The Fire Story | University of Oregon

The Almeda Fire: A New Wildfire Era

Produced by Eden McCall
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Featuring |

- Jamie McLeod-Skinner, Talent Interim City Manager
- Pam Marsh, State Representative, District 5
- Sky Stewart, Southern Oregon Home Builder
- Archival Audio

EP 2 | Challenges and Opportunity: Rebuilding After Wildfire

Intro

Last time, on The Fire Story:

Compilation from Episode One

> [NewsWatch 12, "Radio calls tell the story of the Almeda Fire's first desperate hours," September 9, 2021] Call this the Almeda Fire Command. The Almeda Fire.
>
> Pam Marsh: It just burned right up the center of an asphalted community.
>
> Bob Horton: Had wind not made, you know, it shift certainly the City of Medford was in jeopardy as well.
>
> Pam Marsh: The lesson of 2020 is that the risk is much broader and much deeper than we had realized before.
>
> Bob Horton: People are in general, poor, poor predictors of what their their risk is and the risk on their property.

Previously, we looked back at the Almeda fire through the lens of firefighters, scientists and policy experts to understand how we're predisposed to underestimate wildfire risk while living in an era where communities across the Western United States are increasingly likely to experience wildfires.

> [Code Change Committee Meeting, R324, April 5, 2017]
> Greg Kleinberg: In summary, I would ask for your support on this proposed amendment to give jurisdictions that live under a wildfire threat each year a better chance to protect their communities.

[Code Change Committee Meeting, R324, April 5, 2017]
Committee Chair: All in favor of uh the motion to accept the Appendix signify by saying "I."

Multiple I's.

Committee Chair: Motion passes, and we'll accept the Appendix, and thanks for all your hard work on that.

We learned that through community-focused changes, like defensible space, home hardening, and community planning, we can protect ourselves, our homes, and our firefighters.

But what we didn't hear uncover last episode is what happened to the neighborhoods that *did* burn. So in this episode, we're going to speak with those involved in rebuilding Talent and Phoenix to understand what happened after the fire died out and the national news moved on. We'll hear about the challenges of rebuilding after a fire and how some Oregonians are impacted more by their homes burning. We may come to realize that *fighting* a wildfire is only half the battle.

I'm Eden McCall, and you're listening to The Fire Story.

After the Fire

As firefighters mobilized to put out the flames - what was it like for people living and working nearby?

Because the Almeda fire grew from a small grass fire into a fast-moving urban wildfire within the span of minutes, many Oregonians didn't know a fire was burning until they looked out a window and saw plumes of smoke in the sky.

Thousands evacuated northward as traffic turned what would have been a 20 minute drive into a two hour wait to reach Medford. Behind them, businesses, restaurants, a fire department, and a church burned to the ground.

[NewsWatch 12, "FireWatch coverage of the Almeda & Obenchain Fires," September 8, 2021]
Just an ominious sight here from South Medford as I'm sure many people in the area right now are looking south, seeing that red glow in the sky, and just hoping and praying that it does not make its way to Medford.

On September 11, 2020, three days after the Almeda fire ignited and burned through the towns of Talent and Phoenix in Southern Oregon, evacuations were lifted and individuals returned home - or to where they homes used to be. While the fire ignited in a moment and was fully extinguished in 11 days, these cities would never be the same.

Pam Marsh: When the smoke cleared, what we realized is that the fire had destroyed 2500 homes, displacing probably six to 8000 people, many businesses, and we have been in the act of recovery ever since.

[DOT, “Oregon 99 corridor Almeda Fire destruction, looking north from Coleman Creek at bottom of photo,” September 25, 2020]

[Eden McCall, Remnants of a burned home remain in a neighborhood under construction in Talent, Oregon after the Alameda fire, February 1, 2022]

That's Pam Marsh again, House Representative for Oregon's District 5 which encompasses Talent, Phoenix, Ashland, parts of Medford, and surrounding rural areas in Southern Oregon. She's also Vice-Chair of Oregon's Legislative Committee for Wildfire Recovery created in response to the 2020 wildfire season. Since the fire, Marsh has worked to help residents affected or displaced navigate housing, work and other challenges.

Last episode, Marsh explained how the Almeda fire caught her community by surprise because it burned through urban, asphalted neighborhoods that we previously thought would be largely unaffected by increasing wildfire risk.

