help the many survivors who are just now beginning to recover and rebuild their lives. For these reasons, we urge you to grant Governor Gavin Newsom's appeal for Individual Assistance, for El Dorado County, to be included in the major disaster declaration granted in response to the Caldor fire on September 12, 2021.

Sincerely,



Alex Padilla
United States Senator



Dianne Feinstein
United States Senator



FEMA

NOV 12 2021

Mark S. Ghilarducci
Governor's Authorized Representative
3650 Schriever Avenue
Mather, California 95655

Dear Mr. Ghilarducci:

This is in response to your October 25, 2021, appeal of the denial of Individual Assistance under major disaster declaration FEMA-4619-DR, which was declared on September 12, 2021 as a result of the Caldor Fire. You specifically appealed the denial of Individual Assistance for El Dorado County.

After thorough review of all the information contained in your initial request and appeal, we reaffirm our original findings that the impact to the individuals and households from this event was not of such severity and magnitude to warrant the designation of the Individual Assistance program under FEMA-4619-DR. Therefore, your appeal for Individual Assistance is denied.

FEMA's Region IX Regional Administrator will communicate any additional resources that may be available through Other Federal Agencies and/or volunteer organizations to address unmet needs for survivor assistance.

Sincerely,

A handwritten signature in black ink that reads "Deanne Criswell". The signature is written in a cursive style.

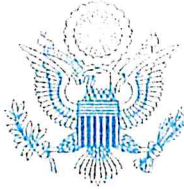
Deanne Criswell
Administrator

TOM McCLINTOCK
4TH DISTRICT, CALIFORNIA

2312 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
PHONE: 202-225-2511

2200A DOUGLAS BLVD, SUITE 240
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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

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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