

[Wildfire Victims Find Rebuilding Hard](http://www.ocregister.com/news/-219295--.html)

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First came the fire, jumping the freeway and moving with such ferocity that Brian Stanley and his then-4-year-old son didn't have time to put on shoes as they ran out of their burning house. The looters came next, combing the ashes for jewelry and valuables, ripping copper piping from the rubble of burned-out homes. These days it's snakes and burglars that worry Stanley as he prepares to finally move back into his rebuilt Anaheim Hills home, one year after the Freeway Complex Fire destroyed it along with hundreds of other structures. Look back at the fires)

Of the six homes destroyed on Stanley's block, only one other house is currently under construction.

The dirt lots mean more attractive space for wildlife. Stanley has killed three rattlesnakes in his backyard since the fire. Another neighbor found one in his garage.

There have also been five burglaries near his house in the last year, something Stanley attributes to having fewer neighbors keeping an eye on things.

But with all his worries, Stanley still knows he is lucky: He is about to become one of the first people in Anaheim Hills to move back into a home destroyed in the fire.

In Anaheim Hills, building permits have been issued for just seven single family homes and nine apartments.

The statistics aren't much better in Yorba Linda.

Despite efforts by officials in both cities to waive fees and expedite permits for fire victims, rebuilding efforts are slow.

Of 102 structures considered to be a "total loss" in Yorba Linda,

only one home has been completely rebuilt. Becky Bates moves home)

Building plans have been submitted for about half the destroyed properties, but only 27 are actually under construction.

The ruins of two houses sat for so long, the city had to declare them a public nuisance and at least two of the burned lots in Yorba Linda have been foreclosed on.

The charred ruins of their homes have been demolished and carted away, but many fire victims are still struggling to rebuild their lives.

One family sticks together)

Among the things they see standing in their way are insurance companies, high mortgage payments, the threat of mudslides and an ongoing battle over whether or not the city of Yorba Linda and the Water District's actions contributed to the fire damage.

Getting past all of the challenges has created a new sense of community among fire victims, many of whom have banded together to exchange information and help throughout the building process.

"I think there is more camaraderie," said Kristen Fowler, a Yorba Linda resident who is currently rebuilding her home. "We have all actually spent a lot more time together and) the neighbors who did not lose their homes have been so supportive and encouraging."

INSURANCE PROBLEMS

Who lost their home and who didn't was random. A cruel trick of flying sparks that landed on some houses, sparing those next door.

But there's a pattern to who is rebuilding. Insurance payments seem to be dictating who is overseeing construction efforts and who is paying a mortgage for an empty dirt lot.

New fire code building restrictions as well as mandated soil and geological reports are adding to the already expensive task of rebuilding a house.

Getting the cash for all of that is proving difficult for numerous fire victims, who said their insurance company either doesn't want to pay, or won't pay enough.

"I felt comfortable and confident because I had a national

carrier,” said Sheri Allen of Yorba Linda. “I tell people now, ‘the wildfires ravaged my home, but ... insurance has ruined my life.’” Allen’s home was only partially damaged by the fire, but water from the damaged roof has led to a mold infestation. The house needs to be completely gutted, Allen said, and she has been having trouble getting enough money to repair the damage.

On Friday, Allen and over a dozen other fire victims gathered for a press conference, calling on Insurance Commissioner Steve Poizner to do something for local families battling insurance companies.

The State Insurance Commissioner’s office has received 23 complaints against insurance companies stemming from the Freeway Complex fire. From those complaints, officials have managed to get \$874,000 in extra money for the fire victims. Six complaints are still pending, a Commissioner’s Office spokesperson said.

“The Department of Insurance unfortunately has no teeth,” Allen said. “We shouldn’t be here a year later with partial loss houses that are still just sitting there.”

Deputy Insurance Commissioner Tony Cignarale acknowledged that the office is limited in its power.

Still, the Commissioner’s office has had a lot of success in getting insurance companies to award additional money in cases where there is clear documentation, Cignarale said. But in a number of cases, promises to homeowners happened in the form of a phone call, not a clear legal document, so it’s not legally binding.