Pam Marsh: Our expectation has always been, here in, here in southern Oregon and across the state, that a wildfire will start up in the forest, and that our most vulnerable area would be that WUI area, the interface between where development occurs and where the forest begins.

But it wasn't just how and where the Almeda fire burned that was surprising - it was also how difficult recovery would be after a fire of this scale.

Pam Marsh: So we're now 18 months past the time of the fire. We have people who are still living in each other's in their in living rooms with multiple families. We have hundreds of people who are still in hotel rooms.

To understand why many Oregonians were still displaced a year and a half later, I first spoke with Representative Marsh and the city of Talent's interim City Manager, Jamie McLeod-Skinner, to understand the challenges of rebuilding after Oregon's first urban wildfire.

Jamie McLeod-Skinner: So early in my career, I actually worked in post war, Bosnia and Kosovo, managing the reconstruction of schools and hospitals. when I went into the city of Talent, and saw it the first time after the fire, it reminded me of Bosnia after the war, it looked like a war zone.

Jamie knew the area well. She attended Ashland High School as a teenager and, having years of experience in emergency recovery and city planning, returned to Southern Oregon last year to help Talent rebuild and recover.

Audio of walking through debris.

[DOT, "Oregon 99 corridor destruction. Looking south toward Phoenix. Note I-5 Phoenix interchange, top left. Phoenix High School, top right," September 25, 2020]

When she arrived, Jamie was met with melted streetlights, toxic asbestos and lead paint, shells of vehicles and washing machines, a layer of dark soot and ash and a shrinking community.

Jamie McLeod-Skinner: After the fire, not only was the city really heavily devastated, but a lot of staff were leaving. Their city manager stepped away, so the city needed someone to step in and help to get the city back on track, get the city back on its feet. They're kind of like the CEO for the city, if you think kind of a business comparison.

When Jamie stepped in three months after the fire, one of her big goals was to help families rebuild as soon as possible so they could return to their jobs, schools, friends and neighbors. And rebuilding quickly was critical because many homeowners didn't have time to wait…

Challenges to Recovery

Pam Marsh: A year ago, on the ground here, people were looking at their policies, and they have one year to find a contractor, get permits to actually do the construction, and in the best of times that that would be a pretty ambitious thing. Some people were able to do that, most people are not.

Marsh is talking about homeowners' insurance policies. To understand how rebuilding after a disaster occurs, we have to understand how homes are financed long before a disaster, and an integral part of financing a home is purchasing an insurance policy.

When an individual buys a home in Oregon, if they borrow money from a bank or the government, they're required to have homeowners' insurance. In exchange for being paid a monthly premium by the homeowner, the insurer agrees to assume the risk of a disaster happening. This requirement protects lenders and individuals from losing everything if a disaster, from a house fire to a wildfire, destroys the home.

So after the Almeda fire occurred, one of the first steps for homeowners to rebuild was to tell their insurer what they'd lost and what needed to be replaced, from the building itself to furniture and valuables, by filing an insurance claim. But when homeowners read through their insurance policies after the Almeda Fire, in the fine print, many saw they would have only one year to rebuild and replace the contents of their home. As Marsh said, a 365-day timeline might be doable under better circumstances, like if one home burned during a kitchen fire, but what about after thousands of homes burned during a wildfire?

Jamie: I stepped in in January. We also, even then, had a backlog of applications when I stepped in. So for property owners, we had to get our permitting process up as quickly as possible.

Permitting is one of the first steps to build a home. Before a house can begin construction, homeowners have to pay a fee and have their building plans reviewed by local officials to ensure they meet safety and other codes. In Talent, permits include Building, Electrical, Plumbing and more. Once all these permits are approved, the process is then followed by inspections and a final approval before the structure is deemed habitable. These steps can be long and seem redundant, but they ensure homes are built correctly and will be safe to live in.

But the permiting department wasn't designed with the capacity to build an entire city at once, and there was no contigency plan for a wildfire wiping out housing stock and dramatically reducing staffing.

Jamie McLeod-Skinner: Keep in mind, this is a city that, prior to the fire, had, on average, about three homes reviewed per month. Right after the fire, we were looking at, you know, as high as 50 applications per month.

Jamie onboarded staff and worked with volunteers to expedite building permit approvals, but it wasn't just permits slowing the building process… Even after the permits were approved, many individuals had to wait for their properties to be cleared of debris.

