Dear Legislatures:

My husband and I lost our home and a vehicle in Detroit due to the wildfires. We are fortunate in that we had insurance on our full-time home. As it turns out, we were under-insured - the cost to rebuild has skyrocketed recently. It seems this is a perfect storm with products and employees not available due to the pandemic and other disasters around the country.

We will survive this and plan on rebuilding this spring. Our costs will be about \$150,000 more than our insurance covered. As retired folks this is a real hit to our finances and certainly not something we planned on happening.

So anything that can help us rebuild as cheaply as possible would be wonderful. Marion County has waived some building permit costs, which is great. If there are other expenses regarding septic tanks or city fees that can be waived would be helpful. A voucher to help repair our septic system? Or a credit on state income taxes? I'm not sure what is possible from the legislature, but anything would be appreciated. I know the City of Detroit will be hurting financially, as well as our fire department, so even support to them would ultimately help the residents of the canyon.

A smaller concern are when we move back all the "help programs" will be gone. We don't have room to store anything available now (household items) and replacing them will be another unexpected expense.

Also, I would like to know how this wildfire was allowed to get so big and out of control. Beachie Fire was small for many days before the wind event. We heard the governor would not approve fire fighters to fight Lionshead as it was too far from a town, then when it was closer, she deemed it too unsafe. I'm not sure who dropped the ball but questions need to be answered so this never happens again.

It is devastating to lose everything you have accumulated over 50 years of marriage. My heart is broken.

Sincerely, Debby Ruyle P. O. Box 410 Detroit, OR 97342

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