

# Theme 1: Barriers to recovery (cont.)

Issues during recovery and reconstruction that slowed down the recovery process.

## Competitive markets and affordability



It was probably nearly 50,000 people that were left homeless by this fire. And the majority of them migrated to Chico...most of the places that had been affected by the fire. So, the traffic there was crazy, the crowding was crazy. The crime rate was going up, the accident, traffic accidents were piling on. **And it just felt like to be in that area wasn't feasible anymore.** There was too much competition, there were too many like real estate people that are scalping people because they thought that that people had new

money from insurance and the rates went up. Or there were landlords that had rental units that were, or their house was burned, but they kicked the renters out so that they could move into their what used to be their rental unit. There was all sorts of just chaos, and things verging on cruelty going on there, and we just had to get away.

**Butte County**

What we need is construction funds, cheap construction funds, because people can't qualify for construction, loans, because the interest rates so much higher in the payments are higher, so you have to have so much more income than just to buy a house, and **there wasn't any housing stock, and then the housing stock was getting more expensive.** So, that's definitely a



problem, for the middle income, because lower income there was a lot more help for, and the rich people already built their houses, and they're done so. I think that's something that would be, you know, beneficial if somebody could figure out how to help middle income along the same lines as lower income like they should be helping people up to the 120% of the average meeting income, not just the 80 percenters.

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**We couldn't afford to rebuild what we had,** because, you know, supply and demand. 5,000 homes were destroyed, and there, um, especially as of like, what, 2008, 09 and beyond the, um, the opportunities for construction here had really gone much lower. So, a lot of people who had been in that kind of, um, business, they weren't anymore. In California things, the, just expenses went up

and, you know, there are lots of rules and regulations and permit required and stuff like that. So there, there weren't a lot of people to choose from and all. So, we, we had to figure out what we wanted to do.

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## Magnitude of recovery process

**It's an endless progression of people engaged in a very complex process...**it's a scheduling issue. How do you make sure that things that require an eight-week lead time arrive on your site when the people that want to use that material are available to do that work and it fits in the proper sequence...**It's a full-time engagement in mental time** that and dealing with the insurance people and just trying to live a normal life as an old man.

**Sonoma County**



My involvement with volunteering and stuff. That's been a change for me personally, but also a change for the town. Like, I think a lot of people came to the surface as helpers. **Unfortunately, it's like all the same people have volunteered for everything.** So, now everyone's really burnt out. Like we need that second wave of helpers.

**Butte County**

## Challenges rebuilding



**[I had] ten case managers through the SBA. It was almost overwhelming what I had to go through with them.** And at first, they only gave me a small loan. And I said, here, and I wrote many letters. All my case managers, I wrote them a letter about what happened. Finally, they increased my loan to the maximum, which I think was \$200,000 at the time. But that was, dealing with the SBA was a chore.

**Butte County**

## Challenges with clean-up process

You had the option to use FEMA to remove, because that was already \$25,000 to remove all the hazardous dirt, and someone informed us, 'Well, don't get FEMA especially if you have a pool.' Cause they will go right... They poke a hole in the pool and they drain it. And word had it that some of the contractors for FEMA, **you get paid by the weight of the truck** and they were like... it's like **FEMA's the most awful entity in my viewpoint.**

**Butte County**



[FEMA said]...it's contaminated the levels you have of, it was arsenic and mercury...So, we have to come back, and we have to take out some more soil. So, [Husband]'s a geologist. So, [Husband] says, are, are you guys aware that this soil in this area is high in arsenic and mercury? It's naturally occurring here...And they said, yeah, we know, but it's too high, so we need to take out more dirt...And some of the highest contaminants were coming out of these firewood stacks. And so, we were telling them...**But no, they wouldn't listen.** So, then they kept on digging and kept on digging. And meantime, **we can't get started because we can't get this stupid certificate.**

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We thought it was going pretty fast and **then it just ground to a halt...**when we discovered that we were in the earthquake zone, which was just like a kiss of death for all of us. We were in the geofault zone. We knew that, but we didn't know. We were inexperienced, we didn't realize what that meant for rebuilding. And that just screamed us to a halt...But it took until.. from January].. December 11th of 2018 for

the Board of Supervisors to pass a waiver for us who were in this geohazard zone to be able to rebuild without digging a fault trench.

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