Audio of debris removal.

Jamie McLeod-Skinner: The visual of the houses being built up, that's usually the visual we see, but there's a tremendous amount of behind the scenes work and preparatory work in order for those things to be rebuilt. Cleanup is huge. People just can't go in and start building on the existing… the ashes, essentially.

Wildfires create debris and hazards - things like carcinogenic ash and exploded car batteries - that have to be carefully moved and disposed of.

[DOT, "Crews gather samples to test for asbestos. Upon clear results, crews will mobilize to begin ash and debris removal," February 11, 2021]

Jamie McLeod-Skinner: In this case, asbestos was a major concern.

After the fire, the state had to evaluate each property for hazardous waste, and remove any of these hazards before homeowners could begin rebuilding.

[NewsWatch 12, "Window closing on state clean-up of Almeda Fire debris," June 7, 2021] Crews will remove ash and structural debris, hazardous trees, concrete foundations, and burned vehicles at no charge to the homeowner.

But the number of properties affected meant this process wasn't fast. The final phase of cleanup would take until February 2022 to complete, almost a year and a half after the fire. Homeowners could wait for state-hired contractors to remove hazard trees, debris and ash from their property - or they could pay to have it done earlier themselves.

Jamie McLeod-Skinner: For individuals who wanted to move more quickly, they could go through a process, but they had to essentially test the debris before moving it and have it go to a certified landfill that could handle that level of debris if there were toxins in it.

That removal process could cost as much as $75,000 - and remember how homeowners insurance is supposed to cover the cost to rebuild a home? Well, only some insurance policies covered debris removal - meaning some homeowners had to pay out of pocket or risk not rebuilding within their insurance policy's timeframe.

[Eden McCall, A posted sign designates when properties burned during the Almeda Fire have been treated for hazardous waste and are ready for building, February 1, 2022]

So the Almeda fire had created a devastating bottle-neck for homeowners: there were too many homes to rebuild and too few resources to do it in the allotted time.

[Oregon State Legislature, House Committee On Business and Labor, March 10, 2021] It's clear that with hazardous materials abatement, debris removal and cleanup, infrastructure repair and permitting requirements, one year to rebuild is simply impossible.

Back in February of last year, after almost half a year had passed and the looming one-year deadline was quickly approaching, Representative Marsh took her constituents' concerns with insurance to the Oregon legislature -

[Oregon State Legislature, House Committee On Business and Labor, March 10, 2021] In response to story after story that we heard from constituents.

- and proposed new rules that would help future wildfire survivors.

In the bill she proposed, called House Bill 3272, Representative Marsh explained what was starting to seem obvious: if insurance is intended to help people restart after a disaster, the current rules weren't sufficient.

So the final bill, effective as of June of 2021, now requires insurers **in Oregon** to provide homeowners up to three years to rebuild after a declared emergency. While the bill doesn't apply to prior disasters, like the 2020 wildfire season, many insurers agreed to extend rebuild timelines anyway.

Pam Marsh: And it has some other protections in it as well. For example, allowing a homeowner to use their insurance proceeds to rebuild in current spot to move or to rebuild in another spot

Unfortunately, because the Almeda fire was Oregon's first urban wildfire, it exposed how our systems and rules weren't set up for a disaster of this scale, but it also provided the justification Marsh needed to ensure future Oregonians wouldn't have to face the same challenges.

[Eden McCall, A chimney is all that's left of a commercial building in downtown Talent, Oregon, February 2, 2022]

Trying to rebuild homes after Oregon's first urban wildfire highlighted how we weren't, and may never be able, to fully prepare if our communities burn. Rebuilding at this city-wide scale led to unprecedented challenges that slowed progress due to increased demand for contractors, supplies, city planning and debris removal.

Pam Marsh: But the fact that people are still in the community, still trying to figure out what their long term options are, is in and of itself, you know, sort of a definition of resilience. We've persisted. We're still here, kids are still in school. And there are a lot of questions about people's futures still up in the air.

Even though homeowners encountered many unknowns and challenges, homes are being rebuilt, and people are returning to their neighborhoods. To understand how individuals overcame these challenges to rebuild their homes, in February, I drove through Phoenix and downtown Talent, past still empty-lots and charred trees, and arrived in front of one reconstructed home.

