

[California Wine Country Fires Leave Homeowners Struggling](#)

ABC 6 News

SANTA ROSA, Calif. AP) – Nearly a year after California’s most destructive set of blazes in state history, only a fraction of nearly 2,700 single-family homes lost in Santa Rosa- the hardest-hit city – have been rebuilt.

Santa Rosa City permitting data indicate only nine homes have completed construction as of Thursday, and another 520 are under construction.

Officials say underinsurance is one of the biggest reasons for delays, as many homeowners discover after disasters that their policies do not cover actual costs of a rebuild, which can delay claims settlements and construction.

The nonprofit group United Policyholders reports that as of April, nearly two-thirds of Northern California fire victims wanted to rebuild, but most had yet to settle insurance claims for their property and belongings.

Two-thirds of respondents reported being underinsured by an average of \$317,000.