



News

Fire Blazes a New Trail for Poway's Deehan Family

After the Witch Creek fire destroyed their house, circumstances took them far away. But the family vows to return to the community they call home.

By Mary Buckheit Email the author September 28, 2010 Print O Comments

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Three years after the Witch Creek fire claimed some 90 homes in Poway, the challenge of rebuilding remains.

The struggle continues for longtime Poway resident Tim Deehan and his family, whose incinerated lot in the High Valley community overlooking <u>Lake Poway</u> is now cleared of feverish ruins but has yet to see the reconstruction of a new house to call home.

"We still own the lot, but it's just not happening right now," said Deehan in a phone interview last week. "It took a lot of time and effort to clear the property. Rebuilding a house is another whole challenge."

Deehan relocated to San Diego with the Navy in May 1988 and put five children through <u>Poway Unified</u> schools: Christina and Stephen graduated from Rancho Bernardo High School, Jacqueline and Ryan are graduates of <u>Poway High</u>, and his youngest, Kayla, attended Twin Peaks Elementary. Deehan spent five years in the house on High Valley Road that eventually burned to the ground in October 2007.

While hardly a day goes by when Deehan doesn't miss waking up to the spectacular panoramic view from atop the hill in Poway, three years later, he remains wary of rebuilding.

"Initially, we tried to rebuild right away," Deehan said. "But it wasn't long before we started hitting road blocks and couldn't move ahead through the bureaucracy. My wife really had no interest in putting up a fight. Emotionally, at that point, you just don't have the strength."

After much deliberation, the Deehans-businessowners who run an <u>intelligence technologies corporation</u>—finally decided it was best to relocate to northern Virginia in late October 2009. Since the Deehan's primary clients are federal government-types headquartered in Washington, D.C., the couple decided to move closer to their customers, where they could be more attentive to business responsibilities and seek sanctum from the fire site stressors.

"We were up in the air for awhile but the reason we finally ended up leaving Poway was the litigation was still dragging on. We were stuck. We couldn't buy a house, couldn't build a house. We knew we'd be renting either way so we figured we might as well just get away from it for a while. If we weren't in limbo with house issues, we certainly wouldn't have moved to the East Coast, but it seemed like the best way to try to make up for the lost time."

Moving on

From his rental home 3,000 miles away, Deehan explained the varying degrees of difficulty that come with, first, losing a house and your possessions, and then dealing with insurance representatives, city officials, permits, documentation and sanctions necessary to rebuild. Additionally, the Deehans, like many Poway fire victims, filled out reams of paperwork only to be informed by FEMA that they were not eligible for aid.

"We still talk to folks in the neighborhood and most people have their houses going back up," he said via telephone from Virginia. "A couple neighbors had too much aggravation, and they just threw in the towel and sold the lots. But most people are back in the old neighborhood."

Deehan and his neighbors commiserate about trouble with mortgage companies, under-insurance issues, and city ordinances throughout the rebuilding process—issues the Deehans would rather put off for the time being.

"My neighbors were frustrated, swearing up and down that they never would have done it if they had known what the city of Poway was going to put them through and the kind of red tape you have to get past just to put your own house back. But, that said, I know it's achievable. The neighbors are getting them back up. It's not easy, there's a lot of frustration and emotion, and there's a circus of paperwork, but they are rebuilding and we will, too. At some point we'll put a house back on that property."

I met the Deehan family personally back in October 2007 while working as a reporter writing a story for ESPN on Poway High School's senior captain stand-out, Ryan Deehan. I was present with the family upon their emotional return to the incinerated neighborhood, after being evacuated hours before, only to come home to find their house burned clear to the ground. I remember watching as they stood in the ashes, a chimney the only thing left standing and burnt cars hardly recognizable in the driveway.

What struck me even then, the day the Deehan family was trying to grasp the reality of their loss, was Deehan's ability to give thanks for all that he had, even at the height of such shattering destruction.

Today, while frustration endures, so does Deehan's eternal bright side.

