

[For California Fire Survivors, Rebuilding Can Be Long And Painful](#)

Capital Public Radio

After the Tubbs fire reduced their Santa Rosa home to ash in October 2017, Chris Keys and his wife Sara Jakel Keys say deciding to rebuild was easy.

But a year and a half later, the road to normalcy has proven longer and more painful than anticipated. Construction and bureaucratic delays have added up, and in July the five-member family expects to run out of insurance coverage that helps pay for living expenses.

Chris says they won't be able to afford both their mortgage and the \$3,500 rent on their temporary home in Petaluma. At that point they'll have to move into an RV, he says, but not everyone can fit.

"We're going to have to split the family apart. I mean, there's no way we can get around that," he says. "Our 19-year-old will have to go to his grandmother's. Sarah might have to stay at a hotel a couple of nights a week so that she gets adequate sleep. And that leaves me with the kids."

Builders, consumer advocates and insurance experts say other families are starting to face a similar problem of not having adequate coverage to support the lengthy rebuilding process.

Insurers typically cover two years of living expenses or a finite dollar amount while homes are being rebuilt, experts say. But with California's pricey housing and a construction bottleneck after the fires, that financial cushion can disappear quickly.

"The process takes so long because of the number of homes that were lost," says Keith Woods, CEO of the North Coast Builders Exchange, which represents the construction industry in Santa Rosa and nearby counties.

Woods says by the end of this year less than a third of the 5,300 buildings destroyed by the Tubbs fire will have been rebuilt and moved into. And he says the prolonged construction process will be worse in far northern communities like Paradise.

"When you have a limited number of contractors and workers up there for construction even before the fires, they've got a real uphill climb," Woods says. "The rebuild of that area will have to be the most creative building project in California history."

Mark Sektnan, a vice president at the American Property Casualty Insurance Association, says said families rebuilding after last year's deadly fires should be judicious with their benefits in what is bound to be a lengthy recovery.

California lawmakers recently acted to help fire victims get benefits for longer, but that only applies to disasters beginning this year.

More policy conversations are underway to figure out how to pay for fire recovery in the future, says Amy Bach, executive director of the consumer advocacy group United Policyholders, but there are no solutions yet.

"We have a big problem in this state ... given that insurers have a decreasing appetite for covering wildfire risk in California, and utilities are pushing back and saying we don't want to be that source either," Bach says.

Meantime, moving again won't be easy on the Keys. Their 6-year-old son who has autism has developed new fears. Sarah and Chris, who both have full-time jobs, also have severe insomnia.

The Keys had no luck trying to get their insurer to cover their rent for longer. Their new house likely won't be done until the fall, Chris says.

But the family is trying to see the silver lining. When their house is done, their son with autism will have his own wing of the house, in case he's still with them when he grows up.

Correction: A previous version of this story misidentified Mark Sektnan. He is a vice president at the American Property Casualty Insurance Association.