



County of El Dorado

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Date	Ver.	Action By	Action	Result
9/30/2021	1	Board of Supervisors	Approved	Pass

Chief Administrative Office recommending the Board authorize the Chair to sign a letter to the President of the United States, urging his approval of Individual Assistance as part of the major disaster declaration for the Caldor Fire.

FUNDING: N/A

DISCUSSION / BACKGROUND

As a result of the Caldor Fire, the Federal Emergency Management Agency (FEMA) approved Public Assistance to assist public agencies. El Dorado County, in partnership with the California Office of Emergency Services (Cal OES), both value the partnership with FEMA. However, at this time the request for Individual Assistance is still being considered by FEMA creating ongoing uncertainty and additional hardship for individuals and families impacted by the Caldor Fire.

As detailed below, the raw demographic data pertaining to El Dorado County collectively is not a true reflection of the economic devastation caused by this event. The hardest hit community, Grizzly Flats, lost hundreds of residences, the Walt Tyler Elementary School, the Post Office, churches and numerous businesses. Critical water storage and distribution infrastructure of the Grizzly Flat Community Services District was also destroyed, disrupting the safe water supply for survivors.

The decimation of Grizzly Flats necessitates action by our federal partners as the survivors of the Caldor Fire face immense challenges to their recovery due to an overwhelming deficit of insurance coverage, extreme rebuild costs that are further exacerbated by COVID-19, and a severe shortage of housing inventory. Federal assistance is desperately needed to support survivors in their recovery and to ensure Grizzly Flats endures beyond the catastrophic Caldor Fire.

Cal OES diligently collaborated with El Dorado County officials to assess the residential impacts of the Caldor Fire and to analyze the demographics of the affected area. This analysis unveiled the notable distinction between the overall population of the county compared to those that formerly

called Grizzly Flats home. Key demographic and economic indicators, described below, demonstrate that the Grizzly Flats survivors critically require federal assistance to recover.

The residents of Grizzly Flats have a median income level that is 34 percent less than the overall county population, according to the U.S. Census American Community Survey (ACS) 5-Year Estimates. Furthermore, Grizzly Flats has a larger elderly population and a greater poverty rate than the broader population of El Dorado County.

In addition, according to the Social Vulnerability Index (SVI), El Dorado County has a relatively low level of overall social vulnerability in the event of a disaster, ranking in the 18th percentile of all counties in the United States. However, the census tract encompassing Grizzly Flats is more vulnerable than the county as a whole, ranking in the 37th percentile of all tracts in the US. This tract ranked in the 64th percentile in terms of socioeconomic vulnerability, driven by a high unemployment rate and a relatively high poverty rate. It ranked in the 24th percentile in terms of household composition and disability, with a relatively large older population and a relatively small younger population. It ranked in the 35th percentile in terms of minority status and language, indicating a lower minority population share than most of California. And it ranked in the 22nd percentile in terms of household type and transportation, driven by very small population shares in group quarters and multi-unit facilities. When viewed comprehensively, the SVI and U.S. Census ACS results indicate the survivors in Grizzly Flats are uniquely more vulnerable than their peers in the rest of El Dorado County.

Lastly, due to the lower income levels of this community, many survivors were uninsured, and almost all are underinsured. When homeowners are unable to secure basic fire coverage from a traditional insurance company on the voluntary market, the Cal Fair Access to Insurance Requirements (FAIR) Plan provides a means of last resort. However, homeowners receive significantly less protection through the Cal FAIR Plan compared to a standard insurance policy and often at much higher costs. According to 2018 data from the California Department of Insurance, 82 residences had Cal FAIR Plan coverage within the ZIP codes that encompass Grizzly Flats.

Ultimately, survivors who were uninsured and all those who are underinsured face overwhelming challenges in their recovery, especially when combined with the exceptional rebuild costs in northern California which are even more inflated due to COVID-19 supply chain issues and labor shortages. According to the California Department of Housing and Community Development, the average residential construction cost in El Dorado County is \$362 per square foot for slab on grade and \$385 per square foot for pier and beam. Thus, the rebuild cost for an average home in Grizzly Flats is twice the amount of the average insurance policy coverage, demonstrating that all survivors in the area are underinsured, regardless of the overall insurance rate.

Based on this information, if Individual Assistance is not provided it will create significant and long lasting impacts to El Dorado County residents, and considering the President's verbal commitment to assist individuals impacted by the fire, staff believe a letter to the President is appropriate at this time.

ALTERNATIVES

The Board could choose not to send a letter at this time.

PRIOR BOARD ACTION

N/A

OTHER DEPARTMENT / AGENCY INVOLVEMENT

Sheriff's Office
California Office of Emergency Services

CAO RECOMMENDATION / COMMENTS

Approve as recommended.

FINANCIAL IMPACT

There are not costs or financial impact associated with this recommendation.

CLERK OF THE BOARD FOLLOW UP ACTIONS

Clerk of the Board to obtain a signed copy from the Board Chair's signature and provide a signed copy to the Chief Administrative Office for distribution.

STRATEGIC PLAN COMPONENT

Good Governance

CONTACT

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