For a Yorba Linda family, fighting fire with paperwork

The wildfire survivor profiled in this Orange County Register article has been attending United Policyholders' Roadmap to Recovery meetings and was pictured in our spring newsletter receiving her copy of the Disaster Recovery Handbook and Household Inventory Guide.
Readers mourned and complained when we ended Teryl Zarnow's family column. Many of us shared her experiences as our children grew up along with hers. So we decided to bring back that insightful voice, this time to focus on local events that affect us all. Read her here every Sunday and learn a little more about yourself and our community.
Ken Brusic, editor, The Orange County Register
Sixteen years ago Jeff and Karla Rindskopf built their dream house, up in the Yorba Linda hills where the sidewalk ends. Their back yard overlooks Chino Hills State Park, and on a clear day they can see the San Bernardino Mountains.
"We were all into the view," recalls Karla. They never thought much about fires, then.
Nov. 15, 2008, was not a clear day in Yorba Linda when the Freeway Fire destroyed 118 homes.
Jeff and their son, Jeffrey, had been watching the flames around the bend from a neighbor's yard. Jeff casually began to pack a few belongings and family pictures, mostly thinking what a pain it would be to unpack everything later.
Then the wind shifted.
Karla was in the check-out line at Kohl's when Jeff called her to come home. Turns out she had an hour to pack up a lifetime. Their daughter

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Source: https://uphelp.org/for-a-yorba-linda-family-fighting-fire-with-paperwork/ Date: September 15, 2026

Tara raced home to throw together an overnight bag. They were thinking inconvenience more than disaster. They were planning on coming back.
“You always think it will be someone else,” Karla says.
“I didn’t think our house was going to burn,” Tara adds.
Jeff knew differently.
“I hadn’t even driven out of the neighborhood, and I knew our house was on fire. I was physically sick because my house burned down.”
When wildfires rampage, we focus on the flames, the heroes and the losses. The aftermath isn’t nearly so dramatic, but, in its own way, it’s just as quietly awful.
Jeff Rindskopf doesn’t take chances. He cleared and landscaped his backyard down the slope. He is no beginner in insurance, either, and this turns out to be a key point to his ongoing battle.
In 2007, Jeff’s brother lost his home in the Witch Fire, near San Diego. Because his brother was under-insured, Jeff called his own insurance agent to confirm that his coverage was adequate. His agent assured him it was.
Turns out, it wasn’t. The Rindskopf’s insurance didn’t cover the entire cost of rebuilding. Turns out, the truth about fires is that after the trauma comes the misery.
What happens after your house burns down? Well, you can’t live at an Embassy Suites forever. Since December the Rindskopfs have lived in a rental house. The insurance process has been almost a full-time job.
You might think claiming a total loss leaves no room for discussion, but it does. In a process that seems backward, you have to prove you’re entitled to the money.
The Rindskopfs spent five painful hours with an insurance adjustor reviewing the contents of each room of their house.
“Can you remember what was in your closet?” Jeff asks. “We lost baby clothes and report cards — our daughter’s wedding gown and my wife’s wedding gown. How many chandeliers in your house? What kind of crown molding? It’s so difficult to remember what you had in one closet – let alone an entire house. It’s so depressing to sit and value everything

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you don’t have.”
Nobody is calling them liars, but policyholders bear the burden of proof. Other fire victims the Rindskopfs know are still too raw to handle the process.
Insurance usually reimburses the full value only after you replace it. Some items, however, can’t be bought.
Jeff and Karla spent months trying to put a dollar value on the things they’d collected over a lifetime. How much to buy back the wedding crystal from 23 years ago? How much for the cocktail table in the living room? How much for high school yearbooks? Home movies?
Jeff is also stubborn. He defended his house with a fire hose. And he’s digging in his heels so that dealing with insurance doesn’t push him over the edge.
“I believe the process is designed to make you give up,” Jeff says. He says he gladly would have bought more insurance, but the agent said it wasn’t necessary – and he did not get that opinion in writing.
“You buy insurance, you think you’re covered and you put the policy in the drawer.”
The Rindskopfs, still in the planning stages of rebuilding, are ahead of others starting over from scratch. Ten months later, only 44 out of the 118 Yorba Linda fire victims have applied for permits to rebuild their homes.
Meantime, although the county reduced their property taxes, they still owed the bank on a mortgage for a dream house that no longer exists. Their third-of-an-acre lot includes a stone walkway that leads to nowhere.
Jeff visits the empty site often. Tara sits in the backyard and just stares. Karla still enjoys the view. They considered rebuilding someplace else, but the hillside in Yorba Linda is home.
Every so often Jeff will see something somewhere that triggers a memory.

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