

[One year after blast, San Bruno still isn't whole](#)

SF Gate

Walk around Crestmoor, the San Bruno neighborhood where a Pacific Gas and Electric Co. natural gas pipe blew up one year ago today, and one thing is clear through the coastal mist and construction dust: What took minutes to ruin will take years to restore.

Carolyn and Charlie Gray, whose home was one of 55 destroyed or severely damaged by flames, took the walk on a recent Sunday morning. They passed unmarked spots where eight friends and neighbors burned to death, fenced-off lots thick with weeds, and small signs of a rebirth – like the billboard on their lot declaring, “The Grays are coming back and building green.”

“It’s never, ever going to be the same,” said Carolyn Gray, who with her husband turned in building plans last week. “Some of these people, I don’t think they’ll ever be whole again.”

Like the Grays, who hope to return in another year, the neighborhood is coming back, but slowly. The recovery from the blast has been complex and emotional.

City records show that just seven of 38 families who lost homes have acquired new building permits. An additional 13 heavily damaged houses remain vacant. Roughly a dozen families haven’t even reached out to the city, said City Manager Connie Jackson, “which tells us they’re still trying to decide what to do.” While some residents dig in, others have opted for a fresh start somewhere else. Seven homeowners have sold damaged houses or burned-out lots to PG&E, which paid them \$50,000 apiece on top of the assessed value, and eight other families are in the process of selling, a company spokeswoman said. Perhaps more startling, 10 of 22 homeowners who responded to a recent survey by United Policyholders, a San Francisco nonprofit that has helped San Bruno residents, said they had not yet settled with insurance companies. Half the respondents reported being underinsured, and half described getting “lowball” offers.

“This is what we call the new normal,” said Amy Bach, who directs United Policyholders. “There’s a lot of decisions to make, a lot of paperwork, and really, a lot of these people are in a state of shock.”

Jackson added, “Given what these people have gone through, I’m amazed that so many of them are this

far forward.”

For several homeowners, another costly delay came in June, when Vanderbuilt Construction of Castro Valley – a contractor that had been on a list provided by PG&E – filed for bankruptcy. Some half-repaired homes are still decorated with weathered Vanderbuilt signs.

Jackson said she’s disappointed that the neighborhood remains scarred by the huge crater opened when a chunk of PG&E pipe was launched skyward. Although neighbors persuaded PG&E to reroute the 30-inch line out of Crestmoor, the company still has work to do to make sure the pipe is abandoned safely. A block of the neighborhood remains shut down.

“We remain deeply sorry about the terrible accident, and our hearts and prayers go out to the families and community of San Bruno,” said PG&E President Chris Johns. “My commitment, shared by all 20,000 PG&E employees, is to do all we can to help the community recover and to transform our company’s management culture and practices to create a model of safe and efficient gas pipeline operations.”

After the pipeline is tucked away, sidewalks and a playground must be rebuilt. Water, sewer and power lines must be connected, and trees planted. There is also talk of a permanent memorial.

To grasp the enormity of the damage, one only needs to visit the still-standing home of Bill and Nellie Bishop and step into the backyard. The view is of the crater and a wrecked landscape. The ravine behind their property once had stands of eucalyptus and pine trees that acted as a buffer to ocean breezes, but they all burned.

“Wind,” Bill Bishop said through harsh afternoon gusts, “will put you in a foul mood.”

Stress and fear

Then there’s the emotional comeback. Several people are still nursing debilitating burns, while others who drove or sprinted from flames speak of a persistent fear that something bad is going to happen again.

As Tina Pellegrini rebuilds her home with her husband, Bob, she wears a mouth guard to treat stress-related tension in her jaw that has gripped her shoulders and neck as well.

“I’m a mess,” she said. “My life has just been upside down since this happened.”

Diane and Michael Zastrow, who were nearly killed in the fire, also plan to rebuild the home on Claremont Drive that they bought 20 days before the explosion. But Michael – who drove the couple through their garage door when the blast shut down electricity – said he wasn’t ready to be interviewed.

“Then I’d have to go see my friends again,” he said, referring to therapists.

