

[Insurance Coverage Drying Up As California Wildfire Recovery Drags On](#)

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

But a year and a half after the fire, the road to normalcy has proved longer and more painful than anticipated, even for families with pretty good insurance. 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, Calif., north of San Francisco. 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. Sara 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."

Californians who recently lost their homes to deadly wildfires are going through an exhausting recovery. They wait months for property cleanup. They suffer bureaucratic delays, fight insurance companies, and compete for workers to build their new homes. And now survivors like the Keys are worried that they'll run out of the insurance coverage that pays for their rental home during the lengthy rebuilding process....