

Oak Fire: Owners of destroyed homes face tens of thousands of dollars in rebuilding costs

ABC30

'50-60% of people walking through the door who have been impacted by the fire didn't have insurance.'

MARIPOSA COUNTY, Calif. (KFSN) — "Rebuilding is the plan. Rebuilding is the goal. We just have to figure out how to do it... because we got married on the property."

For Andrea and Steve Ward, it's not a question of whether they want to rebuild their Mariposa County home destroyed by the Oak Fire. It's a question of how.

Their part-time property policy was dropped by AAA insurance during the pandemic because of the high fire risk. They never got to the other end of the complicated process of finding new coverage for the mountain home before flames tore through it.

Now they are faced with all the complications of starting over. And they are learning that the costs to clear the property alone will be tens of thousands of dollars.

"And that is just to clean up the debris on your property, that's not even to begin the process of reconnecting PG&E, your septic, your water well, and rebuilding," says Andrea.

Plus - they are considering how inflation might play a role in rebuilding, all of those costs without insurance to help.

"What does a construction loan even look like? Will my property have enough value for me to even be able to get a construction loan?"



They arrived at the Local Assistance Center at Mariposa County High with a legal pad filled with questions, hoping for encouraging answers.

“Hopefully, there are some programs. We are going to learn about that today. That might help with that. But really, if there is not, we have got to come up with that plus everything else.”

It’s a position many people who lost their homes find themselves in -dropped by their insurance – or hit rate hikes that were too steep to pay.

“50-60% of people walking through the door who have been impacted by the fire didn’t have insurance,” says Valerie Brown with United Policyholders.

United Policyholders has several resources to help people on its website, which you can find here.

But no insurance doesn’t mean there’s no hope for rebuilding.

Alliance For Community is pairing up people with fire case managers to find them as much local and federal funding as possible.

“It really is case by case to see what resources people can access. But we just help people along the way through the emotional work or rebuilding as well as trying to figure out how they can be back on their property in a home,” says executive director Alison Tudor.

The assistance center will be back on Wednesday from 9 am to 7 pm.

Recovery handbooks are also available at the Mariposa County Chamber of Commerce and with the county supervisors.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/oak-fire-owners-of-destroyed-homes-face-tens-of-thousands-of-dollars-in-rebuilding-costs/> Date:

December 5, 2022