

## **Transformed by October fires, Sonoma County takes stock, bracing for ‘a learning year’**

The Press Democrat

Two sisters. Two paths to recovery.

Susan Komar and Lynn Van Fleit each lost a home last fall when the Tubbs fire ravaged northern Santa Rosa.

Six months later, Komar and her husband, Chris, said they plan this year to start rebuilding their home in Coffey Park. But Van Fleit said she can't afford to replace her house near the former Sweet T's restaurant in Fountaingrove, a recently purchased residence she was planning to move into the very week the fire struck.

"Who would have thought our two neighborhoods would become synonymous with devastation?" said Van Fleit. She said her insurance coverage won't cover the cost to rebuild, so she's put money down for a new home under construction off Piner Road in northwest Santa Rosa.

The sisters' story is emblematic of the saga faced by county residents who lost nearly 5,300 homes in the fires of October.

Six months after the historic disaster, many stand poised to rebuild this year. Others have decided they can't or won't return. And still others await answers that will determine their futures.

"We're in the limbo space between intent to rebuild and able to rebuild," said Jeff Okrepkie, chairman of the Coffey Strong neighborhood group.

Komar and Van Fleit exemplify another truth for fire survivors: Many are helping one another cope with the disaster's upheaval. Often such care and support has come in the context of neighbor helping neighbor, but family members certainly have played a role, too.

Komar, 70, is the daughter of an unwed mother and grew up as an adopted child. After searching for family for almost four decades, she located Van Fleit six years ago living in Virginia. Now, the two live as retirees in the same city and support each other while recovering from the most destructive wildfires in state history.

Their cause remains under state investigation as lawsuits from fire survivors continue to mount against Pacific Gas & Electric Co., which reported damaged power poles and downed power lines it owns in areas near the origins of the biggest blazes, including the Tubbs fire that started north of Calistoga and spread into Santa Rosa, leveling entire neighborhoods. PG&E officials have said the utility is cooperating with state investigators.

Altogether, the infernos that began on the night of Oct. 8 in the North Bay claimed 40 lives and destroyed 6,200 homes and another 1,800 structures. Insured losses total nearly \$10 billion.

Twenty-four people died in Sonoma County, and more residences were destroyed here than were built in the county in the past seven years.

The worst destruction occurred in Santa Rosa, which lost more than 3,000 homes. Most of those houses once stood in the hillside neighborhood of Fountaingrove and in the more modest flatland subdivisions west on Highway 101 in Coffey Park.

Six months later, most of the debris has been hauled away and fire survivors look forward to a new phase: the acceleration of rebuilding efforts. Contractors and others said several hundred homes should rise in the burn areas this spring and summer.

Even so, few predict a smooth road ahead.

“It should be clear to everybody six months in that this is going to be a struggle,” said Santa Rosa Mayor Chris Coursey. “But I think people are willing to struggle.”

Awaiting water fix

Already the challenges for fire survivors have included finding temporary residences in a tight housing market, compiling detailed lists of all the possessions they lost and finding a contractor to rebuild their homes.

One of the most costly obstacles ahead involves replacing a contaminated section of the city’s water system that serves 350 homes in Fountaingrove — a project estimated to cost roughly \$30 million to \$40 million. City officials believe the fire’s intense heat released the cancer-causing hydrocarbon benzene from components in the water system, and a drop in pressure pulled benzene, ash and other contaminants into the water lines.

At a council meeting last month, city staff said it could take more than two years to replace those lines. Property owners complained they can’t wait that long and noted they will lose insurance money for temporary housing within two years of the fires.

Coursey said he is urging residents not to consider the update at the March meeting “the last word.” Council members have urged staff to “explore every option to shorten that time frame and find other options.”

City water officials on Thursday released a statement that they are making progress on possible solutions, including a temporary water supply that could be made available concurrently with the water system repairs. That approach could allow those who rebuild in the contamination zone to more quickly occupy new homes.

Hampered by insurance woes

In the early days of the disaster, survivors of past wildfires warned the county to expect trauma, uncertainty and large numbers of underinsured homeowners. Those warnings now appear correct on all counts.

Uncertainty has hovered over virtually every aspect of the recovery. For the community, it clouds efforts to determine how fast the neighborhoods might rebuild and how many fire survivors eventually may return to their properties.

As the months have progressed, many builders and real estate agents have warned it could take six years to rebuild two-thirds, or about 3,500, of the county’s burned homes.

For property owners, uncertainty comes with not knowing whether you have the means to rebuild.

Coffey Park resident Mike Baker said he submitted to his insurance company four weeks ago a detailed estimate from his contractor to rebuild his family’s two-story home on Keoke Court. His builder, Santa Rosa-based Shook & Waller, used the insurance industry’s standard estimating system, Xactimate, to prepare documents, and the company stands ready to explain why the full amount of insurance coverage will be needed to rebuild Baker’s home.

But Baker, pastor of Crosspoint Community Church, said he can’t afford to rebuild without knowing what the insurance company will pay.

“Really, until we have that number, we don’t know what we’re able to do next,” he said.

James Gore, chairman of the county Board of Supervisors, said virtually every fire survivor he speaks with is underinsured to some degree. He called “the chaos and the dysfunction” in the process shocking and said he plans to advocate for insurance reform.

“The reason that people are not rebuilding right now is they have not settled with their insurance company and figured out their finances,” he said.

