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Poway fire survivors progressing along recovery path

By: ANDREA MOSS - North County Times

Some have settled, begun rebuilding

POWAY -- Roughly half the Poway families who lost homes to the Witch Creek fire have cleared their properties or obtained permits to do so, and about a dozen have started rebuilding or created plans to do so, city officials said last week.

Councilwoman Merrilee Boyack, who has been overseeing efforts to help fire survivors find temporary housing, replacement furniture and other necessary items, said one person still needs to find a place to live while her home is rebuilt.

All the other survivors are in new homes, have most of the furniture and other basics they need for now, and are shifting their mindsets from short-term survival to long-term recovery, she said.

And a man helping fire victims make insurance claims, George Kehrer, said some of them have already received large checks for the value of their lost homes. He said the rest -- about two-thirds -- of them are creating detailed inventories of the materials that made up their homes, in preparation for submitting claims.

Boyack said city officials and volunteers also have a better understanding now of how best to help people who lose their homes.

"It's not quite the learning curve we had last time," she said. "Sadly, we're growing experienced at disaster."

One thing that does not seem to have changed, though, is the problem of underinsured homes.

Better situated

Poway got little warning before the fast-moving Witch Creek fire swept into the city from Rancho Bernardo in the early morning hours of Oct. 22. Driven by gusting Santa Ana winds, the blaze gobbled up 90 homes on the city's northern and eastern edges before the fire changed direction.

Many other homes suffered varying levels of damage.

Neighborhoods hit by the Witch Creek fire generally were more affluent than those damaged by the Cedar fire, which destroyed 54 Poway homes in 2003. That meant fewer renters this time around, Boyack said.

Several of the families burned out of their homes in 2003 had no fire insurance. None was in that situation this time around, and Witch Creek fire survivors generally have more resources compared to their Cedar fire counterparts, said Boyack.

"They have many more connections with builders and developers and contractors," she said about the current group of fire victims. "Many of them are builders and developers and contractors."

Insurance still an issue

Inadequate insurance coverage, or "underinsurance," was a major problem throughout the county in 2003, when two other wildfires raged through the region about the same time as the Cedar fire. So many fire victims came up short when it came to the money they received from their insurance companies that state officials tightened laws and took other steps to ensure that insurers provided customers with the adequate coverage and paid out everything those who filed claims were entitled

to.

George Kehrer, who said he learned a lot about insurance paperwork after losing his own home to the Oakland fire in 1991, has been meeting one-on-one with wildfire survivors throughout the region since October. He said last week that the majority of them - including Poway fire victims - did not have enough insurance to cover their full rebuilding costs this time around.

"It's almost a universal problem," Kehrer said. "I thought I had one woman who was properly insured, and I gave her a hug and congratulated her ... then I spent another hour with her, and it turned out she was about \$100,000 underinsured. And I had to take my hug back."

In many cases, the problem arises because decks, balconies, special features and upgraded materials were not accounted for in insurance policies, he said. Other families discovered their coverage was based on standard construction prices even though their homes were custom ones that will cost extra to rebuild, Kehrer said.

He is encouraging fire victims to fill out detailed inventories of their homes' construction materials as well as personal property lost to the blaze, saying it is the best way to prove underinsurance and force insurance companies to pay everything they should.

"We're trying to get the word out: just don't sign a release, don't close a claim and keep doing the paperwork 'cause it could mean thousands of extra dollars," he said.

Focus shifting to long-term

The city put together a team of staff members to help Cedar fire survivors in the recovery process. The team, which serves as a single point of contact for permit requests and other services at City Hall, was reactivated after the Witch Creek blaze.

City figures show 48 families have obtained demolition permits to remove their burned-out homes' foundations and similar infrastructure that can not be reused. Three families have obtained building permits, and another 10 have submitted plans for their new homes, the numbers show.

The city has also issued three permits that allow fire victims to live in recreational vehicles or other temporary structures on their fire-damaged properties. Jennifer Johnson, who is overseeing the city's special team, said it will be available as long as necessary.

As they did after the Cedar fire, Poway residents quickly rallied to help the new fire survivors. More than \$80,000 donated to a fire-relief fund overseen by the Rotary Club of Poway was donated to the volunteer group overseen by Boyack, which distributed the money as quickly as it came in.

The same group also collected and distributed furniture for fire victims. With most of the basics now taken care of, the focus is now shifting to long-term recovery and support efforts, Boyack said.

"Those that are still in continuing need will go into case management that's coordinated through the San Diego Foundation," she said. "They're doing the training for that now. But we don't really see a lot of Poway families that will need much case management. They're coping pretty well."

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