

[Deciding to Rebuild After a Fire Is Just the First Step](#)

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Four years after the devastating Woolsey fire, Malibu residents who lost everything are still waiting for approvals, and contending with complicated mortgage and insurance processes, underlining what starting over really costs.

To step into Barbara Ferris’s new house, you have to first grapple with what took out the old one. A charred black curve of eucalyptus arcs up the front door—it’s a handle but also a piece of the neighbor’s tree, which exploded in the November 2018 Woolsey wildfire. The fire first sparked 17 miles northeast, then burned all the way here, to the Ferrises’ front door on Point Dume in Malibu.

It is a strong metaphor and constant reminder: You have to walk through the char to get to this. “It reminds me every time I touch it,” says Barbara. “What happened on the other side of that is we got a beautiful house.”

Barbara and her husband, Steven, had lived for 23 years and raised three children in their 1957 ranch house. This part of Malibu was, for decades, “the neighborhood that never burned,” until Woolsey tore through nearly 100,000 acres, hopping two highways and burning down to the kelp on the Pacific beaches. The Ferrises’ street was devastated, nearly all of the homes destroyed. To date, less than a quarter of the homes lost in Malibu have been rebuilt.

Veteran firefighters called Woolsey a “once in a lifetime event,” but the Ferrises aren’t taking chances. The new house has the same footprint, swimming pool, and sweeping canyon views as the old, but this one is ready for fire, outfitted with a thermoplastic membrane roof; fiber cement siding on top of another layer of fire-resistant exterior material; perimeter hardscape; flush aluminum, double-pane windows; and no gutters to fill with dry kindling.

The Woolsey fire was hardly the first to devastate Malibu, one of the most fire-ready landscapes in California. “There are a couple of places in the Santa Monica Mountains and right around Malibu that have burned more than 10 times in the last century,” says UC Merced professor and fire researcher Dr. Crystal Kolden. “That formation of mountain right there just gets the exact right alignment of the winds into all those little canyons where everybody lives, and it just produces, really, the worst conditions possible for fire to easily spread and to be almost impossible to contain.” Fire is at home here, but so are thousands of people: close to 85,000 total in the drainages, canyons, and hillsides between the 101 Freeway and the ocean, including 10,400 in Malibu proper, down about 2,000 since the fire.

Those people are famously, but by no means exclusively, ultrawealthy. Mansions and mobile homes alike burned. Woolsey fire victims included a fair number of celebrities and many whose personal tragedies never made the news, who were underinsured and could neither endure nor afford the task of building a new house from scratch, piece by piece.

Malibu lost 488 residences in November 2018. The United Policyholders consumer insurance advocacy organization estimates it takes 18 to 24 months for most people to rebuild after a catastrophic loss. But for wildfire survivors here and across California, that process is taking far longer. As of the fire’s four-year anniversary, 110 single-family homes and 12 multiunits have been rebuilt; another 144 buildings are under construction. That still leaves most of the homes lost in Woolsey in limbo—in planning or building review with the city, in design stages with an architect or contractor, or just as empty lots at a personal, financial, or regulatory impasse. What was always a possibility is now an inevitability, as it is for many people living where every season is now fire season. Malibu is far better resourced than many other communities, its land is far more valuable, and its risk of climate-driven disaster is far higher. The opposing conditions are wrenching the city, at the brink of an existential crisis.

Within days of being burned out, fire survivors experience what many call “the disaster after the disaster”: not picking through the wreckage of their former homes, but slogging through their initial insurance claims. Some adjusters may take one look at a smoldering foundation and declare a maximum total loss, while others require policyholders to endure the retraumatizing task of cataloging their every vaporized possession in order to receive compensation. Some policies allow for a time period of full coverage for “additional living expenses,” while others impose a cap on payment. Woolsey survivors took up residence in friends’ homes, in hotels, and in local rentals that suddenly quadrupled in price—whatever the market could bear, with insurance companies picking up the costs for those who had

coverage.

The Ferrises were not, in this regard, lucky: Their living expenses were restricted to a modest total dollar amount, not a period of time. Their rebuilding costs were set at \$219 a square foot. “We wondered if that’s going to be enough,” says Barbara. They quickly learned it was not.

According to industry estimates, around two-thirds of homes are under-insured for a total loss. “When we started adding up the numbers, we were going, ‘Oh my God, we’re not going to be able to rebuild—it’s financial suicide,’ ” says Barbara. “We’re in our 60s. We’re ready to retire. But we can’t just sell a burned-out lot. This was our nest egg.”

They lived for a year in an apartment in Hancock Park, then found a trailer to rent in Malibu through a post on Nextdoor as they struggled to get their arms around the project. Anxiety gave way to aspiration. “It shifts from ‘Woe is me’ to ‘Guess what, you get this great opportunity to hire this huge creative team that’s going to make this wonderful contribution to architecture,’ ” says Barbara, less wistful than insistent. “I’m not saying this lightheartedly—that kept me going.”

