

[Sonoma County rebuilds two-thirds of homes lost in 2017 wildfires](#)

The Press Democrat

On the morning of her 34th birthday last July, Katrina Lassen woke up in her new house in Larkfield Estates, a suburban subdivision where all 163 homes had been incinerated by the Tubbs fire in 2017.

“It was surreal,” she said. “I just felt at home immediately.”

The ranch-style home lost in the blaze was where her husband, Danny, a Santa Rosa firefighter, had grown up. In its place, the Lassens built a three-bedroom home for their family, including their son, Kaiden, 11, and daughter Makenna, 9.

“I love it,” Katrina Lassen said. “The quarantine has given us a lot of extra time in these walls.”

Lassen said she’s especially fond of the large soaking tub and balcony adjoining the second-floor master bedroom.

Their home is one of 138 rebuilt in the subdivision, where only 25 lots remain vacant. It is one of the more than 1,700 homes already rebuilt in the wake of the 2017 wildfires that destroyed 5,334 Sonoma County homes.

In Santa Rosa, the Tubbs fire alone destroyed about 3,000 homes, primarily in Coffey Park and Fountaingrove and accounting for 5% of the city’s housing stock.

With nearly 2,000 homes under construction or in the permitting process, the county is on track to rebuild 68% of the stock lost in a little over two and a half years, the result of a remarkable and reportedly unrivaled recovery driven by community resolve and eased by streamlined bureaucracy, but also fraught with complications.

“FEMA hasn’t seen recovery numbers like we’ve had anywhere,” David Guhin, a Santa Rosa assistant city manager, said, relaying the response he has heard from federal disaster experts about the county’s rebuild effort.

“Grizzled veterans” at the Governor’s Office of Emergency Services are “over the moon about the progress Sonoma County has made,” said state Sen. Mike McGuire, D-Healdsburg.

Yet while state and local officials applaud the replacement of more than two-thirds of the torched homes, they also cite the remaining shortfall — attributed to a range of issues including six-figure gaps in insurance coverage and “sticker shock” from inflated construction costs.

“It’s pretty good but not good enough,” said county Supervisor James Gore, whose district lost 2,387 homes, absorbing 45% of the loss.

“We knew 25 to 30% would be left behind, primarily those who were underinsured,” he said. “We saw in the early days the cracks were already forming.”

One-third of 460 respondents in a survey late last year told United Policyholders they had not settled the dwelling portion of their homeowners insurance claim.

“It sort of paralyzes people. They don’t know what they can spend to rebuild,” said Amy Bach, executive director of the San Francisco-based nonprofit.

Nearly two-thirds said they were underinsured by an average of \$367,000, a rate Bach said is “consistent with what we find after every disaster . . . a needle we can’t seem to move.”

Gore said Federal Emergency Management Agency officials expected underinsurance in the \$300,000 range, and “I thought they were crazy.”

He’s no longer a skeptic, saying he knows of homeowners who were underinsured by as much as \$1 million.

Many homeowners take a gamble, low-balling their policy cost on the odds that a total loss is relatively rare, said Bach, an attorney. The courts generally put the burden on homeowners to obtain adequate

insurance, she said.

Gore said he thought some homeowners had been “totally screwed over by their insurance company,” while others were to blame for failing to upgrade their coverage over time.

More than 60% of Lake County homeowners found themselves underinsured in the wake of that county’s disastrous 2015 wildfire season, said state Sen. Bill Dodd, D-Napa, attributing it to a roughly equal mix of homeowners trying to save money and insurance agents failing to disclose the need to cover inflation in rebuilding costs.

Sonoma County homeowners faced a struggle to find available contractors as well as soaring bids pushed by volatile construction costs, said Keith Woods, chief executive officer of the North Coast Builders Exchange, a trade group. Those costs that spiked to \$400 to \$500 per square foot for a custom home with medium-grade furnishings and \$600 to \$800 for high-end furnishings, such as flooring, windows and fixtures, he said.

Supervisor Susan Gorin, whose district lost 1,780 homes, including her own, said rebuilding costs came to \$500 to \$600 per square foot, up from \$300 to \$400 before the conflagration.

Some Kenwood and Glen Ellen residents opted to downsize their new homes with fewer luxury items, she said.

“I still haven’t settled with my insurance company,” Gorin said.

The rate of rebuilding varies widely, depending largely on terrain.

In Coffey Park, the subdivision stunningly destroyed when the Tubbs fire hurdled Highway 101, 893 homes have been rebuilt, another 419 are under construction or in the permitting process for a total of 1,312 homes — restoring 97% of the loss.

In Fountaingrove, ravaged by the wind-driven fire that advanced from Calistoga in four hours, rebuilding is underway or completed on about 75% of lots, with 348 completed and 696 under construction or in the permitting process.

The unincorporated area outside city limits, hit by the Tubbs and Nuns fires, is on track to rebuild 1,277 homes. Meanwhile, just inside city limits in southeastern Santa Rosa, two homes destroyed by the Nuns fire in Oakmont — including Gorin’s house — are both in the rebuilding process.

Ramped-up permitting capacity at both the city and county helped to speed the rebuild.

“We had to throw a lot of resources into the process,” said Guhin, the assistant Santa Rosa city manager who has helped oversee recovery efforts.

The city hired a consulting firm to operate its permit center for rebuilds, where the goal was a permit-approval window of as little as five days, he said.

Flexibility was critical to accommodate the vast majority of homeowners who sought changes in their plans, often driven by cost considerations. So far, 68% of owners have made minor changes, 21% made major changes and only 11% have retained their original plans.

