

[15 years later: Lessons learned from Witch Creek fire survivors](#)

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From evacuation to rebuilding and insurance, Rancho Bernardo residents share their experiences

If you have just minutes to evacuate your home as flames approach, are you ready?

You might think you are prepared to flee and to financially replace your home in a total loss, but are you?

For longtime Rancho Bernardo residents Robin Kaufman, Barbara and Dick Warden, and Renee and Jorge Garza, before the 2007 Witch Creek fire their answers would have been yes.

But the reality they faced during a smoke-filled night with 100-mile-per-hour winds told a different story.

They are sharing their experiences so fellow community members can learn what to do in advance and, if necessary, rebuild their lives as quickly as possible.

A need to evacuate

When Robin Kaufman was forced to evacuate her Rancho Bernardo house during the Witch Creek fire, she had five dogs — three medium-sized and two standard poodles.

As a member of CERT — Community Emergency Response Team — Kaufman knew how to get ready and thought she was prepared.

But once the dogs and their supplies were in her vehicle, she discovered there was only room for her computer tower, which took a lot of space, and one bag of clothes.

She had no room for anything else she had planned to take.

“I had all things ready, my grab and go bag, but did not practice packing my SUV,” said Kaufman, who lost her house on Duenda Road.

Kaufman, who had lived in Rancho Bernardo since the the 1970s, had helped relatives evacuate during previous fires. None of them had lost their homes.

So she didn’t expect to be out of her house for long. But that was not the case this time.

The Westwood home she had lived in since 1992 was destroyed. She was not able to move into her new home until July 2009. Her parents’ home in The Trails ended up with water and smoke damage and they were out for two years.

Barbara and Dick Warden, Rancho Bernardans since 1969, lost their home on Polvera Avenue in The Trails. They had lived there for 26 years. They saw the fire as it advanced from Ramona, but did not anticipate having to leave, they said.

They took a box of important documents and already had a lot of photo albums in bins, Barbara Warden said.

“That is all we saved,” she said. “I only had work clothes for one day.”

Dick Warden said he was certain they would be back home the next day. The couple had a mental checklist of what to take. At the last minute they decided to take both vehicles. Had they known their house was likely to burn they would have taken more items, they said.

Warden recommends the eight “P’s” when evacuating — people, pets, photos, papers, personal computer, possessions (special items), protect your home (make sure doors and windows are closed, move outdoor furniture and flammables away if possible), and place (location for all family members to meet).

“It was the perfect storm,” he said. “It wasn’t a forest fire, coming along the ground. It came through the air, over the mountain and up the valley at a high rate of speed. A firestorm with embers of several inches dropping on the house.”

The Wardens left the house at 1 a.m. on Oct. 22.

“We evacuated early and were fine, but we had neighbors who were in a true panic,” Barbara Warden said.

Dick Warden said he wished in retrospect that he had called neighbors, telling them they were leaving before being ordered to and advising them to do the same. By the time neighbors left a few hours later there was no time to take anything.

“You can’t prepare (mentally) for losing your home,” Barbara Warden said. “It was hard to believe we lost it, when standing on the empty pad. It was there one day and the next day gone.”

Renee and Jorge Garza lost the Westwood home on Jocatol Court where they had lived since 1978.

“I was concerned, but did not think it would happen,” Renee Garza said about losing their house just west of Interstate 15.

She said flames entered their neighborhood from a wind tunnel that formed, pushing the fire under the freeway overpass.

“We did not take anything, just the cat and important papers,” she recalled. “We had so many things, but are not collectors. We lost pictures. We should have taken our two cars, but we only took one.”

Because they are not emotionally attached to material possessions, Garza said, they are OK with their losses. But if there are things really important to someone they should be sure to pack them when evacuating, she said.

Lessons learned

Three weeks after the fire, Dick Warden decided to write a book, “One Family’s Journey from Firestorm to Finished Home,” about their experiences to help others.

The lessons learned began from the time the wildfire began through the insurance, demolition and rebuilding process. Warden has given free copies of the book to those affected by subsequent disasters.

Kaufman said people need at least two weeks of food, water, medicine and other supplies for each

person and pet, not just 72 hours worth. They also need a full tank of gas and cash.

During that first week Kaufman and her relatives moved place to place in caravan fashion. They sheltered in the Mira Mesa High School parking lot that first night, then stayed at the home of a vacationing friend. They traveled to Oceanside, then Orange County before officials let them return to Rancho Bernardo a week later.

During a mass emergency, such as wildfire, Kaufman said power outages mean credit card machines do not work — hence the need for cash — and gas pumps are off. Restaurants might be closed. That is why having food is necessary. Even if allowed to shelter at home, or once one returns, if electricity is off food that does not need to be cooked or refrigerated is essential.

Now, every time she leaves her home, Kaufman said she takes electronic versions of important documents on thumb drives. This includes medical, pet and property records; legal papers; insurance policies; videos of her home and possessions; and receipts of certain items. These detail home upgrades and documentation of improvements like fancy doorknobs, light fixtures, ceiling fans and solid doors (instead of hollow).

A household inventory list must include clothing, pots and pans, every item in the home.

“I back everything up and take a Ziploc bag everywhere I go,” Kaufman said. “I also have a backup someplace else.”

