California’s epic wildfires show rebuilding a ‘daunting’ prospect

Argus Courier

Two years after the 2003 Cedar fire, nearly 4 in 10 households burned out at the upscale Scripps Ranch subdivision in San Diego had yet to complete their rebuilding projects.
Two years after the 2007 wildfires destroyed more than 1,600 homes around San Diego County, 1 in 5 fire victims said they planned to sell their burned properties rather than rebuild.
And nearly two years after Lake County’s 2015 Valley fire, 362 of the more than 1,200 property owners — less than one-third — had pulled building permits to replace their destroyed residences.
The different experiences shed light on a key question hanging over Sonoma County as it deals with the most destructive wildfire in state history: How many fire victims here will have the financial wherewithal and the willingness to rebuild homes?
“I am worried about how long this could take,” said Kenneth Klein, a California Western School of Law professor and legal expert on natural disasters.
Klein, whose own Scripps Ranch home was among 312 destroyed in the Cedar fire, said county residents need to understand the huge scale of resources needed for the rebuilding efforts. Preliminary government estimates state that more than 6,800 structures were destroyed in Sonoma County, including more than 2,900 homes alone in Santa Rosa. The next closest fire disaster in California was the 1991 Oakland Hills fire, which leveled 2,900 structures.
“In terms of wildfires,” Klein said, “there is nothing that compares with this.”
Klein and other experts said those fire victims with the fewest resources typically have the toughest time hanging on after such disasters. Some simply settle with their lenders and insurance companies and move on.
“They can’t sit around and wait,” said Randall Bell, CEO of Landmark Research Group, based in Laguna Beach, which assesses real estate damage from disasters.
Bell estimated the recovery here will take five to 10 years. After major hurricanes like Katrina in 2005, he said, only a quarter to half of the affected property owners stayed and rebuilt their homes. He predicts a

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higher percentage of North Coast fire victims will rebuild, but said it's too early to make an estimate.
In the past 14 years California has suffered seven of the eight most destructive fires in state history. They include the Cedar fire, which burned over 2,800 structures; the Valley fire, which destroyed nearly 2,000; and the 2007 Witch fire, which claimed over 1,600.
Santa Rosa Mayor Chris Coursey noted the progress of communities affected by those three earlier fires. He called the task facing Santa Rosa "daunting" but the city will aim to surpass those earlier rebuilding results.
"We need to do better than that," Coursey said. "And we're going to put every resource we can into doing better than that."
The pace of recovery can be affected by the speed of government action, the availability of construction workers, the ingenuity of homeowners and the amount of community and outside support.
For the county, a key milestone will be the number of completed homes here within two years of the fires. The date matters: Under state law, insurance companies must provide up to two years of assistance for rent and other living expenses to owners of destroyed homes in disaster areas.
After two years, those still rebuilding could find themselves making monthly payments for both rent, and the mortgages on their ruined homes. Many fire victims are aware of that deadline and want to avoid the extra expense of temporary housing.
"Hopefully before 24 months is up we'll be able to put a key in a door and walk back in," said Gordon Easter, who lost his home on Hopper Avenue in Santa Rosa's Coffey Park neighborhood.
Fire victims also may face another financial pitfall: rebuilding costs could significantly exceed the amount insurance companies are willing to pay.
In the Cedar fire, "there were so many of us that were underinsured," said Karen Reimus, a volunteer with San Francisco-based consumer advocacy group United Policyholders who spoke this week at a free workshop in downtown Santa Rosa. That includes homeowners like herself who had recently moved into homes and assumed they would be fully covered.
Sixty percent of U.S. homeowners are underinsured by an average of 20 percent, Reimus said, referring to a recent report by CoreLogic.
Robert Massarelli, director of community development for Lake County, said several reasons explain why the pace of rebuilding after the Valley fire hasn't gone faster. Some properties fell into foreclosure, he said, some properties lacked insurance and "then there's people that are underinsured. And that's one of the big problems."
For Sonoma County, the gap between insurance payments and rebuilding costs may be exacerbated because of the huge demand predicted for building materials and construction labor.

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For example, last year county contractors received permits to build 845 new residential units. But some community leaders now are calling for almost 3,000 units a year, a level of residential construction not seen in more than a decade.

As a result, said Klein, building costs likely will rise, and some homeowners will find the cost of recovery too great.

“People without means have no choice,” he said. “They just have to get out of that situation as best they can.”

Fire victims can take steps to improve their chances of rebuilding their homes, experts said. For example, those with the same insurance company can meet together regularly to share experiences and get a better sense of whether they are being treated fairly.

When policyholders get together, the insurance companies “know they can’t get away with stuff,” said Bob Ilko, president of the Scripps Ranch Civic Association and a leader in recovery efforts there after the Cedar fire.

Also, the pace of recovery can be affected by the strength of local leadership and the support provided homeowners. That includes survivors of previous fires in other communities with insights that can help the current victims avoid pitfalls.

“What it took us to rebuild in three years, it took Oakland hills 10 years,” Ilko said.

To cut costs, those with destroyed homes also can join together with neighbors to hire a single contractor to rebuild a number of the houses. Reimus said her family joined 80 other households after the 2003 fire and hired a contractor who offered them at least seven different floor plans to choose from.

“It’s like going to Costco,” she said. “It’s cheaper because you were buying in bulk.”

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