

Special points of interest:

- Join our email list for up to the minute information—[info@oldfirerecoverygroup.org](mailto:info@oldfirerecoverygroup.org)
- Come to our weekly meetings for community support
- Report Fire Survivor discounts to us so we can spread the good news!
- Find links related to this newsletter on our website [www.oldfirerecoverygroup.org](http://www.oldfirerecoverygroup.org)

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## Talk To Your Government Officials at our City Update Forum

On August 15, 2004 we have invited city officials to address fire survivors directly and tell us what they have accomplished since the fire-storm.

We have asked each of them to give a brief presentation followed by a short question and answer session. Afterwards we will give a short presentation on the status of the recovery effort from the



The San Bernardino Arrowhead

fire survivors perspective in the San Bernardino Valley.

At this time we have confirmations from Mayer Judith Valles' office as well as from 4th ward City Council Neil Derry's office. A liaison from California Assembly member John Longville will be in attendance as well

Join us for an informative discussion!

## Feedback wanted

We have talked to hundreds of fire survivors, but there are still hundreds more we have not had contact with. We would like to hear from you to know how your recovery is going!

Survivors of previous fires have found that the sharing of information is crucial to getting the most out of the

recovery effort. Please come share with us and we will share with you!

We would like feedback from a broad variety of fire survivors including those who have completed rebuilding, as well as those who have yet to begin.

Of special importance are those who have worked with

the bureaucracy itself, with both positive and negative stories.

Please leave a message or fax us at 909-266-1459 and we will get back to you as soon as we can (usually within 24 hours if you call during the week). You can also email us at: [info@oldfirerecoverygroup.org](mailto:info@oldfirerecoverygroup.org)

## Underinsurance in the Media

The plight of the 2003 fire victims reached the national news when the Associated Press picked up an article written by Elliot Spagat

In a July 12 article, Mr. Spagat points out what we have seen first hand at the CARE workshops. Insurance agents might be creating policy limits by using the "Quick Quote" feature in the Marshall and Swift estimating program used by 100's of insurance companies.

These numbers are usually substantially less than when spending more time (usually between 10-20 minutes) filling out a more detailed quote.

The insurance industry denies they purposely give low estimates when writing policies, but the California Insurance Commissioner's office is looking into the use of these types of systems in its investigation into complaints by the victims of last year's fires.

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## CARe Helps Fire Victims With Their Insurance Questions

Community Assisting Recovery, CARe, is a grass roots non-profit, tax-exempt 501c3 corporation working to restore and strengthen damaged buildings following a disaster (or single event) by educating residents, property owners and construction professionals in the disaster recovery process.

CARe has been providing free recovery information and guidance since 1994 in over 10 states. CARe's volunteers are survivors of natural disasters, and are dedicated to making your path to a normal life after a disaster shorter and easier because of their caring and expertise.

George Kehrer is a fire survivor.



George Kehrer (left) helps a fire survivor better understand their policy.

He lost his home and two businesses in the Oakland, California firestorm in 1991. Since that disaster, he has worked extensively with thousands of firestorm, hurricane and earthquake

victims. By profession, he is a California licensed attorney and general contractor. He has provided thousands of volunteer hours of research, inspections, testimony and instruction in disaster recovery issues.

George Kehrer, and his wife Patricia, have committed themselves to the Southern California Wildfires for at least two years in the recovery effort.

The Old Fire Recovery Group of San Bernardino Valley is proud to have Mr.

Mr. Kehrer speak at our insurance workshops. He also provides one on one sessions to address your specific concerns. You can contact CARe at 800-748-9791 or visit [www.carehelp.org](http://www.carehelp.org)

"[Laurie will speak about] what to expect and how to avoid some of the common pitfalls of the construction process."

## Working with Contractors - The Building Process - a workshop

Laurie Delgado has been working with contractors in San Bernardino for almost 3 decades. She is the CEO of Escrow Funding Service located on Arrowhead in San Bernardino.

She lost her father and the family home in a fire over 20 years ago and knows the stress a fire can bring. She has also built four homes here in San Bernar-

dino. Through this personal experience as well as through her professional dealings, she knows what troubles homeowners can get into when dealing with contractors.

Because of her compassion for fire survivors, she has volunteered to speak at the Old Fire Recovery Group meetings to give us a heads up on what to

expect and how to avoid some of the common pitfalls.

She will speak about construction contracts, preliminary notices, change orders and will discuss the most common disputes between contractors and homeowners.

Laurie can be contacted at Escrow Funding Services: 909-885-6531.

## Free Legal Clinic

On August 22 and September 12 CARe, in conjunction with The Old Fire Recovery Group, is organizing a legal clinic to help homeowners get free legal advice from attorneys who are experts in working with insurance companies.

There are several firms who have been working with homeowners effected by the 2003

Firestorm. They have a great deal of experience not just in the general field of insurance, but with this wildfire specifically.

There are insurance deadlines looming and before that time, survivors need to come to a decision on what they are going to do.

We hope to have up to 12 attorneys available for a panel discussion, a question and answer session as well as offer time for one-on-one counseling.

Please come prepared to offer specifics on your claim so that you can get the best possible advice.



Get a fair and balanced settlement.

## Rebuilding Statistics

The Old Fire rained the destruction of fire onto our neighborhoods. There were approximately 993 homes lost in San Bernardino county with about 532 of those losses here in the valley.

