

COUNTY OF EL DORADO

Board of Supervisors

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GEORGE TURNBOO
SUPERVISOR, DISTRICT II

September 30, 2025

RE: Individual FEMA Assistance for Caldor Fire Victims

Dear Congressman Kiley,

I am reaching out to request your help in getting 24 families back into permanent housing in Grizzly Flats. The gap financing needed to build homes for 24 families is \$880,000. In a County where the average home price – one home! - is close to that amount, to be able to build homes for 24 families and individuals is phenomenal. This past August marked four years since the Caldor Fire, and residents affected by the fire, particularly in Grizzly Flats, continue to struggle to rebuild, and they are losing hope. Many residents have already moved away, but those that remain do so because the land where their home once stood is all they have and they love Grizzly Flats. I have been working with County staff to do everything possible to find permanent housing for Grizzly Flats residents, many of whom had inadequate or no insurance and are living on fixed incomes and struggling to make ends meet.

Opportunity

We now have an amazing opportunity to provide housing for Grizzly Flats residents still struggling to rebuild that I wanted to share with you. HomeAid Sacramento has stepped up and through this amazing nonprofit, wants to build modest 750 square foot homes for Grizzly Flats residents. HomeAid Sacramento is supported by many of the homebuilders in the Sacramento region and the North State Building Industry Association.

How the program works is that HomeAid will assign a “Builder Team” to construct each home. Each Builder Team is headed by a Builder Captain who works with a volunteer team to construct the home. The volunteer teams are made up of local home builders, roofers, electricians, and other tradespeople who want to give back to the community. These volunteers not only give of their time but also supply the materials and equipment to construct the homes.

HomeAid strives to obtain as many donations of people, resources and materials as possible, however, there may be some things that require funding. For example, a roofer may volunteer their time and be willing to provide materials at their cost. To cover any costs, HomeAid requires each resident participating in the program to create an escrow account equal to 50% + \$1 of the cost to build the home. If funds are needed to contribute towards any expenses, it is taken out of the escrow account. Whatever funds are not used are released back to the homeowner once the project is complete. Past projects that HomeAid has completed they have been able to cover as much as 70-75% and more of the total cost.

Each 750 square foot home will cost \$146,634 to build. Residents must provide \$73,318 in an escrow account before construction can proceed. A few of the Grizzly Flats fire victims can provide the full amount, some can provide a partial amount and some are unable to contribute any amount towards their escrow account. The County is looking at local funding sources to assist, however, Individual FEMA assistance would be extremely helpful. As you are aware, El Dorado County is still fighting to obtain Individual FEMA Assistance to our Caldor Fire victims.

The plan is to construct at least 12 homes next spring and another 12 in the summer. The estimated Individual FEMA assistance amount of \$43,600 would go a long way towards the \$73,318 each family needs. We are looking at grants, fundraising and County funds set aside for affordable housing to also help fill in the gap. There are no other resources available that I'm aware of that can build 24 homes at an out-of-pocket cost of \$73,318 each and most likely even less.

If Individual FEMA assistance is not possible or likely, I ask that you help us find other funding sources, such as grants or donations.

Why Is This So Important?

The Board of Supervisors passed the Caldor Fire Ordinance shortly after the fire allowing fire victims to live in RVs on their property for five years. That ordinance expires in December 2026. Although the ordinance can be extended, it is imperative that we find permanent housing solutions for the fire victims. Living in an RV is not a long-term solution in a place that experiences both heavy snow and extreme heat that has only intensified since the forest that once provided shade is now gone. We have already lost one Grizzly Flats resident as a result. Jay Carlon was well known and liked in Grizzly Flats. In July 2024 during a heat wave, Jay's generator powering his RV went out. Jay went outside to fix the generator, had a heat stroke and passed away. We cannot allow that to happen again. These residents deserve a safe home. They lived modestly before the fire and only ask to be provided a 750 square foot structure they can call home.

Who Would This Help?

For a small amount, we can prevent 24 families from becoming homeless or forced to move away from a place they love. Here are just a few people that would be helped.

- Tobe is one of many contractors that lost a home in Grizzly Flats and like the other contractors, he lost everything including the tools and equipment by which he made his living. Tobe has found work with an electrical contracting company, but the work requires travel all around Northern California and Oregon, keeping him away from his two children.
- Pat and Lamont also lost everything in the fire. Recently, Mont was diagnosed with cancer and has been in and out of the hospital. Pat says knowing they could go back to a "real" home in Grizzly Flats would give Mont the hope and strength he needs to battle the cancer.
- Ben is a fourth-generation Grizzly Flat resident. His relatives homesteaded the area in the 1800s. Living in an RV is tough for a family of four, especially his two young sons ages 12 and nine. Ben does his best to be involved with his kids including

coaching junior football. Ben's nephew Robbie also plays for the junior football team. Robbie lost his dad when he was four and the last thing Bobby (Robbie's Dad) told Robbie was to listen to his Uncle Ben. Ever since then, Ben has done his best to have Robbie with him and his family as much as possible.

There are many more Caldor Fire victims just like Tobe, Pat, Lamont and Ben that deserve a home.

We are asking for Individual FEMA assistance or other funding sources to help with the estimated \$880,000 needed to help these families. This amount was determined based on the following:

Per Home	
Total Cost of One Home	\$146,634
Minimum HomeAid Donation Time/Materials	-\$73,317
Escrow Amount Needed Per Home	\$73,318 (\$73,317 + \$1)
24 Homes	
Total Cost of 24 Homes	\$3,519,216
Minimum HomeAid Donation Time/Materials	-\$1,759,608
Escrow Amount Needed for 24 Homes	\$1,759,632
Estimated Private and County Contributions	-\$879,816
Gap Financing Requested (Individual FEMA assistance, grants or other funding)	\$880,000

Thank you for your time and for considering this request and helping to find the gap financing.

Sincerely,

George Turnboo

Pat and Lamont's home
before the Caldor Fire

Pat and Lamont's home
immediately after the
Caldor Fire

Pat and Lamont's home
now