

Community Fair Equips Residents With Tools, Answers Needed to Rebuild

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Raúl and Laura Zamora, like many homeowners in the Crestmoor neighborhood who were affected by the Sept. 9 fire, still haven't been able to figure out how they're going to move forward.

They live in Concord but they had been renting their home on Fairmont Drive to another family, who, since the explosion, is now afraid to move back into the home.

So the Zamoras have been wondering: Do they sell or keep the home they own, which suffered minor damage in the fire? What do they do if the renter doesn't want to move back in?

"We have to see what our options are to be made whole again," Laura Zamora said today at a community information fair held at Skyline College for those affected by the gas pipeline explosion. Explaining the residents' options was the main goal of the event, organized by insurance consumer advocacy group United Policyholders and Rebuilding Together, a Peninsula organization that provides repair services for low-income homeowners, to answer questions about navigating the insurance claim process, understanding the nuts and bolts of hiring contractors and techniques for avoiding delays and disputes.

Despite PG&E's offer of a buyout program and a steady stream of permits being issued by the city, a number of the residents are still skeptical about what rebuilding would actually mean.

The offers have been generous, some say, but the details have been scant and they are just looking for some more personal attention. Today's event sought to provide that from experts who have experience working with communities that have survived disasters.

One of the workshops featured a certified public accountant who provided an answer to the often-asked question about taxes—a question that has been lingering in people's minds for months since an IRS representative struggled with the topic at a town hall meeting in October.

To the question about whether residents would have to pay taxes on the money distributed by PG&E immediately following the fire, the accountant, Bob Castle, explained that as long as the money was spent within two years of the date on which the proceeds were distributed, the answer was no.

Castle—who spoke from experience, having worked with many of the homeowners who survived the Oakland hills fire—also had some tips for the residents to make the rebuilding process go more smoothly for them:

To make an inventory of all your property, don't try to do it all by yourself. Ask your children tell you what is missing because they're more likely to remember. In a situation with another disaster survivor, Castle said that method helped a family come up with list of \$80,000 worth of property.

If you have a will, living trust or any other significant financial document that was lost in the fire, get the documents replaced immediately. Most don't cost that much to get replaced, he said.

If you're looking to rebuild, then go to a "one-stop shop" to get a contractor and all of the other professionals needed to get the home built. This will cut out a lot of the rebuilding hassle, he explained. When making plans to rebuild, put in the contract that the home has to be built by no later than Dec. 1, 2012. Otherwise, that could spell tax problems, he said.

"Your first question when getting ready to build should be, 'How long is it going to take to build?'" Castle recommended to the residents at the workshop.

Other workshops provided the residents with tools on how to properly make an inventory of their valuables, how to work with construction professionals and how to resolve disputes over repairs and costs.

Amy Bach, executive director of United Policyholders, encouraged residents to take advantage of those resources, keeping in mind that while the task before them may be daunting each resident could manage the rebuilding process if they take the right steps going forward.

"I think the main focus you should be having is, 'What's the better financial, emotional and logistical situation for me,'" Bach said. "Figure it out, and then make it happen."