The Ferrises wouldn’t build a cut-rate, quickie, 2,000-square-foot, tile-roofed stucco ranch designed by an algorithm, even if it would have saved some money. They would utilize the city’s accelerated permitting process and build on the original 2,400 footprint of the old house, but construct “a 21st-century house”—an energy-efficient, passive iT home of steel, concrete, and aluminum that would create less waste in both its build and its life and would fare better against the worsening climate change-driven fires to come.

“We would have never built a house. Nobody should. It’s dumb. It’s crazy. And it costs way too much money,” says Barbara. “Some people walk in and they’ll go, ‘Oh, you’re so lucky. You got a new house.’ Yeah, took three years out of our lives. And we had to cash in every single retirement account because our home equity line was immediately closed. They don’t loan you money on a piece of dirt.”

But, for all that, she adds, “Look at the house that came from the ashes.”

More than three-quarters of the Woolsey-ruined homes approved by planning are “like for like” rebuilds with at most an extra 10 percent additional square footage, constructed on the same footprint of the old house. To stray from this accelerated option is to incur thousands in additional fees, add 12 to 18 months

in wait time, and still risk having one's new house rejected by a planning commission made up of political appointees whom some homeowners, architects, and builders speak about in hushed tones or only off the record.

Still, for Dana Graulich, it was the only feasible option. Dana and her husband, Dean, both veterinarians, own and operate an animal hospital in Malibu. Unlike many of their neighbors who can telecommute from anywhere, "this is where we live, where we work. It's our community," says Dana. "It's where we want to be." They had the added benefit of having been fully insured for their original home—though, "honestly," adds Dana, "it's probably a drop in the bucket at this point."

Whereas their 1950s rambling ranch house sat on the top of the lot aside the street, the new house is set back farther from the road, its driveway widened to new fire department standards, with the second story built down into the hillside below. Their "dream home," a boxy, minimalist concrete structure, is a reaction to and a reflection of Woolsey. "Those formations really spoke to me because I felt like the fire was a cleanse," says Dana. Art Deco details, textured plaster walls, steel paneled windows, brass fixtures, and tonal Moroccan tiles in the bathrooms offset the stark masculinity of the "fortress."

The Graulichs' new house is well underway, along with over a dozen other projects in their immediate neighborhood; there's so much construction work in this part of Malibu, a taco truck is parked on a nearby street at lunchtime to feed workers. Though the process began almost immediately, it has been a slow grind. Like nearly all rebuilds over the past couple of years, it was delayed and made more expensive by the pandemic. And in the couple's eagerness to break ground, construction began before the design was complete, leading to a number of costly and time-consuming change orders.

But the most significant obstacle was the city itself. When finished, the house will be roughly 5,500 square feet, Dana estimates, versus the old house's 2,900. Ahead of the planning commission meeting that would decide whether or not she could build the house into which she'd already invested \$1 million for designing, planning, and preconstruction, Dana invited neighbors to the property to see a model of the house. They liked it—the new, lower design made for better views. Her team presented 88 letters of community support to the city; the plans were still barely approved, by a margin of one vote.

"Their argument was that our house didn't fit the neighborhood character," says Dana. "I'm like, 'Well, we don't have a neighborhood right now. There aren't any houses left.'"

Every acre of Malibu is in a state-designated “very high fire risk” area. But ironically—and painfully—homes built decades ago are only required to be updated to current fire-ready standards once they have burned to the ground. There are no requirements, and often no funding, to support retrofitting flammable homes as they stand, even as they pre-sent a risk not just to themselves but to entire communities.

Wildfires can seem capricious, like a tornado that drops down to tear one house asunder while sparing its neighbor, but they are less random than they are opportunistic. Some of the most obvious fire-resilient upgrades are the most obviously expensive: new roofs; large, well-irrigated lawns; huge setbacks from neighbors; automated sprinkler systems that deploy fire-retardant foam. But many are simple design details most would never give a second thought: eaves, vents, exterior window frames. A fire-hardened home can look remarkably similar to one riddled with hazards.

Unlike in Santa Rosa and Paradise, where officials waived fire-safety requirements after large, devastating fires in order to speed up the rebuilding process, Malibu’s new homes must comply with the state’s strictest fire-resilience building codes. While a vast improvement over popular coastal California construction and design, with wood shake roofs and siding, new standards alone don’t make homes fireproof.

Malibu architect Elaine René-Weissman has designed several Woolsey rebuilds and attended seminars after the fire to learn how to improve resilience in new designs. “A house is built of a million different pieces and how they terminate and how they end and how they close. The detailing there is really critical,” she says. Steel, aluminum, and gravel-topped rooftops are obvious upgrades. But every corner, every seam, is an opportunity for fire.