Rebuilding A Home

Audio of car parking.

Sky Stewart: So Michael and Dawn, the homeowners here, we were friends before the fire. The night of the fire, they evacuated. And the morning after the fire, they called me. Their house wasn't even cold yet when they were thinking about how they were going to get it rebuilt.

Sky Stewart is a local builder in Southern Oregon. On that sunny February morning, Sky met me in Talent in front of the house he built for Michael and Dawn. And the first thing we discussed was how difficult it was to build a home after the wildfire.

[Eden McCall, Portrait of Sky Stewart, February 2, 2022]

Sky Stewart: It was a big challenge to get it all done in that timeframe. I mean to do design, infrastructure, all of the challenges because of the disaster side of it, to get it all the way to completion in a year was a pretty big accomplishment.

Sky not only had to manage the construction of Dawn and Michael's home, he had to contend with insurance difficulties.

Sky Stewart: With the way insurance is structured, there's a certain timeline on when a house can be rebuilt. Rental compensation has a limited amount of time, so Dawn and Michael were up against that.

But timing wasn't the only issue Michael and Dawn ran into with insurance.

Sky Stewart: There were gaps in the insurance where the design and permitting was not a line item that was in there to be taken into account.

Michael and Dawn had to rely on savings and community donations to afford to rebuild because their insurance didn't cover all their costs.

Sky Stewart: Part of that was just insurance not keeping up with cost of building which has been going to the moon.

These gaps in insurance coverage make up the "protection gap," or the difference between the value of a home and what it's actually insured for. And for many homeowners like Michael and Dawn, being underinsured was common.

[NBC Bay Area, "Wildfire Insurance: What You Need to Know," August 22, 2020] Most homeowners policies basically auto-renew, and largely do not keep pace with rising construction costs. But when that happens and a fire occurs, you can be caught 10s or 100s of thousands of dollars short of what it costs to rebuild…

Homes are usually insured to cover their Replacement Value, which means insurers will pay for all the costs to make the properties "whole" again. Replacement costs include the materials and labor as well as Additional Living Expenses, like rent, while displaced.

But that means updating how much it would cost to make a home "whole" every time a policy renews is critical. And knowing what insurance will pay for if there is a disaster, like design and permitting or debris removal, is especially important as wildfires are becoming increasingly frequent across the state. Taking photos of rooms and keeping a list of valuables also helps ensure contents of a room aren't undervalued after a fire.

In addition to insurance difficulties, Sky explained that rebuilds in the neighborhood had been affected by Covid, supply shortages and permitting delays.

Sky Stewart: Other folks, Dawn and Michael just got a lump sum payout for the maximum that their insurance would do for the replacement cost, but other folks, money was doled out, and they had a timeline when that needed to be completed. And so finding contractors, any of the delays are super challenging and stressful. All of that stuff was really playing a big role in just getting houses rebuilt in a reasonable timeframe.

Looking around the block more than a year after the fire, the majority of properties are still only leveled. But while only a few other homes in the neighborhood are standing, we're looking at a fully-rebuilt home - so how did Sky rebuild Michael and Dawn's home within one year?

Sky Stewart: We were on the early side of permitting. There were some delays just because of what was happening with the city of Talent, didn't have a city manager at the time. And so trying to handle all the need for infrastructure and new permits for houses and whatnot was really overwhelming for the building department and the city. Jamie helped expedite that, at a time when it was really confusing and hard to expedite anything.

Thanks to a head-start on permits, a lump-sum payout from insurance, few setbacks with contractors, and help from Jamie, on the anniversary of the fire, September 8, 2021, Dawn and Michael's new home was ready to move into. But Michael and Dawn's home wasn't just rebuilt - it was built differently.

The Fire Resistant Tour

Michael and Dawn's old home, built in the 1970s, looked like a normal family home in suburban Oregon. It was one story with wooden siding painted a creamy pale yellow. A large bush grew next to the home, and other shrubs enclosed the frontyard. And, as they found out after the Almeda fire, their old home was susceptible to wildfire. After losing hard drives full of photos, shelves of books, and almost every possession they owned, Michael and Dawn wanted to ensure their new home could withstand future wildfires.

Sky Stewart: As Michael and Dawn said to me when we were contemplating whether the new house needed a fireplace or not, they said we're done with fire. We don't, we don't need a fireplace, so we were definitely prioritizing fire hardening ventures throughout.

