

2007 WILDFIRES: ONE YEAR LATER

A slow struggle

Only 9 percent of homes that were destroyed in blazes have been rebuilt

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Mary Wagner and her family are among the lucky ones. Although they lost their home in Rancho Bernardo in the wildfires that started a year ago today, they navigated insurance claims and building permits with little trouble and will be moving into a new, bigger house before Christmas.

“We couldn't have been more fortunate,” she said. “The house looks a lot different, but it's beautiful.”

Among the 1,646 homes destroyed in last year's firestorms, only 9 percent – 150 – have been rebuilt. Most property owners are still suffering the stress of insurance negotiations, finding a reputable contractor and pulling together enough money to replace their homes.

Some people were so underinsured that they are selling their properties, as are older residents who aren't up to starting over.

This story of slow, difficult steps is told by families throughout Fallbrook, Bonsall, Rainbow, Ramona, Indian reservations, Escondido, Poway, Rancho Bernardo, Dulzura and Potrero.

If history is any guide, these wildfire victims are in for a long haul.

The last building permit issued at the fire recovery center in Scripps Ranch, which was ravaged by the Cedar fire in 2003, was in September 2007, one month before the Guejito/Witch Creek, Harris, Poomacha, Rice Canyon and Horno fires rolled across the county.

“If anything, things may be slower than Scripps Ranch,” said Think Tran, a San Diego city building plan review specialist.

Wildfire recovery officials attribute the pace to the vast number of underinsured homeowners.

“There are people lacking \$200,000 to \$300,000 to rebuild,” said Bonnie Fry, director of the Ramona Fire Recovery Center.

The reconstruction of what the county calls “accessory structures” is even more sluggish. These include barns



CRISSY PASCUAL / Union-Tribune
Mary and Ralph Wagner plan to move into their new, larger home on their property in Rancho Bernardo by Christmas. The Wagners' home was one of 1,646 destroyed in last year's wildfires.

and sheds that store hay and equipment vital to the livelihood of farmers.

Of the 1,297 accessory buildings burned last year, only 53 have been rebuilt. Building permits have been issued for 67 more.

“They did not insure their outbuildings sufficiently because it cost so much to insure their primary residence,” Fry said. “We have vineyards and avocado groves and orchards where people lost their crops and lost their trees. It will take another five or seven years for them to recoup.”

In the meantime, many in the backcountry are living in rental homes that cost more than their old mortgages, Fry said.

Or they suddenly find themselves saddled with mortgages.

Linda and Craig Free of Ramona had inherited their 1,200-square-foot house and were mortgage-free until the wildfires.

“We were underinsured. We had to take out a construction loan,” Linda Free said.

A big hurdle for many has been settling on a contractor.

Steve Stout of Rancho Bernardo wanted to use the Orange County-based Stonefield Development, which offered group discounts to Scripps Ranch fire victims in 2003. But Stout came away disappointed with the price.

“Every time you turn around, there's an upgrade that would cost you another \$1,000 or \$2,000. It was easily \$40,000 to \$60,000 for everything extra,” Stout said.

A Stonefield vice president, Julie Magner, stated in an e-mail that Stonefield's arrangement in Rancho Bernardo is different from the one offered in Scripps Ranch.

“The current rebuild program is customized yet highly competitive and hassle free for our owners,” she wrote.

The recent collapse of major lenders may be another wrench in rebuilding plans.

“Some may not qualify for a loan . . . We will know in the next couple of months,” said Jan Rasmussen, the outreach coordinator for RB United, a nonprofit agency serving the fire victims of Rancho Bernardo and Poway.

Slow process

The magnitude of the battle for recovery is contained in statistics analyzed by *The San Diego Union-Tribune*.

In Rancho Bernardo, 29 of 365 homes have been rebuilt and 162 are in the process of being rebuilt. Thirty more have sold, or are selling, their lots, according to RB United and a homeowners association.



JOHN GASTALDO / Union-Tribune

John Faddis, whose 1,200-square-foot home was fully insured, added an upgrade when he rebuilt: a garage instead of a carport.



CRISSY PASCUAL / Union-Tribune

Ralph Wagner (center) and his son, Jack (right), talked with contractor R.C. Kinning about the ceiling in their new home. The Wagners say they are fortunate to have had little trouble with permits and insurance claims, enabling them to rebuild quickly.

In Poway, only five of 90 families have finished rebuilding. Twenty-four have obtained building permits.

In Escondido, one of 36 has finished rebuilding. Twenty others have permits.

On the La Jolla and Rincon Indian reservations, which sustained the most fire damage among reservations, 109 homes burned down.

All of the 59 families who lost homes at the La Jolla Reservation in Pauma Valley have either moved into their new houses or are rebuilding.

At Rincon in Valley Center, one of 50 homes has been rebuilt; five others are in the process.

Fred Nelson Jr., the La Jolla tribe's representative to the Federal Emergency Management Agency, credited disaster planning and aid from other tribes and nonprofit organizations for the speedy recovery.

