

[Homeowners try to move forward when wildfire losses weren't covered by insurance](#)

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More homeowners across the country are going without insurance. In a dispersed California community, some homeowners are trying to figure out how to move forward when their losses weren't covered.

ARI SHAPIRO, HOST:

If your home gets wiped out by a natural disaster and you have home insurance, you can use that money to get back on your feet. But an increasing number of homeowners struggle to afford rising premiums, especially people who are older or have lower income. That makes recovering after a natural disaster much harder, as Danielle Venton from member station KQED reports.

DANIELLE VENTON, BYLINE: Cohasset is a small town in Northern California, up on a ridge. Rachel Traficante came here 25 years ago to live under the trees with her horses. She and her husband, Mark, ran a sawmill located on the property, processing the timber for income.

RACHEL TRAFICANTE: We had this really nice, easy, semiretired, working-the-sawmill life.

VENTON: And recently, they finished building an apartment in the upstairs of their beautiful three-story barn.

TRAFICANTE: So it was really sweet because after 20 years, this barn that was always evolving was finally done. Then we just lost all of it.

VENTON: Her property burned in this summer's Park Fire. The barn is now flattened, charred rubble. She didn't have insurance for it, so there's no ready payout, and she's finding you need a lot of money right

after a fire.

TRAFICANTE: We need the generator. We need the travel trailer. I got to go buy hay because my \$1,200 stack just got incinerated to the ground.

VENTON: Her home was paid off, so insurance wasn't required by a bank or lender, and it's expensive. Full insurance in this area can run north of 10,000 a year. Even half of that is hard to absorb if you're on a fixed income, retired or just have a low-wage job.

TRAFICANTE: So after a time, I didn't really bother anymore.

VENTON: She's far from alone. A report this year from the Consumer Federation of America estimated 1 in 13 homeowners in the U.S. doesn't have coverage. And homeowners making under 50,000 a year are twice as likely to be uninsured. Doug Teeter is a supervisor for the county that includes Cohasset. He thinks the problem here is especially bad.

DOUG TEETER: There's a private Facebook site called Cohasset Community Chat. There was a poll on there. If I recall correctly, the response was, like, 57% uninsured. I think it kind of, you know, matches with what the county has heard as well.

AMY BACH: We keep encountering more and more people who don't have insurance at all.

VENTON: Amy Bach runs the national nonprofit United Policyholders, which helps consumers navigate insurance matters after a disaster.

BACH: It's completely heartbreaking.

VENTON: Insurance is costing more in California and across the country, with inflation and climate-driven disasters pushing up rates. Last year, rates increased nationally by double digits. At the same time, companies are offering less coverage and sometimes no coverage in high-risk places, and more homeowners are going without insurance.

BACH: And that is a new reality that we're going to have to be getting through here because it's a myth that the government's gonna come riding in on a white horse and bail you out. That's not the case.

VENTON: Generally, people who don't have insurance don't rebuild and have a much harder time recovering, she says.

BACH: They either sell their lot and move, or they blow through their savings. Some people look at trying to buy a tiny house.

VENTON: Rachel Traficante bought a trailer with money raised on GoFundMe to have a place to stay for now. Their sawmill was insured, so they'll be able to replace it and have a source of income. Trafficante says, long term, she's going to get a loan for a mobile home. She says it's gonna be hard, but she can't imagine leaving.

TRAFICANTE: We're just too grounded here, right?

VENTON: And they're putting roots back in the ground, literally. Their property is covered by burned trees, but she's replanted her vegetable garden. For NPR News, I'm Danielle Venton in Cohasset, California.