

# FIRES

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And there's no signs of a let-up in conditions that keep the risk of wildfires extremely high. A long-term "megadrought" is gripping the region and scientists forecast temperatures will keep rising as more climate-changing carbon emissions are pumped into the atmosphere.

The impact stretches far beyond the western U.S. because massive smoke plumes at the height of wildfire season in the U.S. and Canada spread the health effects across North America — sending unhealthy pollution last summer to major cities from San Francisco to Philadelphia and Toronto.

For decades the primary approach to containing and extinguishing forest fires was to try to stamp them out. The efforts have been similar to massive, military-like campaigns, including planes, fleets of heavy equipment and thousands of firefighting personnel and support workers dispatched to the fire zones.

However, fires are a part of the natural cycle for most forests, so putting them out leaves stands of trees that don't burn surrounded by dead wood, underbrush and other highly flammable fuels — a worst-case scenario when blazes ignite.



Matt Gush/Shutterstock

**Agriculture Secretary Tom Vilsack said Tuesday, Jan. 18, 2022, the U.S. Forest Service will thin more forests and use controlled burns across the West as a means of reducing the threat of wildfire.**

Critics have said U.S. agencies are too fixated on fighting fires and that trying to solve the problem by cutting more trees will only harm the forests. In South Dakota's Black Hills, for example, government biologists have said that too many trees dying from a combination of insects, fire and logging have made current timber harvest levels unsustainable.

But Vilsack said a combination of tree thinning and intentionally set fires to clear undergrowth that are called prescribed burns will make the forests healthier in the long run while reducing the threat to public safety.

Forests thinned near Lake Tahoe and its tourism gateway community of South Lake Tahoe were

credited with slowing the advance of the massive Caldor Fire last summer that destroyed almost 800 homes and prompted evacuations of tens of thousands of residents and tourists.

A similar phenomenon played out during Oregon's Bootleg fire last July, which burned more than 600 square miles but did less damage in forest that was thinned over the past decade.

"We know this works," Vilsack said. "It's removing some of the timber, in a very scientific and thoughtful way, so that at the end of the day fires don't continue to hop from treetop to treetop, but eventually come to ground where we can put them out."

# SUMMIT

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Lee noted that \$1.2 trillion of that \$3 trillion gap "could be eliminated by homeownership. So that means if a typical Black home was worth the same as a typical white home, that would act for about half of that \$1.2 trillion housing inequality measure of that wealth gap. If Black homeownership grows by 30% to be on par with white homeownership, it would also close by half — obviously, those would be a huge improvement."

After Lee's presentation, a panel discussed possible strategies to bridging the gap.

## Increasing access to lending

Panelist Alex Phan, diversity committee chair with Oregon Realtors, said everything ties back to access to financial literacy and simplifying the educational process.

"So many communities of color, a lot of times depending on households, don't have that opportunity to learn some of those critical (financial literacy) things," Phan said. "It all starts with understanding credit, how it functions, how we use it to build ourselves to the opportunity that we can enter homeowner-

ship. Oregon Realtors really believe that's important."

Panelist Chabre Vickers, vice president and local community development officer with Wells Fargo, said that Oregonians are doing a fantastic job addressing the issues through policy, public-private partnerships and nonprofits. Wells Fargo has a Neighborhood-LIFT down payment assistance program that Vickers said already has helped 24,000 Americans become homeowners.

"Down payment assistance is so important when folks need to cross the line, have already worked on their credit, but don't have built-up wealth passed from family. Down payment assistance is going to make the difference in getting to closing," Vickers said. "We recognize intentionality is paramount to success. (We need to) elevate the conversation around exactly what we talked about — understanding how to increase access to lending."

Vickers said in the last year, the Oregon Bankers Association launched the BIPOC (Black, Indigenous and people of color) Task Force, which is a group of banks coming together to be intentional about supporting BIPOC across the U.S.

Vickers said the program launched with the goal that

75% of the homeowners it helped would be BIPOC homeowners, and that rate is currently over 83% — a success.

"We launched a BIPOC task force really looking at how banks as a whole can come together and impact and benefit in particular BIPOC members across the state," Vickers said. "When you see programs that are working, understanding how to be part of that and invest early on is a part of what will help us get toward our goals. If we as a group were to look at that on a pretty deep level, really understand how we got there and really consider the mechanisms of how we maintain the status quo."

Vickers said looking at appraisal equity shown in Lee's summit presentation, in the end, when minority households want to sell their property and garner wealth for their families, the values come out lower.

"We need to increase accountability around credit bureaus, how credit inhibits access to lending, and as a financial institution we need to ask ourselves how our underwriting is restricting communities of color, in particular Black and Latinos, that would be homeowners from access to this lending," Vickers said. "There are so many programs that are working, but we need to scale them up."

# TEMPS

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## Rainfall closer to normal in west, dry in east

Willamette Valley cities Portland and Salem were right about normal in terms of rainfall. Portland recorded 35.59 inches, compared to a normal of 36.88, while Salem got 40.82 inches, slightly above its normal of 39.92.

Eugene was drier with 36.10 inches for the year compared to a normal of 43.92.

On the Coast, Astoria recorded 77.02 inches of precipitation, well above its average of 69 inches. East of the Cascades, Pendleton (9.39 inches) and Bend (6.90 inches) both finished with their 10th driest years on record.

Medford recorded 16.14 inches of rain, com-

pared to a normal of 18.48 inches.

Oregon's longstanding drought is based on two years of below average precipitation, a summer that saw almost no rain and above normal temperatures that sapped moisture from the soil. In the future, Oregon is expected to see hotter and drier summers but also wetter and warmer winters, a trend that was generally observed this past year.

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# CROSSWORD PUZZLER

THURSDAY, JANUARY 20, 2022

**ACROSS**

- Montana and Brady
- Libras' mo.
- Injury memento
- Total
- Chinchilla or ermine
- Vagrant
- Verdi work
- Thurs. successor
- Send packing
- Row of bushes
- Airline patron
- Shoat's home
- Reside
- Dispenser of 51-Across
- Was aware of
- Old-time oath
- Warm over
- Shoot-'em-ups
- Subject, often
- Stack

**DOWN**

- Like most libraries
- Hen
- Unforeseen difficulty
- Switch position
- Teen deadline
- Warble

**Answer to Previous Puzzle**

P	L	O	P	C	P	A	A	M	E	N	
J	I	B	E	R	A	M	T	O	D	O	
S	L	I	P	P	E	R	Y	L	O	I	S
		L	B	S	E	A	R	T	H		
G	U	R	U	T	R	E	K	S			
A	H	E	M	O	L	E	N	A	G		
G	O	T	D	R	O	I	D	A	L	I	
S	H	E	A	U	F	O	P	A	L		
W	E	L	D	S	I	V					
H	A	U	L	B	Y	R	I	G	H	T	S
I	S	L	E	L	E	E	E	M	I	T	
Z	E	U	S	T	A	D	N	O	M	E	

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7 Moccasin or pump  
8 Valor  
9 Certain grads  
10 Decompose

11 Super Bowl cheers  
18 — St. Vincent Millay  
20 Midwest st.  
23 Clammy  
25 Deckhand  
26 GPs  
27 Howard or Berry  
28 Summer, to Pierre  
29 ER staffers  
30 Aurora, to Socrates  
31 Searching for  
32 Heating fuel  
33 "Woe is me!"  
35 Kind of pancake  
37 Lambda follower  
38 Beginning  
39 Cover story  
40 Ached for  
41 Uptight  
43 Church part  
45 Hound's track  
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