“We're not a gaming tribe. We don't have dollars in the bank,” he said. “It enabled us to get more resources, like utility, water, roads.”

In the unincorporated areas, 88 of the 1,046 homeowners whose houses were destroyed have rebuilt, with 197 rebuilding.

To ease the pain of transition, the county is allowing 366 homeowners who have emergency permits to continue living in trailers on their burned properties. The permits were to have expired today, the one-year anniversary of the start of the fires' rampage.

Sydney Van Zee, 64, and her husband share a trailer measuring 34 feet by 8 feet on their Fallbrook property. She is grateful for the extension.

Underinsured by \$200,000, they are trying to find a way out of their predicament. For now, they spend time outside to escape the confines of their tiny trailer.

“We have a little cement patio left,” Van Zee said. “We sit there.”

Bigger replacements

Many of those who are rebuilding find comfort in size. They are going big – bigger homes, bigger garages, bigger storage sheds.

In Rancho Bernardo, almost 90 percent of homeowners sought permits for larger houses, some more than double the original size.

“People want bigger homes regardless of what the market looks like. They're still making an investment in real estate,” said Jay Riordan, a Rancho Bernardo contractor who lost his home and is building a larger replacement.

And then, there's the comfort factor, he said.

“Probably three days after the fire, I told my boys they were going to have a little bigger bedroom, a walk-in closet, and a bathroom with two sinks, not one,” Riordan said. “It kind of gave them something positive to focus on to ease the pain.”



EDUARDO CONTRERAS / Union-Tribune
Mary Wagner hugged her son, Jack, amid the rubble of their house last October.

In Escondido, Delnora and Tom Janecek are adding 3,230 square feet to build a 7,200-square-foot house.

“My husband plans to retire here. He wants to have an office at home,” she said.

In Poway, the biggest house being rebuilt is an 11,700-square-footer on Old Coach Road, 46 percent bigger than its original 7,980 square feet.

Not everyone is a fan of the trend.

Cheryl Mestler, a Trails homeowner in Rancho Bernardo, sued in August to try to stop her neighbors, Erin and Richard Johnson, from building a house she said would block her panoramic view of Lake Hodges and the mountains beyond.

The Johnsons wanted a 5,000-square-foot home with six bedrooms and five bathrooms for their family of seven, an increase of 1,100 square feet, according to court papers. They also wanted a four-car garage and an 890-square-foot storage space.

Both sides have been ordered by a Superior Court judge to participate in a settlement conference.

“I run the risk of losing over \$500,000 with my view,” Mestler said. “I am losing my life. It's just wrong.”

Erin Johnson, however, said her family needs more space.

“I have five children. I just wanted a couple of extra bedrooms,” she said.

At the other end of the spectrum are homeowners who are downsizing, some not by choice.

In the unincorporated areas, more than 100 houses that are being rebuilt have decreased in size. One shrank by 4,200 square feet.

Dulzura's Larry Farley, 73, was forced to replace his 1,800-square-foot double-wide mobile home with a 944-square-foot mobile unit.

“That's all the money we had,” Farley said.

In Oak Tree Ranch northeast of Ramona, John Faddis, 61, is one happy man.

He opened the door to his new home recently wearing a State Farm Insurance T-shirt. His old home had been fully covered, and he is filled with praise for the insurer.

Faddis takes pride in his 1,200-square-foot house, which is about the same size as his old one, but it has a garage instead of a carport.

“We've actually upgraded,” Faddis said.

Along with 26 other homeowners, Karen Cunningham lost her house on Lancashire Way in Rancho Bernardo. Most of the houses were built 30 years ago.

“We'll have a better street when it's done. Your lives go on,” Cunningham said.

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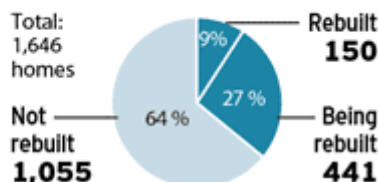
intern Wendy Fry contributed to this story.

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Slow to rebuild

One year after wildfires ravaged the county, fewer than one in 10 homes are completely rebuilt. Many are in the process, but some homeowners, who were underinsured, are struggling for a way to replace what they lost.

HOME REBUILDING STATUS COUNTYWIDE



| Jurisdiction | Homes destroyed | Rebuilt | Being rebuilt | Percentage rebuilt or being rebuilt |
|----------------------|-----------------|---------|---------------|-------------------------------------|
| La Jolla reservation | 59 | 26 | 33 | 100% |
| Escondido | 36 | 1 | 20 | 58% |
| City of San Diego | 365 | 29 | 162 | 52% |
| Poway | 90 | 5 | 24 | 32% |
| Unincorporated areas | 1,046 | 88 | 197 | 27% |
| Rincon reservation | 50 | 1 | 5 | 12% |

SOURCE: The jurisdictions

Data analysis by DANIELLE CERVANTES; graphic by MATT PERRY / Union-Tribune

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