"Just when you start to feel sorry for yourself, you hear about someone else's problems—a parent losing a child, someone suffering with terminal illness—real tragedies. The fire was certainly a huge blow to this community, but that's life. If this is as bad as it gets for us, we'll take it."

Deehan explained that he and his wife are thankful for each day that passes, slowly escorting away some of the raw emotion of the experience. The time away from Poway has helped them compartmentalize their emotions and separate their loss from the rebuilding process that will someday follow.

"In the future, with more time gone by, it won't be so upsetting. This move [to Virginia] was a blessing in disguise. Some of our neighbors weren't able to get away. They had to stay there, living on-site in trailers while they cleaned out and rebuilt, and I'm sure it took a real toll. When it's time for us to rebuild, we won't be doing it right on the heels of the loss."

In total, the Deehan's High Valley neighborhood lost about 20 homes as high winds fueled the flames and chased blazes up Mount Woodson canyon, consuming the community's custom homes perched atop the hill. Current figures put the Witch Creek fire losses at \$16 million.

Back on their feet

Deehan cites George Kehrer and his wife, both representatives of the nonprofit relief organization <u>CARE</u>, for their significant assistance in submitting insurance claims, making inventory of household items, and teaching them how to start over.

"Speaking with George Kehrer was the most helpful asset presented to us after we lost our home," Deehan said. "He and his family lost their home in Oakland in 1991, so they were able to relate and could explain things to us like no one else could. The city had types of recovery packages to learn from but the Kehrers could really talk to us. They had critical information first-hand about how to proceed. What we learned from them was really eye-opening.

"I remember sitting there listening to George talk to us for the first time and him saying, 'Most of the people in this room will learn that you are insured for about 50 percent of what you would need to build your house.' He was right. I think there were 93 homes lost in Poway, and the average for all of us was about half of the insurance we really needed."

Deehan says the biggest advice he would offer folks who live in California's fire-prone regions is understanding what your home is truly worth. "What you gotta do, is you gotta get your square footage. It's about \$250 per square foot for just your basic replacement house. If you've got marble countertops, granite, balconies, or other kinds of upgrades, you can get up to \$300, \$350 and even \$400 per square foot for super high-end houses.

"Multiply your square footage by \$250 and you get a reality check real fast about what you need to cover. Most standard insurance companies will fight to insure you for only \$125 per square foot, or less. They try to keep your numbers down. And that's where under-insurance issues come in. Make sure you've got enough insurance if you're living in those at-risk areas."

Deehan maintains that the most disappointing cog in the process has been the mortgage and insurance company policies, which have seemed far from equitable or compassionate. But again, Deehan's contempt is tempered by the positives. "It's really despicable what mortgage and insurance will do to get their way out of the loss. But at the same time, the community was doing really nice things—real people showing us true human kindness, and that is what stays with me. I'll never forget even the littlest gestures people showed us when we needed it most. The most minor tokens of compassion give you a boost when you're down. It made me feel good about our community and about people in general."

Of all the innumerable things his family lost three years ago, Deehan says it's the little things they miss most, like San Diego summers and waking up to the view of Lake Poway. "We look at the pictures from all those years and we see the palm trees and the clear skies and I say, 'Man, that was really nice.'

Deehan takes pleasure in all the joys that remain, like Ryan's present success at the <u>University of Colorado</u>, and 11-year-old Kayla's first winter in the snow (just to name a few).

"The fire was certainly a big blow, but these are all parts of life's experiences. It's just one of those things that you have to deal with. Hopefully, it makes people realize what they have—and I don't mean possessions. I mean, I hope people realize that life is so fragile. We lost our home and it was absolutely heart-breaking, but at the end of the day, I have to count my blessings because it's not as bad as it could be. At its worst, this is never as bad as it could be. We'll get through it and we'll be back in Poway again someday."

Catch up with the former Titan tight end Ryan Deehan amid his nationally anticipated junior year at the University of Colorado, Boulder in this Monday article.

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