Outlook

SB 254

From Karen Girard
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To SB254Input <SB254Input@calquake.com>

[To Whom It May Concern:

I'm a survivor of the Eaton Fire. I may not be one of the experts you were hoping for commentary from for Gov. Newsom's "whole of government" approach, but 10 months after the fire, I am an expert, specifically in the "almost none of government" response I'm experiencing.

I fled my home in the middle of the night, never having received an evacuation notice. Yet my local government has yet to identify and hold accountable those who failed us the night of the fire.

My home did survive the fire, damaged by wind and very contaminated by smoke, ash, soot, heavy metals, PAHs, and VOCs, most of which can cause serious health problems. I still can't be in it without PPE and a respirator. Yet CalFire considered my house undamaged on the DINS map, which was then used to deny me aid by everyone from charities to local government to the federal government. And the local health department had to be pushed to put out health advisories, which my insurance company ignored, because advisories are not directives.

The County of LA, under the leadership of Kathryn Barger, has focused their efforts on helping those who lost their homes to have debris removed quicker and to expedite their rebuilds. But those of us with standing homes have gotten none of that thoughtful attention, because we're told "you have insurance". Turns out, insurance doesn't want to pay out and is openly violating CA law in multiple, egregious ways. Yet complaints to the CA Department of Insurance go nowhere, as DOI leadership spends its attention getting rate hikes for the very insurance companies screwing over their policy holders. My insurance has said they're aware of Mr Lara's advisories, but again, advisories are not directives. And if there's no penalty for violating the actual laws on the books, they're certainly not going to obey either a directive or advisory.

Because "we have insurance", we don't qualify for FEMA, only SBA loans, which are not aid but a financial burden we're expected to carry, because insurance uses the lack of state or national industrial hygiene testing and remediation procedures after a wildfire to refuse to pay for safe abatement and replacement of possessions.

Edison, which caused the fire, may be a publicly held company, but it gets substantial support from the government. Edison is also using the DINS map to deny more than a pittance to me because my house is 60 yards from the burn zone rather than in it. My government is allowing Edison to charge its rate payers, including me, for losses in excess of the Wildfire Fund. So I'm paying for my own damages—and for the $20 k it will take to underground the utilities as Altadena rebuilds. Edison, I am sure, will get credit from the state for an improved safety record for this. While LA County is applying for a grant to cover the undergrounding, it's not a guarantee it will get it, and there is no backup plan if it doesn't. Or rather, its backup plan is to place this burden on my back.

Right now, standing homes that have been remediated according to the insurance companies' methods are failing clearance testing for the few chemicals the state has standards for. Turns out, the soil the state didn't require testing on is still contaminated and likely is recontaminating homes, and that the lack of clear remediation guidelines means inconsistent abatement by under-trained workers. Yet there's no plan to abate the soil at scale, and it's not the local government health department's active engagement that's discovering that home remediation is failing. It's the local neighborhood groups collecting testing data. And hiring lawyers to help us sue our insurance companies.

My humble recommendations on this whole government thing:

You can't fix what you don't face. Own up to the ways you're failing us. You're all public servants, and the jurisdictional infighting hurts us, as do the loopholes and bailouts of companies to whom were dollar signs, not people who deserve human dignity and care.

Let the science decide the scope of the damage, not a map. The actual scope of the damage is who's got contamination or other damage. All the survivors need support, not just those who lost their homes in the burn zone. Nearby renters, businesses, and those with standing homes do too.

Set a playbook based on science, not the insurance companies. It can't all be about their shareholders' dividends. They weaponized bureaucracy to make a profit, and it's cruel and dehumanizing. Have caseworkers to help—right now, we're all working a second, unpaid job trying to get our insurance companies to pay for our losses.

Hold corporations accountable by enforcing the law, the start closing the loopholes. Why does Edison get a bailout, when they started the fire? Why do the insurance companies get rate increases at our expense?

I want better for us, so I offer this feedback, knowing it's likely going to end in the trash can, like the rest of the feedback I've sent to quite a few parts of my government.

You can reach me at this email, though I suspect you all won't. If recent experience is an accurate guide, you'll think it's someone else's job to respond to me, or it's more important to be seen asking for experts in the topics you want to hear about than actually listening to the accidental experts the fire created. But I'm open to being pleasantly surprised.

Respectfully,

Karen Girard, PhD