“Listening to the stories of individual homeowners and the details of how and why they lost their home—every property has a different Achilles’ heel. Every house caught on fire for a slightly different reason,” René-Weissman explains. “I can’t rely on one thing to give a homeowner assurance that their house is going to be better against fire.” And it’s hard to give other assurances as well. “I just talked to somebody yesterday who said that the building process was as painful as losing their house in the fire.”

Of Malibu properties impacted by the fire, 140 have sold, according to county assessor data as of September 2022. Countless more were cleared of debris and are now empty, their owners at some variety of standstill.

Scott and Jimmy Tallal lived in their home overlooking Broad Beach in West Malibu for 18 years before losing it and all their belongings in the Woolsey fire. Despite planning for imminent retirement, they knew they wanted to rebuild. Their home insurance through the state's FAIR plan, a market of last resort that guarantees insurance for "the uninsurable" in California's high-risk wildlands, didn't provide nearly enough for the project. But a modular prefabricated design from Plant Prefab, they hoped, would reduce costs. They fell in love with the design for the 4,200-square-foot house that would be delivered in cost-efficient, 40-by-8-foot modules. The company assured the Tallals that the long private road leading up their property, with its narrow switchbacks, wouldn't be a problem. But, ultimately, says Plant Prefab CEO Steve Glenn, it would require the home to be built instead in panels.

"Had we simply, from the get-go, hired an architect, it may not have been the same house, but we would've been in it by now almost certainly," says Scott. "It would've been a lot more affordable than it is now." Instead, the Tallals have purchased a Point Dume Club mobile home while they try to figure out how to rebuild.

John and Kimberlee Kayton lived on an acre in an unincorporated canyon off Mulholland Drive just outside Malibu city limits for 16 years before Woolsey. They fought the fire back themselves, flanking the home with garden hoses until sheriff's deputies removed them because of evacuation orders. The house—on Careful Avenue—later burned, along with their neighbors'.

The Kaytons planned to rebuild with an Orbit prefabricated home. "We're excited to be in a manufactured home," says Kimberlee. "Why waste three years of our life to do a stick build?" They bought the house, a 2,200-square-foot model, but have been locked in a dispute with their mortgage company, which is holding their entire insurance settlement in an escrow account. After years of attempting to negotiate, the Kaytons bought another piece of land for their new house, up the coast in Camarillo.

"It's just been horrible. It's just been a nightmare. And then you just get, like, 'What's the sense?' " says Kimberlee. "Why wouldn't I just buy freedom?"

Homeowners rebuilding in Malibu all have stories to share about the others they know who aren't: the neighbor paralyzed by trauma; the one still fighting with the insurance company; the one who died. Realtor Brian Merrick says he has sold dozens of burned-out lots since Woolsey—at first, a wave from those sure they were ready to move on and, since then, a slow but unceasing trickle. Several parcel

listings now claim to be “one of the last remaining burnout lots,” he says, but new ones keep coming to market.

“These people push through, and they get to the point where it’s time to actually put out some real money, and they decide to sell because they’ve been beaten down by the process,” says Merrick. “Now the cost to rebuild your house is significantly more than it was in 2018.”

Some lots include plans for a home designed and permitted at a time of greater optimism and lower inflation. Merrick estimates about a third of buyers are developers looking to rebuild and flip for a profit, offering all cash and a quick close, a phenomenon familiar to every community that’s survived disaster. Along with new, high-priced rebuilds, those buyers push home values higher postdisaster. But most buyers are end users, many of them local to Malibu or the greater L.A. area, seizing the opportunity to purchase prime slices of ocean-view paradise. They have no associated anguish, no under-insured losses, no outstanding mortgage debt on a pile of dust. And the risk of future fire is no deterrent.

Woolsey came within yards of Merrick’s own Malibu home; he fought it back with a hose. It wasn’t his first time. “There was a split second in my mind where I thought, ‘Well, if my house burns, I’m going to get a new one.’ And then I said, ‘No, no,’ ” he says, laughing a little. “Seeing what these poor people have had to go through, I’m grateful that my house didn’t burn, because it’s been hell.”

The collective problem of wildfire in California is treated largely as an individual responsibility. Along with the privileges of private property rights, hardening a home, clearing defensible space, and creating an evacuation plan are part of owning a home, we tell residents. Even as Malibu came together while the Woolsey fire burned, with residents forming ad hoc fire brigades to defend neighborhoods, that organization was difficult to maintain once the flames were extinguished.

“There are just really engaged individuals, and there are a lot of them,” says Kolden, the fire researcher who consulted on Malibu’s updated wildfire-resiliency plan after Woolsey. “But the flip side is that then there are also a lot of people who are just completely disengaged.” A high proportion of second-home owners and a municipal power vacuum left the city without the leadership to organize collectively beneficial projects in the immediate aftermath or a fire-resilience strategy in the longer term.

“The further we get away—life happens. And it has not been organized,” says Barbara Ferris. “Climate change says this will be an inevitability, right? And the community should be ready. Because it’s going to



just keep happening.”

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