

## [Have questions about fire insurance? Check out the meeting on Weds.](#)

Mendo Voice

MENDOCINO CO., 11/07/17 — Confused about how to handle questions about insurance and the recent fire? Mendocino County is holding a meeting to provide information on insurance issues for people who are rebuilding their homes in the wake of the recent fires. The meeting will include presentations from local, state, and federal agencies involved in the rebuilding process, and is intended to answer any questions people might still have about insurance claims. County staff have organized a series of meetings to provide information about rebuilding resources that may be available, and last week held a meeting concerning the free fire debris clean-up programs currently being offered by the state of California and the Army Corps of Engineers.

The insurance meeting takes place this Wednesday, November 8 at Eagle Peak Middle School in Redwood Valley, from 6:30 – 8pm and will include representatives from Mendocino County departments including, Mendocino County Planning and Building, and Mendocino County Environmental Health, and the Mendocino County Fire Recovery Team, California Department of Insurance, United Policyholders, CalOES, FEMA, CalFire, along with local and state insurance brokers, adjusters and agents, State Farm Ukiah), and Nationwide Ukiah). The meeting will be livestreamed on the county's Youtube page and on the county's Facebook page. People can submit questions in advance by emailing [ceo@mendocinocounty.org](mailto:ceo@mendocinocounty.org).

The county previously held a community meeting discussing fire debris clean-up last Wednesday in Redwood Valley to address the concerns of people whose homes or properties were damaged or destroyed. You can watch the meeting in its entirety here, and watch our coverage of the previous community meeting and see a list of fire resources here.

Debris from the fire is considered hazardous waste, and there are no places in the county where it can be legally dumped. Currently, the state is conducting a free assessment and clean-up of household toxins, and a debris removal program is available through the Army Corps of Engineers if property owners sign a "Right-of-Entry" agreement." The program is free for people who don't have insurance, and contractors

will remove debris from damaged or destroyed homes and structures. Contractors will also remove the foundations of damaged buildings, which may be toxic or have lost structural integrity due to the intensity of the fires. People who sign up will be contacted 24 - 48 hours before the removal takes place on their properties, and they can be present during the removal as long as they wear appropriate protective gear. People are warned not to change the footprint of the damaged area before the clean-up, but sifting through damaged materials for valuables does not impact one's eligibility for the program. Property owners who chose to opt out of the program will have to meet certain requirements in order to rebuild and will be responsible for cleaning up the debris. Private contractors will also need to meet standards being developed to assist with fire clean-up. The county is developing guidelines for those who do not want to utilize the free federal program. The county has also put together a "Frequently Asked Questions" video about the fire recover and debris clean-up you can watch here:  
<https://www.facebook.com/pg/mendocinocounty/videos/>