Bill and Betti Magoolaghan are further along in their return. They and their four children, whose home was gutted, hope to be back in a bigger, rebuilt house around the end of the year.

But while the children are excited, they and their mom had nightmares as the anniversary approached.

After attending a recent memorial for two people killed in the fire, Betti Magoolaghan turned to her husband and said, “I don’t know if I can come back here.”

“The first thing I thought was, ‘Oh my God, we have so much invested in the house!’ ” Bill Magoolaghan said. “But I told her, ‘If we really can’t move back, we’ll have to figure out how to cope with that.’ ”

Money issues

Bill Magoolaghan’s pocketbook is a window into the financial choices victims are making. He estimates he will spend more than \$200,000 of his own money on a \$600,000 rebuild of his house, which is growing from 1,664 to 2,617 square feet.

Insurance takes care of part of the rest. PG&E gave the family \$50,000 from a \$100 million fund that was set aside for the San Bruno recovery, and has promised \$50,000 more as a bonus for rebuilding within three years, plus \$10,000 for landscaping. Magoolaghan is also one of about 200 victims suing the company.

Magoolaghan said he was not underinsured like some of his neighbors. According to PG&E spokeswoman Brittany Chord, the company has paid \$7 million so far to victims who had shortfalls in their medical or property insurance coverage.

But such payments require residents to allow PG&E to work directly with their insurance provider – which doesn’t sit well with some. “That’s none of their business,” said Tina Pellegrini, who hopes to recover all her family’s losses in court.

Building bigger

Some residents are concerned about the sheer size of the rebuilt homes. Most applications so far call for homes with roughly 2,600 square feet of living area, almost double the size of Crestmoor’s smallest homes. One family bought two lots for one home.

“I can understand upgrading a little bit, but I think people are going overboard,” said Bill Bishop. “These are all supposed to be somewhat comparable, and they’re not going to be.

People who are rebuilding say the same things: I didn’t plan to build a home. I was forced. If I’m going to do it, I’m going to build my ideal home.

Magoolaghan said the strain was inevitable. People whose homes survived “have to watch everyone else get beautiful, brand-new houses, and I’m sure they feel pretty crappy about that. ... An event like this tears up the neighborhood in lots of ways, and this is just another undercurrent.”

Clearing out

For some, the feelings brought on by the fire were simply too much. Those who aren’t coming back include Kevin and Michele Ashley, who had rented a home across from the Magoolaghans that survived. From their new rental in South San Francisco, they said they believed their children – Kalea, 2, and 5-

year-old Jaden – would never be comfortable in Crestmoor. A few days after the explosion, they pulled up to the damaged house, and Kalea wouldn't get out of the car or let go of her mom.

It wasn't only the children who were traumatized. Kevin Ashley still can't look at the scar under dark curls on his daughter's forehead, a reminder that he whacked her head on a door jamb as he hustled her away from the flames. Kalea got 11 stitches that night.

He said he was hyper-alert for months, hearing every airplane and siren, ready for the next thing to go wrong.

When an alarm went off in a sporting goods store a week after the blast, "I just freaked out," he said. "I went and stood outside the store for 10 minutes. I had to force myself to go back inside."

Pros and cons

For months, the Grays – Charlie is 79, Carolyn is 69 – were torn over whether to rebuild or move on.

Finally, the retired teachers sat down and drew up an old-fashioned list of pros and cons.

The negatives of rebuilding their home of 42 years included the memories of neighbors who perished in Crestmoor, as well as the distance from a son who settled in El Cerrito, and San Bruno's wind and fog.

On the positive side of the ledger were familiar things like nearby doctors, dentists, florists, a health club. And living where you raised your children.

And traditions – like eating Hoppin' John, a southern dish of black-eyed peas that is said to bring good luck, on New Year's Day at the home of Bob and Nancy Hensel, who live across Fairmont Drive and may be the first to move into a rebuilt home.

The Grays stood in the road with 11-year-old Brandie, their pit bull-border collie mix. They said they come back to Crestmoor often to walk around, to stay connected.

"This is where we live, rotten weather and all," said Carolyn Gray. "I don't know how else to describe it."