Her advice — make a video of everything in your house, explain special features and upgrades, include copies of receipts and send one copy to someone out of state or put in a safe deposit box.

Had it not been for a VHS tape she sent a friend of her home when it was remodeled a few years before the fire, Kaufman said she would not have been able to prove all the upgrades she made to her kitchen and bathrooms.

“I sent it to my friend back east so she could see the fancy things I had done,” she recalled. “She still had it.”

Kaufman said people need to read all the fine print in their insurance policy and should not take the first

payment offer.

“Insurance will give the least amount possible,” Kaufman said. “You might have paid \$200 for a couch 15 years ago, but you can’t buy it for that now. You need \$600 or \$800, but no, they want to give \$200. You really need to read the fine print.

“Don’t immediately try to settle,” Kaufman said. “Get a public adjuster.”

Kaufman said her late father, Stanley Kaufman, was a public adjuster. He handled her claim and helped other Rancho Bernardans for free following the wildfire.

The Wardens and Garzas said they were adequately insured and had positive interactions with their insurance companies during the settlement process. But their experience was not community-wide.

“If you have a history of disasters or evacuations within 50 miles of your home, you should be better prepared for yours,” Dick Warden wrote in his book. “Talk to government and insurance people, who were involved in the crisis, and see how prepared the residents were with their insurance issues. Then, change your policy to fit the new standards now! Of course, I never did, but it’s the best advice I can give you. I certainly did after my new house was completed.”

Having extended home coverage of 25 percent to 50 percent is also important, he wrote. “It will raise the premiums but it will be worth it if you are in a disaster zone.”

An expert’s perspective on insurance

Two-thirds of homeowners during the Witch Creek fire were under insured by at least \$250,000 to \$275,000, according to Valerie Brown, a deputy executive director with United Policyholders. Surveys show that remains the case in subsequent disasters throughout the country.

“My insurance goal ... I want to not scramble, to have enough money to hire a contractor and not think about (the finances),” said Brown, a Rancho Bernardo resident whose Westwood home was not damaged.

Living daily life while rebuilding can be overwhelming, so “taking off that burden before there is an issue is key,” she said.

Brown volunteered in the fire's aftermath. She assisted those who lost homes in RB, Poway, Ramona and other communities while leading RB United to help people navigate the recovery process. RB United is an organization that formed in response to the fire with funding from the Rancho Bernardo Community Foundation.

While RB United is no longer active, Brown said it is ready to relaunch should another disaster strike RB.

In subsequent years Brown became president of San Diego Voluntary Organizations Active in Disaster (VOAD) and has worked in many communities impacted by disasters across the U.S. through United Policyholders, a nonprofit designed to be a resource for people buying insurance and navigating claims.

Homeowners can be under insured for a number of reasons, according to Brown. First, they have no idea how much it costs to rebuild a house that was a total loss. They often use the price they paid for their home, but that could have been decades ago and with inflation has no relation to construction costs. Or they use the tax value, an amount that again does not correlate to rebuilding costs.

Second, Brown said the formula insurance companies use is often faulty and does not reflect true construction costs.

Third, people buy a policy and do not update it. Their policy often does not reflect remodeling or upgrades over the years because homeowners fail to inform their insurer.

Fourth, building codes change, which means higher construction costs when replacing a destroyed home.

People also need a policy that covers catastrophic loss, including living expenses for at least 24 to 36 months, she said.

"It is a limited dollar amount that looks reasonable ... but then suddenly they can't afford rent," Brown said. This is especially true when trying to stay in one's community at a time when many homes are lost, as happened in 2007.

To learn more about getting sufficient insurance coverage, visit uphelp.org/checkup.

Dealing with loss, stress and rebuilding

Kaufman said she knows a couple who divorced after the stresses of the fire.

“If anybody has to go through it, seek advice from those who have gone through it. ... They will help you navigate,” she said.

One of Dick Warden’s tips: “Work with a sense of urgency, but at a pace that will not wreck your health or marriage.”

He also recommends counseling for the entire family when a home is destroyed in a disaster. In addition, involve everyone in the household in the decision-making process during recovery.

“It’s important that all the weight of all these decisions does not rest on one person’s shoulders,” he wrote.

Kaufman said Scripps Ranch residents who lost their homes during the 2003 Cedar fire along with those at United Policyholders were very helpful in assisting those impacted by the Witch Creek fire.

Jorge Garza, an architect, said he approached rebuilding as an opportunity to turn their former tract home into a one-of-a-kind dream home. He created four or five designs before selecting the one used. He also incorporated features to make it more fire resistant should another blaze occur.

Features include a tile roof, metal framed windows that are more fire resistant than vinyl, a thicker than usual wood front door (theirs is about 2 1/2 inches of solid wood) and no exposed beams. There are boxed eaves and mostly non-combustible materials. Inside there is stonework and plaster-covered walls instead of sheetrock. The walls are thicker so they will take longer to burn.

While there are a lot of trees and plants around their home, Renee Garza, who designed the landscaping, keeps everything trimmed and well watered to lower the fire risk.

Knowing now what is involved in rebuilding after a wildfire, Kaufman said she would think twice about it.

“I do not know if I want to live through that again,” Kaufman said. “It is an exhausting, tedious process.”