Homes across the community are being rebuilt more energy efficient and sustainably built than they were originally, but when Sky was submitting permits and hiring contractors - he was focused on not only creating an energy efficient and sustainably built home - he was focused on building Michael and Dawn a *fire resistant* home.

Last episode, we discussed why home hardening and defensible space keep homes safer from wildfires, but what does a fire resistant home actually look like? It turns out - not much different than a traditionally built home.

[Eden McCall, Michael and Dawn's reconstructed home in Talent, Oregon, February 1, 2022]

While the two-story, slate-gray home is fire resistant - it isn't obvious. In fact – if you didn't know where to look, you might not realize it's fire resistant at all. You'd probably notice the bright red front door, big windows, and eighteen solar panels to absorb Southern Oregon sunshine. But maybe not the enclosed eaves, fine mesh vents, and different type of siding - so I asked Sky to explain what makes Michael and Dawn's home fire resistant.

Sky Stewart: Some of the places where both energy efficiency and fire hardening start is at the foundation. So on this particular house, before they had a raised foundation, which means there's a crawlspace, insulated, there's open vents to that crawlspace to allow airflow so that you don't get moisture buildup under the house.

With their house, we did a slab foundation. So there's no place for ember intrusion to get into the floor area. That's fire hardening. And then also the energy efficiency wise, it's all insulated. You don't have any heat loss through the floor, you don't have any radon gases or anything like that coming up through the soil into the house. So the healthier choice as well.

And not only is a slab foundation fire resistant, energy efficient, and radon-gas free, it can also be more affordable than a less-fire resistant traditional crawlspace foundation.

[Eden McCall, Michael and Dawn incorporated metal melted during the Almeda Fire in their new landscaping. Also visible is a solid slab foundation with no vents for embers to intrude and ignite the home, February 2, 2022]

Audio of Sky Stewart walking.

Sky Stewart: Whole thing is sided with fiber cement siding. There's a metal roof. As you can see the fence connecting to the house is metal as well, so there's no wood connected to the house.

You can visit The Fire Story website online to see photos of what makes Michael and Dawn's home fire resistant.

Sky Stewart: One of the things that they experienced in the fire was all the embers going into bark mulch, wood siding on the exterior of the house.

Last episode, Fire Chief Bob Horton explained that embers made stopping the Almeda fire difficult because they created new spot fires past the main fire line. Michael and Dawn's home was caught in the path of these embers.

Audio of wind.

During high winds, embers can be carried miles in front of actual flames and can ignite wooden materials on or adjacent to houses. A big concern is if embers get into the attic.

Sky Stewart: I'll bring you over here.

We walk up close to the siding and look up, under the roof.

Sky Stewart: You can see up under the eaves, this, you see these dotted lines there, so that is the eave vent.

[Eden McCall, Enclosed eaves on Michael and Dawn's home will prevent embers from entering during a wildfire, February 1, 2022]

Eaves are the portion of roof extending beyond the siding. If you look up under them on most homes, you'll notice square or round metal vents. They look similar to air vents indoors, but these vents allow air to flow into the attic. The airflow is important to reduce heat buildup and thus keep cooling costs down, but the vents also allow embers to enter. Mesh that is ¼ inch wide lets lots of embers in, so switching to screens with ⅛- or 1/16-inch mesh makes a big difference. But Michael and Dawn's eaves are even more fire resistant…

Sky Stewart: So we enclosed all of the eaves on this house with fiber cement product that has the vent holes incorporated into it, and they're horizontal so that the when the embers are windblown they're not getting pushed up into exposed holes.

While embers caught Michael and Dawn's old home on fire - their new home is built to withstand any future flaming debris. And it isn't just how their home is built, but what's around it, that will keep it from catching fire.

Sky Stewart: You can see even in the finish with their, their fences and their landscaping, they've made a lot of choices to reduce any potential future fire exposure.

While Sky builds homes, he wanted to highlight how building materials are only part of the solution.

Sky Stewart: Yeah, I'm a homebuilder. But from the seminars that I've been watching, home maintenance seems to be one of the biggest ways that people can help keep their house protected from potential fire. Roof debris, right, tree leaves and needles and things like that collect in gutters, that collect in the valleys, collect in against the sides of second story roofs where embers ignite those.

