

[Many questions, resources at fire loss meeting](#)

The Kenwood Press

Welcome, everybody,” Susan Gorin said. “I’m sorry you’re here.”

The county’s First District Supervisor addressed 30-plus residents who attended a town hall meeting at the Kenwood Depot on a chilly, rainy Thursday evening, April 11. Gorin had assembled county and private experts to talk about how to move forward through the myriad county regulations and insurance problems that seem to plague those who lost their homes in the October firestorm last year.

The audience listened to a recap of the county’s tree and road assessments, how to negotiate the building permit process, how to address insurance-related issues, what PG&E has done and will continue to do for residents, what things to consider when deciding to rebuild a home or neighborhood, and even how to cope with the heavy emotional toll the fires have placed on everyone.

Insurance issues were the hottest topic of the evening, with many people expressing frustration with the length of time it is taking to arrive at settlements. Only two people in the audience had settled; the rest were at various stages in the process. The biggest issue is providing detailed inventories to the companies that demand it.

“I’m just as outraged as you are at how difficult it is to solve these problems,” Gorin said. She is one of two owners in Oakmont who lost their homes in the fires. “But this is not a night for anger, but for sharing information and group hugs.”

Amy Bach, executive director of the nonprofit United Policyholders (UP), offered many suggestions for dealing with insurance companies, developed over years spent as a consumer advocate in the industry. Bach said that California has some of the best legal protection in the country. State law provides for 24 months of rental costs for displaced policy owners, and companies can’t just cancel but have to issue at least one more policy after a fire loss.

Insufficient insurance is the biggest problem facing people who lost their homes, with a majority of the audience raising their hands to agree.

“Inventory is a nightmare for most people,” Bach added, suggesting that people collect on social promises from friends to help. “Ask them to help you research the prices of stuff.”

“The money is in the details,” Bach said. “Document them all.” Laying down a solid paper trail is the best

negotiating point people can bring to the table. “If you gave them what they needed, be sure to document it.”

UP is sponsoring a recovery workshop on April 24 at 6 p.m. at the Unitarian Universalist Congregation church at 547 Mendocino Ave. in downtown Santa Rosa. See www.uphelp.org for details.

Permit issues ran a close second to insurance and were addressed by Pat Mullin, ombudsman for the Permit and Resource Management Department PRMD, also known as Permit Sonoma) who happens to live in Kenwood.

Mullin said that the rebuild permit process can take as little as 23 days with help from a separate staff working just outside the PRMD main building to expedite matters.

“We have issued between 50 and 60 permits, so far,” Mullin said, “including second units. It’s difficult to get everyone on board at the same time – the soils engineers, architects, contractors, septic engineering, and so on.”

“PRMD will need a complete set of plans made to meet today’s code,” Mullin emphasized. “That is a state law we cannot change.”

The county has reduced rebuilding fees and softened landscaping and septic rules. Permit fees for rebuilding average between \$5,000 and \$6,000, Mullin said, fees which would cost ten times as much for a new building.

And there are temporary housing solutions for almost everyone. “You can even put a single-wide mobile home with a second unit permit, and in some instances you can even use the existing septic system.”

Information about the county’s fire-related rules can be found at the PRMD web page, at sonomacounty.ca.gov/Rebuild/Permits/FAQ-Rebuild.

Mullin was able to help Steve Thomas and Mike Grace, who lost their home on O’Donnell Lane in Glen Ellen. They were told by the county they could only install a 110-volt temporary service that would be inadequate. Mullin told them that the rule they were cited was wrong and offered to clear it up immediately through his office. He can be reached by email at Patrick.Mullin@sonoma.county.org, or call him at 565-8350.

Mullin also said the county is considering reducing the lot sizes required to build accessory dwelling units, which may happen by June.

Architect and attorney Julia Donoho said that rebuilding whole neighborhoods is good for the county and the sooner the better, citing examples of groups coming together to share costs of architects, contractors, engineers and septic systems. Where rebuilding is delayed, neighborhoods can lose property values and fail to generate the tax revenues the community depends on for services. The Windsor-based architect can be contacted for more information at jdonoho@equ.nox-dd.com.

Wendy Wainwright talked about the universal stress the fire brought to just about everyone in the area, whether they lost homes or not. She represents California Hope! They provide Sonoma fire survivors with crisis counseling and disaster education.

Wainwright's basic advice is to eat well, move daily, hydrate often, sleep more, love, laugh and connect with people. Clients can be helped in their homes or just about anywhere else that's comfortable.

Shannon Reyes from Petaluma People Services can be reached at 608-8806 for counseling needs for Sonoma Valley residents.

Post-presentation questions ranged from how to deal with insurance companies to the wild figures attached to the cost per square foot of rebuilding. Other questions included: When will the county change the requirements for accessory dwelling units? How will septic use be regulated? How can we be sure we've covered everything before asking for a building permit? Will our policies be cancelled or our premiums increased? How do I get my roads repaired that were damaged by heavy equipment? How to get more money than a policy states, and more...

These issues will be addressed in future articles in the Kenwood Press. Stay tuned.