Preschool and neighbors in San Francisco's Mission facing major storm damage repairs

CBS News Bay Area

One of the biggest impacts from the pouring rain is now showing up as damage to private property.

For a preschool in a residential neighborhood in San Francisco's Mission District, damage to a retaining wall has left young students without a playground and neighbors without back patio space.

A nightmare that started on New Year's Eve when the record-setting rains caused the backyard retention wall at Centro Las Olas, a small preschool on 26th Street between Dolores, Cesar Chavez and Guerrero, to collapse.

"The back collapsed. So right now, we can't bring them here at all because it's not safe," explained Las Olas Executive Director Bethica Quinn.

On Wednesday, at least 20 kids have to spend their days inside at Las Olas because what they know as "El Bosque" or "the Forest" disappeared after the wall collapsed. But they're not the only ones affected.

"We had gone back inside, so we were standing looking out the window," said neighbor Neil Straghalis. "We heard this super loud kind of popping sound and then we noticed that the paving stones were popping up and the whole wall just fell down."

Neil and his partner Elysa were heartbroken that their backyard – a peaceful oasis they've been enjoying for the past eight years – is now gone.

Quinn and her neighbors said fixing the muddy and dangerous emergency could cost them almost $400,000 to fix. Now the question is, with their insurance declining to cover the damage, how are they going to pay for it?

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/preschool-and-neighbors-in-san-franciscos-mission-facing-major-storm-damage-repairs/ Date: September 11, 2026

“They do not consider this to be covered because it’s a flood,” explained Quinn. “So they said that FEMA should cover it. But the FEMA disaster that’s been declared doesn’t include our county. So that’s why we’re left with no options.”

CBS Bay Area got in contact with Amy Bach, the executive director of the nonprofit United Policyholders to see if there might be help available.

“Insurers have really taken a lot of steps over the years to try to, basically, get out of paying for flood damage, earth movements, even earthquakes,” said Bach. “:So even the state had to create the California Earthquake Authority for that reason.”

She says anyone who is faced with similar storm-damage issues should act as soon as possible.

“Always in a situation like this, you want to talk to an insurance policy lawyer; somebody that specializes in reading insurance policies and might be able to come up with a hook,” said Bach.

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/preschool-and-neighbors-in-san-franciscos-mission-facing-major-storm-damage-repairs/ Date: September 11, 2026