## A difficult present

About two-thirds of county fire survivors report being underinsured, according to preliminary results from a survey by the consumer insurance advocacy group United Policy Holders of San Francisco. That rate appears similar to the group's surveys taken after massive fires in San Diego and Butte counties.

Even so, Amy Bach, the group's executive director, said Sonoma County has several things to be grateful for. Elected city and county leaders "have worked really well together" to hasten the recovery efforts in comparison to other areas, she said.

Fire survivors here have received higher payouts for their lost contents than in past fires, she said. And many homeowners have gotten educated and found experts to help them justify their requests to receive the full insurance coverage payment needed to replace their homes.

Bach acknowledged many fire survivors are still struggling and suffering. Even so, she said, "I think your community has a lot to be optimistic about where you will be in five years or 10 years."

Gore said home insurance is just one area that needs attention and improvement. He maintained the time is now for the region to greatly increase its preparation to respond to the next natural disaster. That includes efforts to organize 10 neighborhoods in his own supervisorial district and to encourage the neighbors there to work together to better withstand future wildfires and other emergencies.

"There's no education in the second kick of a mule," Gore said, quoting the late Sam Rayburn, a Texas congressman and former speaker of the House of Representatives.

## Starting over, looking back

As they speak about the past six months, fire survivors often recall the initial hours and days of the firestorm when most of the damage was done.

Bill Stites was captured in a Press Democrat news photo silhouetted before flames as he returned early Oct. 9 to his Fountaingrove home. Looking back on that morning, he now calls it foolish that he went in to save three cars, including a neighbor's vehicle that was parked behind a stuck garage door. If he had injured himself trying to open the door, he said, he might have been unable to escape the approaching flames.

After losing his Palisades Way home, Stites needed to replace basic documents such as his birth certificate and the pink slips of his cars. His partner, Pam Higi, and he eventually moved into a rental with three boxes each and one small rack of clothes.

"You have to reinvent yourself," Stites, 69, said of surviving a disaster. Today, he often reflects on the

need for “love, grace, gratitude.”

As they recover, the sisters Komar and Van Fleit take each other out for “mandatory fun days,” venturing to San Francisco and St. Helena or hunting for antiques. Van Fleit furnished the living room of Komar’s Rincon Valley rental with pieces from her Virginia home that reached California after the fires and otherwise would be sitting in storage.

Komar and other fire survivors suggested they still are coming to terms with the fact that rebuilding won’t turn back the clock. She said she knows one day she will move into a new residence with updated designs and modern appliances. Nonetheless, she said, “I would give anything to be back in my old house.”

The survivors also said they had been overwhelmed by the generosity of strangers and by the ongoing support and encouragement of neighbors.

“We’re going to come out of this better, stronger,” said Brad Sherwood, a Sonoma County Water Agency spokesman who lost his home in Larkfield Estates southeast of Mark West Road and Old Redwood Highway. The disaster reinforced the value of neighbors “‘cause you never know when you’re going to need that person to help you out.”

#### A ‘learning year’

In the past six months, the region has amassed plenty of data points to measure progress.

By last week, the government-led debris cleanup of 4,680 North Bay properties was nearly 90 percent complete, according to the U.S. Army Corps of Engineers. The 1.6 million tons of reclaimed wreckage is approaching the weight of two Golden Gate bridges. It is the largest debris cleanup in state history.

By Thursday, county building officials had issued 52 permits for new homes in the burn areas. The city of Santa Rosa had issued another 92, of which 50 are under construction.

Another 330 property owners listed lots for sale in those same burn areas between December and March, according to Pacific Union International senior vice president Rick Laws. Laws, who produces The Press Democrat’s monthly housing report, said nearly 140 of those lots had sold during that period.

And the Sonoma County authorities have investigated 98 of 227 complaints of alleged price gouging, according to District Attorney Jill Ravitch. Prosecutors have filed four cases, and to date two have resulted in landlords agreeing to reduce rents to a rate allowed under state law governing disasters and to repay tenants any amount in excess of that rate, no more than 10 percent of the rent before the fire. Ravitch said her staff continues to investigate cases, and officials are watching to see whether the state

extends its disaster order, now set to expire April 18.

Looking ahead, builders said they are gearing up for spring and summer construction.

Santa Rosa builder Tux Tuxhorn this week turned in plans to the city that will be used for 20 Coffey Park homes, the first of 50 houses he plans to build there in the coming months.

Aaron Matz of APM Homes said he plans to start the first of 40 to 60 homes in Coffey Park as soon as he gets a few weeks of dry weather.

And Stonefield Companies, which is based east of Irvine, is preparing to start its fourth fire rebuilding project in the past 15 years with nearly 80 homes in the Mark West Springs area.

Contractors large and small will take part in rebuilding projects this spring and summer. But longtime Santa Rosa builder Keith Christopherson said he expects only about 200 homes altogether will be completed by the end of the year.

The rebuilding process involves working with homeowners, lenders and insurance companies and is new to contractors who normally make their living building tract subdivisions or custom homes, Christopherson said. He agreed with a local banker who told him, "This year's going to be a learning year for everybody."

Coffey Park resident Gordon Easter said he might end up as one of the early returnees to his neighborhood. His builder told him he could be back in a new house on his Hopper Avenue property by December "in a perfect world."

"Now, don't hold me to that," Easter said, "because you know how imperfect this world is."

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