As we heard last episode, maintaining defensible space around a home is critical - and this includes thinking about what we plant.

Sky Stewart: I think we've all started to see the correlation between the arborvitae, the tall, coniferous, decorative plants. They're fast growing. They provide a barrier to neighbors and whatnot, but I think the fire guy that came out and did our inspection referred to them as a Roman Candle.

By making simple material switches for the roof, siding, and fencing, and then changing the foundation type, eave style, and landscaping, Michael and Dawn's new home exemplifies how we can build and keep homes safer in wildfire prone areas.

Rebuilding Burnable Homes

But just because we can make homes safer, doesn't mean we are.

Sky Stewart: The fiber cement siding that we put on Dawn and Michael's house. Majority of the houses that have been built in here have that siding on them.

While most new homes being rebuilt after the Almeda fire have fiber cement siding, not all homes have slab foundations, fire resistant vents, or enclosed eaves.

Sky Stewart: The enclosed soffits, because it's an added cost, often it doesn't get chosen.

If you look at this house next to us, …

Next to Michael and Dawn's home is another recently finished home.

Audio of walking.

While the houses look similar from afar, upon closer inspection, they're a bit different.

Sky Stewart: See these open vents right here. With those being more in a vertical plane, embers can get pushed into there and get pushed into the attic. … The the siding that they did is a similar fiber cement siding that we did over here, but we even did our trim with the fiber cement.

Most homes in Talent and Phoenix aren't being rebuilt as fire resistant as Michael and Dawn's. Unfortunately, that makes Michael and Dawn's home less safe. If there were to be another fire, and a neighborhing building caught, radiating heat could ignite even their seemingly impermeable house. When houses are built within thirty feet of each other, like in many suburban areas, the risk from fire is shared.

But after experiencing the devastation a fire can cause, why wouldn't other homeowners invest in fire resistant trim, slab foundations, and enclosed eaves?

Disproportionate Impacts

Sky Stewart: The majority of the houses that were in here were more affordable houses built in the 70s, so getting affordable housing rebuilt here, both for what they're insured for and what some of the building costs that come with fire hardening, were not able to be prioritized.

While Michael and Dawn were able to rebuild within a year and overcame insurance timelines and debris removal and permiting delays, many survivors didn't have the resources to rebuild at all.

Jamie McLeod-Skinner: Ashland is a more expensive community for housing. Medford is a more expensive community for housing. And it was Talent and Phoenix, which are usually the more affordable places to have a home. And that was true dating back to when I was in high school.

And then when a third of the city was destroyed, a lot of those folks were more vulnerable populations. So largely farmworkers, seniors on a fixed income.

While the Almeda fire may have burned indiscriminately along the creekway that September, the recovery afterward was highlighting broader inequities that would make recovery and rebuilding much more challenging.

Pam Marsh: The part of the community that is starting to rebuild is our single family homes, and there are people in single family homes and have been for six months. Every day people are moving into their single family homes, which is a wonderful thing to see. But the manufactured home sector, which was 1500 of those 2500 homes is has not rebounded. And that's really where our most vulnerable residents live. That's where our elders and our working people and our LatinX, Latino families lived.

Almost a year a half after the fire, county-wide, 49% of single family homes were in the process of rebuilding or had rebuilt, but only 11% of manufactured homes were rebuilding so far.

[Eden McCall, View of Mountain View Estates, a mobile home park almost entirely destroyed be the Almeda fire, as new homes are being reconstructed. Bear Creek Greenway is visible in the background, and the hills of Rogue Valley behind that, February 1, 2022]

[DOT, "Drone view of Mountain View Estates Mobile Home Park in Talent, Oregon," April 8, 2021]

Pam Marsh: The people in single family homes, because they had mortgages, were really required to have insurance. Now, in many cases, they didn't have enough insurance, and they struggled. But the people in

manufactured homes had virtually, came away from those experiences, in many cases with very little to start, to restart a life.

Remember how one of the requirements to finance a home is to also buy an insurance policy? Well, for a lot of the manufactured homeowners, because they owned the structures but not the land in mobile home parks, they didn't have traditional home mortgages. This meant they weren't required to have insurance, and so many manufactured home owners were left after the fire with loans to pay off but no support to rebuild. Uninsured families could receive up to $45,000 if they pursued federal aid - but the average cost for a new manufactured home is $112,000.

