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Advocacy group slams proposed CC&R changes for rebuilding after fires

A proposed CC&R amendment that would require homeowners in a community in Rancho Bernardo to rebuild their homes within two years of a wildfire is getting criticism, not just from some residents but also from a group that helps people in 50 states deal with insurance woes.

United Policyholders sent a letter to the Westwood Club's Board of Directors, encouraging them to reconsider the amendment to their CC&Rs that would require homeowners begin rebuilding in three months and complete it within two years.

"We wrote the letter to support the homeowners who are trying to block this CC&R amendment," said Karen Reimus of United Policyholders. "We felt that those CC&R amendments, though well-intentioned, definitely miss the mark reality-wise in terms of what actually happens in a rebuild after you lose your home."

Reimus, who lost her home in the Cedar Fire in 2003, says her nonprofit group did a survey of survivors of the Witch Creek Fire which showed that only 6 percent of respondents had settled with their insurance companies within three months. 41 percent settled within a year and 66 percent of those who lost their homes in the fires reported their properties were underinsured by more than \$250,000.

"Unless you've been through it firsthand, it's really hard to appreciate how many variables are out of the hands of the homeowners," Reimus said.

The letter says "adding strict rebuild deadlines to your CC&Rs will add already difficult burdens on disaster survivors, the overwhelming majority of whom are highly motivated to move back into a repaired or rebuilt home. This amendment will add stress and fear to an already traumatic experience."

Neighbors say there are five homes in the community that still have not been rebuilt. Construction began on one recently and three others are now vacant lots.

The fifth home was lost to foreclosure after a prolonged battle with the insurance company. The former owner told 10News she hopes to buy the house back once a settlement is reached. She is not in favor of the proposed changes to the CC&Rs.

The Westwood Club's Board of Directors has already voted in favor of the amendment, but it still must be ratified by homeowners in the two sections of the community impacted by the proposed changes.

The votes will be counted sometime after Jan. 29. Passage requires a two-thirds majority.

The general manager of the Westwood Club did not respond to inquiries from 10News.