Of those in the valley, there were approximately 330 in city limits and 202 in county. In total, we have almost 800 people in our database who suffered either total or partial losses.

As of July 26, 2004 in the county of San Bernardino there were 71 permits issued to total losses in the valley.

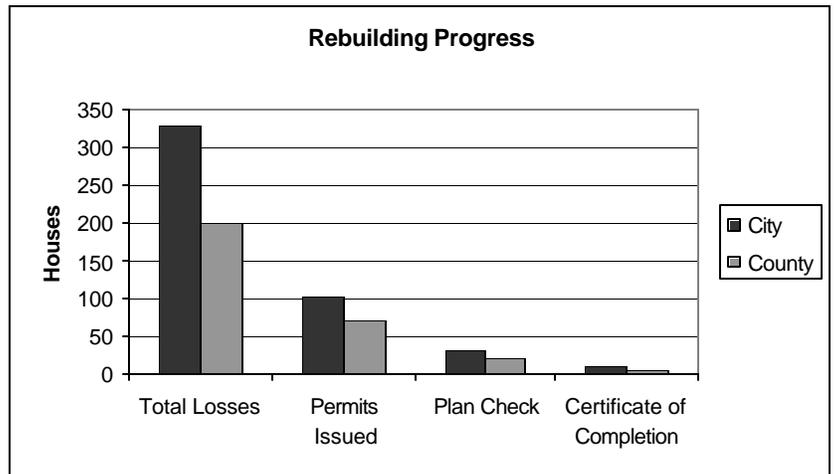
As of June 30, 2004 there were 101 permits issued to total losses within the city.

That means of the 532 losses down the hill there have been a total of 172 permits issued to total losses.

There is a combined total of 53 additional homes in plan check.

There are 10 houses complete in the city and 4 in the county. Keep up the good work!

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As of July 25, 2004 there have been 521 complaints filed with the CDI from Firestorm 2003 survivors.

## California Department of Insurance (a.k.a. CDI)

Are you having problems with your insurance company?

Even if you have closed your claim and you now realize you don't have enough money (a situation called "underinsurance") you can still file an RFA (Request For Assistance). Contact CDI at: 1-800-927-HELP (4357).

Some examples of complaints might be (check CDI's web site for a more detailed description):

- ? Improper denial of a claim.
- ? Delay in settlement of a claim.
- ? Alleged illegal cancellation.
- ? Alleged misrepresentation.
- ? Alleged theft of premiums.

Some other complaints might include:

- ? Underinsurance
- ? Adjuster violation of Fair Claims Practices Act.

- ? Adjuster dealing directly with contractor without permission.
- ? Pressure to settle before loss has been fully determined.
- ? Excessive depreciation on dwelling and/or contents.
- ? Policy premium charged on dwelling after total loss.
- ? Policy not renewed.
- ? Unequal treatment between insured survivors with same adjuster or same company.

## Discounts for Fire Survivors

Many local companies are helping fire survivors by extending discounts. Some companies we have found\* are:

*Lowe's in Redlands* - 10% discount on replacement materials. Ask for a manager to make sure you get the discount.

*Macy's* fire discount ended at the end of July. There is some

movement to get it extended since some employees lost their homes as well. Contact Macy's for more detail.

*Linen and Things* is offering a 10% discount.

*MOR Furniture* is offering a 20% discount PLUS whatever promotion they are running for fire victims through year end.

*Porcelanosa* is a Porcelain tile manufacturer. They are offering a 50% discount to fire survivors. Call Stephanie Jones for details (909) 898-8453. Visit [www.porcelanosa-la.com](http://www.porcelanosa-la.com) to see their selection.

\*Subject to change without notice. Please contact the company directly for more details.



Old Fire Recovery  
Group

*A Project of  
Community Partners*

The Old Fire Recovery Group is a group of survivors from the Old Fire who have banded together for a quicker and more informed recovery. We are dedicated to providing cost-free disaster recovery support and information.

We have also networked with fire survivors in other areas from past and present fires to find what solutions have worked for them. We realize that the Old Fire was not the first urban wildfire and it is not the last. We want to learn from the lessons of others to make our recovery as easy and informed as possible.

We hope to find assistance for survivors in these areas:

- Rebuilding
- Architects and Contractors
- Insurance
- Mental Health
- Sources of Financial Aid

If you are in need of assistance, please contact us so we can find help for you!

Lila Hayes  
Coordinator

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## Upcoming workshops\*

Aug 01 - *Insurance Workshop* with George Kehrer of CARE

Aug 08 - The mechanics of *working with Contractors* with Laurie Delgado of Escrow Funding Services

Aug 15 - *Elected Official Update*

Aug 22 - *Legal Clinic* (panel discussion and 1-on-1 available)

Aug 29 - *Insurance Workshop* with George Kehrer of CARE

Sep 05 - Labor Day (no meeting)

Sep 12 - *Legal Clinic* (panel discussion and 1-on-1 available)

Sep 19 - Tax help for fire survivors by Anna Maria Galdieri CPA and Chair of the Disaster Tax Subcommittee for California Society of CPA's

See previous pages for information on selected speakers or workshops.

\*Schedule Subject to change without notice. For an updated schedule, visit our website at [www.oldfirerecoverygroup.org](http://www.oldfirerecoverygroup.org) or call us at 909-266-1459



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information as we find it!  
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