And for renters, if they didn't have rental insurance, which isn't required by law, none of their furnishings or additional living expenses were covered. Anyone that owned a car caught in the path of the flames, without personal auto insurance, was also out a vehicle.

This rebuilding disparity reflects the challenges renters and manufactured homeowners disproportionately encountered after the fire. Many of these individuals didn't have safety nets - no insurance to rebuild their homes or replace their vehicles, less access to federal support for temporary housing or rental assistance, and fewer friends or family with the resources to help. Many had further issues navigating language barriers and post-fire employment.

And these social issues affected farmworkers most of all.

Unete, an organization that advocates for farm workers in the area, interviewed 151 families displaced by the fire. The average family had three family members, and almost all of them had a family member involved in the agriculture sector. Slightly over half of the families said they were paying between $400 and $600 a month for housing before the fire, and no family was paying more than $1,000. The majority of families said they couldn't afford payments higher than $700, but, in early 2022, the median cost for a three-bedroom rental in Jackson County? $1,505. Housing, overnight, cost more than twice what many families could afford.

Jamie McLeod-Skinner: You didn't just lose housing stock, you lost the affordable housing stock in the community.

And the concern is prices will remain higher, even after the community is rebuilt.

Pam Marsh: It cannot come back at the same price points that it was before. And it's a big effort for those private parks to come back at all.

Jamie McLeod-Skinner: Losing housing and then not being able to step into something at the same rate is just devastating for so many people.

Still, many farmworkers haven't reached out for help.

Pam Marsh: If you are not a documented person, you're probably not going to apply for FEMA because of fear of raising their heads and being identified.

Jamie McLeod-Skinner: We're talking about farmworkers who are helping put food on our table. Farmworkers play a critical part of the local economy in Southern Oregon, and so not having appropriate housing and resources for folks greatly impacts that that sector. So, you know, some people are concerned about farmworkers as individuals or for their rights or, you know, that social justice piece, other folks may not be interested in that, but they're they're interested in economic aspects for the community, there's an argument to be said for both.

Inaffordable housing and inaccessible support networks are large societal issues that affect our communities every day, but the Almeda fire exposed how vulnerable Oregonians are impacted the most when homes burn.

And, unfortunately, the Almeda fire affecting disadvantaged groups the most isn't an anomaly. Economically disadvantaged and marginalized communities, including black, hispanic, and elderly populations, experience more hardships from wildfires because they have fewer resources to prepare for and recover from catastrophes.

Jamie McLeod-Skinner: You know, folks with more resources typically can can push harder and get more attention. It was really important to me when I stepped in, that we, that government, would be accessible to everyone.

Jamie and Representative Marsh tried to alleviate housing disparities by working with local, state and national groups to bring in temporary manufactured homes, create an RV park, and expedite new long-term affordable housing projects, but many individuals are still struggling to find reliable housing.

One Step Behind

So a top priority for the city, county, state, and federal government continues to be to help people rebuild as quickly and affordably as possible, but caught up overcoming the social challenges of the wildfire, we may be overlooking the best opportunity to prepare for future wildfires.

[Public Records Quest - Audio from Building Code Division testimony in 2017]: (April) 2:54: The average homeowner trusts that building codes and home builders have taken adequate measures to mitigate hazards. They do not realize that whole neighborhoods can quickly be destroyed in a domino effect as fire jumps from house to house. We have mitigation requirements for flooding, freezing, earthquake, severe wind, snow loading, etc. in Oregon Residential Speciality Code, yet not significant measures to protect homes from wildfires.

Last episode, we heard from Greg Kleinberg, a fire marshal from Medford, who dedicated four years to update the state's building codes to ensure homes are constructed to withstand wildfires.

But remember how Kleinberg had to compromise to get the codes passed - and when the codes were finally implemented in 2019, they had to be adopted by local jurisdictions? Well, when the Almeda fire burned in September of 2020, Talent and Phoenix and the unincorporated areas along Highway-90 and I-5? They hadn't adopted the codes. In fact, no other jurisdiction in the state had adopted the codes by the 2020 fire season.

Jamie McLeod-Skinner: If you don't have requirements in place, you can recommend and suggest but you can't establish that requirement.

After the 2020 wildfire season, the State passed a bill requiring wildfire resistant construction in high-risk areas beginning in 2023. But for Talent and Phoenix, the bill arrived too late to change how the city gets reconstructed.