When Patrick Craft bought his insurance policy, he was under the impression that it covered the full replacement cost of his house. But the insurance company’s offer falls about \$250,000 short of contractors’ estimates.

Underinsurance is a common problem, said Karen Reimus of the nonprofit group United Policy Holders. Reimus, a lawyer, lost her home in a 2003 fire in San Diego.

Over time, the cost of rebuilding a home rises and it’s up to the homeowner to make sure their policy coverage is enough, said Jerry

Davies, spokesperson for Farmers Insurance.

Farmers sends a letter to its customers every year asking them to look over their policy information, Davies said.

“A lot of people at that point are very busy and may put policy reviews) off. That’s where you could get into trouble if you live in an urban-wildland interface.”

Homeowners in metropolitan areas not prone to fire don’t need to get a rebuilding cost evaluation every year, but Davies said he would suggest it for policy-holders in areas such as Yorba Linda.

The idea of getting a building cost estimate every year is laughable to Don Waugh, a Farmers customer who said his policy was supposed to cover inflation and increases in building costs.

Waugh has not started the rebuilding process because his insurance has so far paid out half of what he needs to begin construction.

Davies was unable to comment on any specific cases without reading the individual’s policy, but said that it’s important to have a clear understanding of the specifics of policy coverage, which can vary case-by-case.

“What they are saying defies reality,” said Reimus said. “Are they expecting homeowners to be construction experts? It’s a fantasyland argument.”

Stanley, who didn’t have insurance problems, credits his good policy with getting him back home. Now he tells anyone who will listen to carefully “read the fine print.”

HIDDEN HILLS LAWSUITS

Insurance companies aren’t just getting claims over the fire, they are also filing some of their own. State Farm Insurance, along with a number of residents from the Hidden Hills area of Yorba Linda, is suing the Yorba Linda Water District for actions that may have contributed to the fire.

A judge recently ruled to combine the lawsuits. The parties will still have their own lawyers and judgments, but the cases will be heard

in the same court, at the same time, said Geraldine Ly, an attorney representing several Hidden Hills residents.

The suits allege that the Yorba Linda Water District's system failed to provide adequate water pressure to firefighters, and that the district failed to keep enough water in the reservoir.

Firefighters were ordered to abandon efforts in the Hidden Hills area and move on to neighborhoods with better water supplies, according to a Orange County Fire Authority report released in April.

The water district has made numerous improvements since the fire, said Pat Grady, assistant general manager for the district. During periods of high fire risk, the district will now keep reservoirs 95 percent full, instead of the normal 80 percent. Construction has also begun on a new reservoir in the Hidden Hills area. More on the water district)

Multiple claims and one lawsuit also have been filed against the city of Yorba Linda, alleging the fire was further fueled by dry brush after the City Council's decided to abandon watering landscape easements in the area just weeks before.

So far, the city has denied all claims.

The homes owned by the plaintiffs were nowhere near the easements that had been shut off, Mark Aalders, assistant to the Yorba Linda City manager, said, adding that the easements the city abandoned had burned less than green landscapes closer to the homes.

"It didn't matter in the end due to the nature of the fire whether it was green or not green, everything burned," Aalders said.

BRINGING EVERYONE TOGETHER

After the fire, offers of help started coming in from everywhere.

Companies offered discounted mattresses. The city waived building permit fees and offered free trees. Rebates on energy efficient appliances and fixtures flooded in.

Friends from around the world mailed Stanley pictures to replace the mementos he lost.

Strangers mailed toys to his son.

“My son keeps saying, ‘people are nice Daddy, they donated this to me,” Stanley said.

He is also in daily contact with neighbors who he didn’t even know before the fire.

Now that his home is finished, Stanley wants to keep building on the amazing sense of community that he’s developed in the last year.

On Sunday, the one-year anniversary of the fires, Stanley and his builder are hosting a gathering for up to 200 people impacted by the disaster. A Brea couple close to being home)

He’s become something of a post-disaster pied piper in his neighborhood, hosting press conferences, sharing information about insurance companies, offering tips on rebuilding.

Stanley said he just hopes neighbors will be able to follow his lead, and get back home.