

## **Camp Fire recovery rebuilding with bigger homes in Paradise**

Enterprise-Record

PARADISE — Paradise homes are getting bigger during the rebuild.

Around 60 percent of the homes under construction in the town are larger in square footage than the home they are replacing, according to permit and property data collected by the Chico Enterprise-Record and Chico State and analyzed by Chico State's geographic information specialist Peter Hansen.

Before the fire, homes in Paradise had a median size of around 1,500 square feet. Now, the permits for new homes show a median size of 1,670 square feet. The average increase in size was of 360 square feet.

The pattern is particularly noticeable among stick-built homes, versus manufactured homes, which were on average the same size.

Isaiah Mangold was among those to choose a slightly larger floor plan to replace his previous home in Paradise, which was built in 1955 and had several add-ons. The new design is more energy-efficient, he said, and also sped up his return.

"Taking existing plans and modifying them a little bit was the fastest way to get us back home," he said. He and his family were back in town just before Thanksgiving.

Overall, the increase in size is not an uncommon trend. New American homes have been getting bigger over the past few decades. After disasters, people tend to rebuild bigger. According to a 2018 study published in the journal *Nature*, a group of researchers analyzed five coastal communities after hurricanes and found that larger residences replaced smaller ones in all of them. The rebuilds were between 19 and 50 percent larger. That's a bigger jump than the one in Paradise.

In Paradise, the increase in size comes concurrent with an increase in construction costs. The result is part of a wider shift towards more elevated home prices. According to a presentation to the Butte County Board of Supervisors in November, the three houses built for sale since the fire have all been priced in excess of \$500,000. Carl Henker with Coldwell Banker Real Estate told the supervisors that there was no entry-level housing being constructed in Paradise, and he didn't expect to see any for several years. None of the homes listed for sale in the town, including surviving homes, were below \$200,000.

The numbers suggest that many of those rebuilding were able to do so because of good insurance payouts. It's an example of diverging recovery between those with good insurance and those who were severely under-insured or had no insurance.

Mangold, for example, compares his experience to that of his brother, who is trying to rebuild next door.

"We just felt fortunate that we were having a good experience, because it seemed like there was no rhyme or reason to it," he said.

In a survey by the group United Policyholders, sixty percent of participants who lived through the Camp Fire said they did not have enough insurance to cover the cost of repairing, replacing or rebuilding their homes. On average, they were under-insured by \$163,000. Seven percent were under-insured by \$400,000 or more. That has slowed rebuilding efforts as people scramble to fill the gap with loans, grants or savings.

In some cases, the increase in square footage is also required.

The Paradise Pines Property Owners Association, for example, collectively voted to increase the minimum footprint of a home from 800 square feet to 1,200 square feet in 1995. That's led some former residents to leave instead of rebuilding, because they couldn't afford a larger home. The Paradise Town Council also voted to set a minimum size at 750 square feet, but is allowing some smaller replacement homes to be grand-fathered in.