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Fire Recovery. Experts Advice

By Mary-Justine Lanyon

Do your homework, stay in the game, and never give up until you know all your numbers. That was the advice George Kehrer of Community Assisting Recovery (CARE) gave to attendees at the fire recovery meeting held at Lake Arrowhead Community Presbyterian Church last Saturday.

Kehrer and his wife Patricia founded the nonprofit organization after they lost their home in the Oakland fire in 1991.

The meeting, which was sponsored by Rebuilding Mountain Hearts & Lives, drew a crowd of about 75 people.

One of Kehrer's most forceful suggestions was for fire survivors to form groups. Get together with other people insured by the same company, he said. Talk about what your adjuster told you. Find out the names of all the adjusters and their supervisors.

Insurance companies, Kehrer noted, are not fond of what he called "neighboritis," but "it's your greatest strength," he told the assembled survivors.

Treat this as a class, he told the group. An insurance contract is different from all others because you negotiate the terms after the contract becomes effective. It's a process of constant negotiation.

Kehrer suggested property owners do a scope of loss, for which they may need a contractor. "People have said it's money well spent," he said. "It proves your loss to the insurance company."

The scope of loss has a line item for every feature of the house. "It's not just labor and materials," Kehrer said. "It's all those soft costs—the porta pottie, the security fence, the architect.

"Your goal," he continued, "is to focus on two houses: the house you had and the house you're going to build. The house you had drives your coverage."

Kehrer passed on some very practical tips: When the insurance company issues a partial payment, endorse the check and deposit it immediately. But be sure to write "partial payment" above your signature.

And when signing any document, add "partial recollection" above your signature. Kehrer knows from his personal experience it can take years for the full picture to form in a fire victim's mind.

"You have a right to your claim file," Kehrer said. Under the law, he added, the insurance company has to fully investigate your loss, but they owe you all your documentation. The key is you have to ask for it.

Make sure you have a copy of your true policy, Kehrer told the meeting attendees. "It has the language that protects you."

He cautioned against making any recorded statements. "Ask for the questions in writing," he said. And, he told participants, you are only required to talk about your home (it had a tile floor, fluorescent lighting, etc.). "Any discussion about how you got your policy is off limits."

Since most companies are paying policy limits right away, Kehrer sees no need for public adjusters this early in the game. There's also no need for an attorney at this point.

Some people, Kehrer reported, have said their adjusters told them they only had 60 days to submit their personal property inventory. This is not true.

PERSONAL PROPERTY INVENTORY

Kehrer turned the discussion of a personal property inventory over to Teri, a Cedar Glen resident who lost her home in the Old Fire and is now volunteering with CARE.

She said you want to do an inventory for several reasons: for the insurance company, for your taxes so you can show why you were paid the money you were, and for your memory preservation.

"I know you don't want to deal with this," Teri said. "It reminds you of your loss." She and her friends who lost homes all agreed—there were about 12 things they really miss.

Ask for an extension, she said. Write a letter to your agent; send a copy to your adjuster and your adjuster's boss. "You need a minimum of two years to turn in your list," she added.

Draw a floorplan and draw in your furniture, she said. Think about what was in each cabinet. Everything that was in your house counts, Teri noted. "You don't owe anyone an explanation. If it's yours, you can claim it and replace it at today's prices."

You want to be honest, Teri cautioned. Don't take shortcuts. If you put something down that's wrong, the insurance company can deny your claim.

Teri told the group her personal property list was 313 pages long and took her a year to complete. "I even put down the box of toothpicks," she said. It has been estimated everything valued at under \$10 in the average home adds up to about \$15,000.

Meanwhile, Teri said, don't buy a lot of stuff. "You have no place to put it." But if you have the opportunity to get some good deals, tell your insurance company you'd like them to pay for storage.

Keep every receipt, she said. "I can't emphasize that enough. And organize them. I created envelopes by category and by room. The more accurate receipts and notes you keep the better."

Teri offered her services to anyone needing help with their personal property inventory. Call her at (909) 336-0987.

AUDIENCE QUESTIONS

Dave Stuart, executive director of Rebuilding Mountain Hearts & Lives, had told the audience the county would like all the debris removed in 60 days. Peter Wulfman, manager of the county's Solid Waste Management Division, said the county has selected a contractor but the awarding of the contract has been delayed until Dec. 11.

The contractor, Wulfman said, will have 40 working days (plus snow days) to complete the work, which should be completed by the end of February or the beginning of March.

Stuart said FEMA will pay 75 percent of the debris removal costs, with some state money added and the resident's insurance money targeted for debris removal. Residents should have already received a release from, which the

county needs.

Property owners who have not yet responded should call the debris removal program at (909) 867-7579. The materials can be downloaded at www.sbcounty.gov/wsd.

“We will have the contractor for 40 working days,” Wulfman said. “When we get to a certain point, there will be no more signups. The contractor will want to work in concentrated areas, so the first neighborhoods to sign up will be the first cleaned up.”

One audience member said he had already removed the debris from his property. He was told there will be no reimbursement other than his insurance.

As to burned trees on the property, Stuart said the county has already gone through and marked trees. Wulfman said they have tagged trees that pose an immediate hazard.

“We’ve marked about 800 from Green Valley Lake to the Grass Valley area,” he noted. “Another 8,000 have the potential to be marked for removal with different funding.”

The stumps, Wulfman told one audience member, will be left. “They are rooted in the soil,” he said. “Removing them could cause erosion control problems.

Speaking of erosion control, Stuart said the county will chipping the trees on the spot for erosion control and will add netting and straw as required.

As to the foundations, Stuart urged residents to get photos before they are removed. “You need proof of where you had your footprint,” he said.

Stuart also said his understanding is 100 percent of the foundations have been compromised by the heat and will have to come out.

What if an engineer certifies my foundation as rebuildable, was a question from the audience. Will the county accept that? The answer was yes.

Another audience member questioned the safety of the roads in the burn area due to the intense heat. Wulfman said Special Districts has concerns and is already out looking at the roads.

Another safety concern was about the dropoffs created by the loss of structures at the edge of the roads. Will the county be putting up any barriers, was the question. Stuart said he will look into this potentially dangerous situation.

To reach George Kehrer and schedule a free-of-charge review of your paperwork, call (818) 216-0123. More information on the organization is available at www.carehelp.org. To reach Rebuilding Mountain Hearts & Lives, call (909) 337-9922. Visit their website www.heartsandlives.org or www.RimResourceNetwork.org for more information.

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