Gabe Osburn, deputy director of development services for the city, said there was no road map for handling such a formidable chore.

“You have to do what works for the community,” Guhin said. “Constant engagement with the community was critical.”

The “recovery process in Sonoma County is definitely a model for post-disaster efforts in the future,” Brad Alexander, a spokesman for the state Office of Emergency Services , said in an email.

McGuire praised county administrators, planners, first responders, public works officials and economic development staffers as well as small business owners — all “passionate about getting the rebuilding efforts underway and streamlining the process for survivors of the 2017 wildfires,” he said.

On its side, the county also outsourced rebuilding permitting for fire victims, setting operations in five trailers outside the Permit Sonoma office, said Tennis Wick, director of the county’s planning agency.

To expedite approvals, the review process stripped out consideration of access, water and wastewater, elements that “made it through the fire with minimal damage,” he said. The reduced scope of review and

augmented staff allowed the county to get to the first plan check — issuing a permit or sending the applicant a list of items needed to meet code — in five days at a 35% to 40% lower cost, Wick said.

More than half of the fire-stricken properties have been through the permitting process, which Wick deemed a “successful rebuild rate” compared to other fires in California.

Woods, the construction trade group executive, who early after the fires had envisioned a rebuild that would take the better part of a decade, lauded government officials for their efforts.

“There’s nothing but good news in terms of how quickly we’ve been able to rebuild,” he said. “Kudos to city and county permitting for not getting in the way.”

It took eight or nine months after the smoke cleared for the rebuild to get rolling, he noted, citing the time it took homeowners to settle with their insurance companies.

“Everything came together in the summer of 2018,” Woods said, leading to a rush of business for local contractors and builders from outside the area.

While some homeowners struggled to find a builder, contractors were in a stiff competition for labor, with more than a few engaged in poaching — luring trades workers into their fold with offers of higher pay than they were making.

“Nobody was particularly proud of it, but it was the reality,” Woods said. “Guys are still hungry for young workers.”

McGuire noted the rebuild has been blemished by inexperienced contractors who did shoddy work and some who walked away with their customers’ money.

“There’s been nothing easy since the North Bay firestorm for many residents,” he said. “It’s been a rough few years.”

Still, rebuilding on flat land, like Coffey Park and Larkfield Estates, has been easier and generally cheaper than in hilly areas like Fountaingrove and the Mark West area, where larger lots and uneven topography complicates and adds costs to the process.

Several large builders got into the production home business on flat land, offering landowners a choice of model homes built for a guaranteed price that allowed no change orders or options, Woods said.

“This was an answer for people crying out to get a set figure,” he said. Developers also benefited from knowing how much it would cost to build the home.

Rebuilding started slowly in Fountaingrove, where nearly 1,600 homes were destroyed, but has since picked up, as contractors have purchased lots from owners who opted to relocate.

Eleven so-called “spec homes,” built without an established buyer, have recently sold in Fountaingrove for \$1.3 million to \$1.9 million and are currently in escrow. “People snapped ‘em up,” Woods said.

Meanwhile, rebuilding from last year’s Kincadee fire, which blazed from The Geysers to the edge of Windsor, has barely started. Three of the 171 destroyed homes are under construction, with 12 in the permitting process.

Sonoma County’s renewal has changed the character of some communities.

In Larkfield Estates, people out for their afternoon walks are gathering for chats and beverages on the front porches that came with many of the rebuilt homes, including the Lassens’ place.

Neighbors began tailgating on a cul-de-sac and bonding before any reconstruction began, Katrina Lassen said. Before the fire, hers was one of the few homes with a porch, as ranch-style homes built in the 1970s were minimalist, she said.

“What is more inviting than a front porch?” Lassen said.

Also new is the Larkfield Resilience Fund, which has raised more than \$115,000 to start buying trees for the denuded community that once enjoyed an average of 10 shade trees on each lot.

And while the adults are socializing on porches, the kids congregate in someone’s yard, readily identifiable by the pile of bicycles in the driveway.

Gore can attest to the transformation of Larkfield Estates and other neighborhoods he first canvassed during his inaugural political campaign in 2014. They were “sleepy suburban areas” then, now

transformed by active, organized residents pursuing community improvements in what he calls the “platinum lining” of the 2017 disaster.

On the other side of Highway 101, Santa Rosa Mayor Tom Schwedhelm marveled at the new look in Coffey Park, where homes of new shapes and fresh colors have sprung from the devastation that included the loss of five lives. Twenty-four people died countywide in the fires.

“It’s not a tract-home neighborhood any more,” said Schwedhelm, the former city police chief who has lived there since 1987 and whose home was one of the few that survived the firestorm.

“I’m so optimistic about the future of Coffey Park,” he said.

But Coffey Park will invariably shed some of its working-class identity as rents that used to be in the \$2,000 a month range have risen by \$500 to \$1,000 to cover the cost of rebuilding.

Before the fire, about 40% of Coffey Park’s homes were rentals.

On the fires’ one-year anniversary, Gore said FEMA officials advised it would take three years to restore two-thirds of the destroyed homes and “that’s where we’re at.”

The prospects for capturing the missing third are clouded, he said.

The litany of post-2017 calamities — a flood, another unprecedented fire, PG&E power shutdowns and now the coronavirus pandemic — have drawn capital out of the market and heightened uncertainty, both detriments to housing production, Gore said.

The county’s population reached a peak of about 503,000 just ahead of the wildfires, but has in the past two years declined by an estimated 4,700 people, according to the state Department of Finance.

The flip side is that nearly seven out of 10 homes are coming back.

“That’s the epitome of resiliency,” Gore said.