

[Long, Difficult Road To Recovery For 2007 Fire Victims](http://www.nctimes.com/news/local/sdcounty/article_3bde6c3b-7b51-5564-a10b-85eaf...)

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Just one third have rebuilt; one half submitted plans for reconstruction

Two years after the 2007 firestorm, the path to recovery continues to be slow and arduous for hundreds of San Diego County residents who lost their homes.

Only one-third have finished rebuilding. And nearly half have not submitted any construction plans, according to local building and planning officials.

Fire victims and recovery experts say the barriers to rebuilding are many. Inadequate insurance, high construction costs and an eroding job market slowed, if not killed, many rebuilding dreams.

Nearly 1,500 single-family homes plus many secondary dwellings were lost in the fires, which swept across the county the week of Oct. 21, 2007. Ten people were killed and 368,000 acres blackened.

While many have moved forward, the rebuilding process has led to broken marriages and foreclosures and, for some, dashed hopes of ever owning a home again, experts said.

"The difficulty is that people are completely unprepared for a disaster in an economy like this — it's been twice as difficult for people," said Linda Chase, who has counseled hundreds of victims as a member of the Community Recovery Team Inc. "Many of them lost their jobs, their resources dried up and they couldn't pay their mortgage."

"Building a house when you want to can be stressful. Building a house when you never thought in a million years you'd be doing it can be an overwhelming task," added Karen Reimus, an outreach and disaster aid coordinator for United Policyholders, a nonprofit that fights for the rights of insurance consumers.

An emotional toll

For victims who lost their homes in what was supposed to be their golden years, the daunting work of starting over is especially hard, no matter how financially prepared they were, experts said.

For retirees Art and Averill McCullough, rebuilding has been as painful as the loss of their home, the couple said.

The two were living a calm, quiet life atop Laredo Lane, overlooking the scenic San Pasqual Valley, when the Witch Creek fire triggered their two-year nightmare.

They are still waiting for contractors to finish their new home on the same site. They hope to move in next month.

"It's been an awful two years," said Art McCullough, 74. "It's) a constant battle every day. We're constantly reminded of it. It's just delayed our whole life."

The couple, who had retired from the beauty supply business several years earlier, were lucky in that they'd paid off their mortgage, they said.

But negotiations with their insurance company over the value of their possessions, many handed down by their parents, left the couple feeling violated a second time, they said.

For items the McCulloughs said were worth thousands of dollars, they sometimes received just a few hundred, they said. "It hurts like hell for the companies) to say that," said Averill McCullough, 70.

"There's an emotional value."

Completing seemingly simple tasks, such as buying new kitchen appliances, can be traumatic for her in-laws, said Kristen McCullough, noting they must relearn new technology after decades of operating familiar machines.

The McCulloughs said they are one of 650 homeowners who filed lawsuits against San Diego Gas & Electric Co. and Cox Communications, both of which have been blamed for the start of the Witch Creek fire.

Backcountry's rebuild

Rebuilding in the county's backcountry remains particularly slow, with just 25 percent of primary residences completely rebuilt as of Sept. 30, according to the San Diego County Department of Planning and Land Use. The numbers total 265 of 1,046.

An additional 142 homes are under construction in the unincorporated areas, including the fire-ravaged towns of Ramona and Fallbrook. Construction within cities blackened by the fires has moved faster. About 52 percent of the 447 homes destroyed between Rancho Bernardo city of San Diego), Escondido and Poway have been rebuilt. Many others are under construction.

Bonnie Fry, coordinator for the Ramona Fire Recovery Center, said rebuilding in rural communities has been slow for two reasons: a higher percentage of homeowners were not adequately insured and construction costs, given today's stricter fire and building safety codes in the backcountry, are greater. As many as 70 percent of countywide fire victims were underinsured, according to Reimus of United Policyholders and other recovery experts.

"I really thing that people out here, out in the sticks, the attitude was) 'I'm out here. I'm adequately

insured, leave me alone," Fry said.

Insurance complaints

In San Diego County, 391 property owners had filed complaints over problems obtaining insurance settlements as of mid-October, said Darrel Ng, spokesman for the California Department of Insurance. The department had helped recover \$27 million for fire victims in the county.

While the state and numerous courts are reviewing allegations that insurance companies misled fire victims about what their policies would cover, recovery experts emphasize that the onus is on consumers to educate themselves.

"It comes back to personal responsibility," said Jan Rasmussen, outreach coordinator for RB United, which runs a long-term recovery center for Rancho Bernardo area victims. "People need to buy insurance that's adequate. Because if they don't, the grief they go through is huge."

Adequate insurance means coverage not just for the value of a home, but also for the cost to rebuild it, Rasmussen said. She recommended getting an estimate from a builder as one way to determine a more precise value.

Rebuilding statistics following 2007 firestorm

Numbers are for single-family primary residences. They do not include accessory structures, such as sheds, barns or secondary dwellings.

San Diego County unincorporated areas

Homes destroyed in fires: 1,046

Homes rebuilt: 265

Homes under construction: 142

Sites with no submitted plans: 599

— Source: San Diego County Department of Planning and Land Use. Figures current as of Sept. 30, 2009
City of San Diego all homes destroyed were in the Rancho Bernardo community)

Homes destroyed: 323

Homes rebuilt: 188

Homes under construction or plan check: 61

Sites with no submitted plans: 74

— Source: City of San Diego. Figures current as of Oct. 15, 2009

City of Poway:

Homes destroyed: 88

Homes rebuilt: 24

Homes under construction or plan check: Not available

— Source: City of Poway Redevelopment Agency. Figures current as of October 2009.

City of Escondido:

Homes destroyed: 36

Homes rebuilt: 23

Homes under construction or plan check: 8

Sites with no submitted plans: 5

— Source: City of Escondido Building Official Joe Russo. Figures current as of Oct. 15, 2009.

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