Jamie McLeod-Skinner: There's always that tension there between rebuilding as quickly as possible. And there's a tendency for people in the community want to rebuild what was before, but also factoring in some of that thinking about how do you rebuild more safely.

Without wildfire-resistant building codes in place, as Jamie worked to expedite homes being rebuilt, houses began to take shape with no guarantee they'd be more resilient to future fires. And even if the codes were required, manufactured homes fall under federal regulations that lack wildfire provisions entirely.

So for Almeda fire survivors grappling with supply shortages, insurance difficulties, and other physical and emotional challenges, choosing fire resistant construction likely isn't a top priority. For those who are relying on state and federal housing assistance, they may not get a choice at all. But by rebuilding what was there before, we're creating the conditions for another urban wildfire like Almeda to burn down neighborhoods and displace thousands of Oregonians once again.

As we heard last episode, wildfires across the West have been burning through more densely populated areas and at increasing frequency.

[CBS News, "Oregon braces for a "mass fatality incident" as wildfires rage in western states," September 12, 2020] Monstrous wildfires are moving so fast, they are now overwhelming fire crews, leaving much of Oregon…

[CBSN, "Firefighters struggling to contain wildfires in California, Oregon and Washington," September 12, 2020] Firefighters in the Western United states are struggling to control fires that have already killed roughly 17 people…

And what we've learned is that, no matter the number of firefighters or the amount of planes dropping retardant, big, wind-driven fires can't be stopped. And just because a fire burned through an area one year, doesn't mean another fire won't in the next few years.

Wildfires can spread through recently burned areas, especially in grassy and shrubby landscapes like southern Oregon, where flammable vegetation regrows quickly. In California, fires in 2019 and 2020 burned through areas that had already experienced fire within the last five years.

A Transitionary Fire

The challenges of rebuilding Talent and Phoenix after the Almeda fire show what happens when communities aren't prepared for wildfires and when our homes aren't built to withstand the flames. During the fire, many individuals didn't know to evacuate until they saw smoke, and, after the fire, insurance limitations and a lack of building requirements have led neighborhoods to be built back less resilient to future wildfires than they could be. But the Almeda fire may also be a transitionary fire - marking a shift in how we prepare for, respond to, and recover after wildfires.

While it was too late to require fire resistant construction for rebuilds in Talent and Phoenix, it wasn't too late to encourage it. One state-funded incentive program is doing just that by helping offset wildfire-resiliency investments.

Homeowners rebuilding after the 2020 fires can apply to get funding, or to be reimbursed, for using fire resistant materials. If all measures are taken for a traditional home, that means homeowners can receive up to $6,800 dollars. And for manufactured homes, $500 can pay for fire-resistant crawlspace skirting. And the State is working to ensure funding is distributed equitably and isn't just allocated on a first-come-first-serve basis. Some funding will likely be available through 2024 or 2025.

This grant program is an important step toward recognizing the importance of home hardening and building for the future.

And even though many homes may not be built with enclosed eaves and slab foundations, homeowners can still reduce their risk even after their home is built. Switching to finer mesh vents, replacing the portion of a wooden fence that's within five feet of a home to vinyl or metal, and using vinyl decking products instead of traditional timber like cedar can greatly reduce a home's fire vulnerability.

And, as Sky highlighted, making fire resistant landscaping choices and cleaning out the gutters can make a big difference.

And we can't forget about insurance. Representative Marsh has improved insurance protections for homeowners affected by fires in response to the Almeda fire. Homeowners still need to review their insurance policies to account for rising construction costs and to reflect home improvements and other purchases, but they'll now have more options and more time to rebuild if there is a fire.

Outro

But now that we know urban fires occur, we can all take steps to prepare for them. We can all work to keep our neighborhoods safe in the midst of wildfires.
In the next episode, we're going back in time to learn about our history with fire and another type of natural hazard, flooding, in order to uncover how the past might guide us to better prepare our

communities today. We'll explore how insurers are responding to the increasing costs of wildfire catastrophes, and we'll uncover what the state and federal government are doing to keep Americans safe.

That's coming up next on The Fire Story.

Thanks for listening. If you're enjoying these episodes so far, and would like to learn more about the Almeda fire and the themes we're discussing in the series, visit The Fire Story online where you'll find an interactive map, photos, sources and more.

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