

[Santa Rosa survivor of Tubbs Fire on the job in Maui with counsel for fire victims](#)

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Sonoma County resident Annie Barbour arrived in Maui last week hoping her past may help rebuild the future of survivors of the devastating wildfires that leveled the island town of Lahaina.

Barbour's work connecting survivors with resources through United Policyholders of San Francisco comes with experience not often found on a résumé.

She lived it.

Her home in Coffey Park, along with more than 1,400 others, burned in the 2017 Tubbs Fire. As a founding director of the "Coffey Strong" neighborhood group, she finds herself in a unique position to recognize the impact of trauma and the shock of starting over.

To this day, Barbour can recite the Nixle citizen alert from that night word for word.

"I'll never forget it — "Fire jumped 101; heading to Coffey Park; evacuate immediately," she said. The message came at 11 p.m. message on Oct. 8. She was grateful her dog, Poppy, woke her up, and she escaped alive.

More than 100 people in Lahaina didn't, and more than 380 are still missing as forensics crews sift through the ash. For those who did survive, Barbour knows what's ahead.

"I knew people who couldn't work, people who couldn't go in their house without anxiety attacks. Everybody has triggers," she said, reflecting on life after the Tubbs Fire. "I know what kind of effect this can have on people."

Two years after the Sonoma County firestorm, Barbour's "been there" type of experience got her hired by the San Francisco-based insurance consumer advocacy group United Policyholders.

Beyond the day-to-day aspects of recovery, there's the psychological impact, Barbour said. She's not a licensed counselor, but she hopes her experience helps others understand that stress is a normal part of the process. And it helps to provide hugs when necessary.

"I care about these people. It's a labor of love," she said.

She puts in a full-day's work, managing the Disaster Resource Center table at the Hyatt at Ka'anapali Beach. She provides advice and hands out recovery guides full of island resources survivors can tap into. She plans to head home Sept. 1.

"Wow, that's helpful," a woman said while approaching the table as Barbour answered questions for this article over the phone. United Policyholders plans to host webinars reviewing the "first steps" of recovery. The nonprofit consumer advocacy group is a member of the U.S. Voluntary Organization Active in Disaster (VOAD), so its experience is vast.

One of the things she recommends, after first calling their insurance company to review their coverage, is for those who lost a home with a mortgage to consider establishing an escrow account. That way, they will lock in an interest rate. Insurance and taxes are paid by the mortgage company through the escrow account.

"We don't know what we're going to face," she said, referring to an economy in flux. "And if they're on Social Security, they may not even requalify for that house."

She also suggests survivors document every conversation because information can be lost during times of crisis.

To make the process of moving forward easier and more cost efficient, Barbour also recommended that survivors who lost homes sign up for cleanups administered by the Federal Emergency Management Agency (FEMA).

The view on the periphery

“They’re in a world of hurt. I think it’s going to be at least a year before they can rebuild. It’ll take three to four months to go in there and clean up,” said John O’Neill, senior managing director of Risk Strategies of San Francisco, a brokerage and insurance consulting firm. He was referring to the painstaking job of cleaning up debris and the contamination in the land.

Once Maui survivors do rebuild, they may find costs of building materials more expensive because it takes ships to bring them in, he added.

O’Neill reminded survivors who are reviewing their insurance policies to pay attention to more than the level of coverage of their dwellings, belongings and other structures. Loss of use is important too, especially if it takes a long time to rebuild.

“They may not know what they have on their policies,” he said.

There are resources in place to help. The California Department of Insurance publishes a coping guide, including top 10 tips, on the subject.

“It’s important these (claimants) take from what we have learned. Really, recovery is the first approach. These disaster recovery centers are powerful,” California Department of Insurance spokesman Michael Soller said, further commending United Policyholders because they work on site. “People may go their whole life and never file a claim. No one is never really prepared for this.”

That’s why United Policyholders Executive Director Amy Bach pledged expanding its “Roadmap to Recovery” services by updating its online Maui Wildfires Recovery Help Library with free webinars and clinics to help residents.

“The wildfire devastation on Maui is heartbreaking, and for those who’ve lost loved ones, homes and businesses, the situation is overwhelming and painful beyond words,” Bach said in a statement.