

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
- Get a list of Fire Survivor discounts on our website or a printed list at our meetings!
- Find links related to this newsletter on our website [www.oldfirerecoverygroup.org](http://www.oldfirerecoverygroup.org)

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## The Wildfire Recovery Project

The Wildfire Recovery Project (WRP) was formed in response to the 2003 wildfires and mudslides and continues to be available to assist the community in the recovery process. WRP has a nine-month grant which goes from March 23<sup>rd</sup>-Dec. 22<sup>nd</sup>, 2004. During this time our goals are to provide crisis counseling, resources and referrals, education, and support for individuals and communities.

The Outreach workers are here to advocate for those who were impacted by the firestorm in any way. We provide needed resources and referrals, connecting you with long-term recovery agencies that will be around for the long haul. Staff are available to work with children and adults who are ex-

periencing difficulty in the recovery process through crisis outreach, attending community events, home



visits, and to provide support in other areas.

It has been almost a year since that fateful weekend when so many of us were taken off guard. Many feelings from last October may be resurfacing as the anniversary of the disaster approaches accompanied by another fire season. Our goal

is to be present in our community and to provide support and assistance where it is needed. Recently, the Wildfire Recovery Project attended San Bernardino's Route 66 event as well as the Celebrating Seniors Event in an effort to provide residents an opportunity to share last year's fire experiences, feelings, struggles, and triumphs that accompanied each of their stories.

Recovery and community resiliency are the focus for this project. Anyone who is interested in more information should please call Vista Guidance Center's (Formerly known as RY-GCA) Wildfire Recovery Project at (909) 425-9316 ext 4117.

## Mayor of San Bernardino collecting fire stories for posterity

The mayor's office of San Bernardino is collecting stories about the 2003 firestorm. They would like stories from anyone in the city (or county pockets) who had an experience they want to share including fire survivors and their neighbors who still have their homes and their children, fire fighters and aid workers.

They will be compiling them into a book format for anyone to read, especially survivors of

future disasters.

We hope that the mayor's office will take what they learn from the stories and make any changes necessary to their disaster recovery plan.

Please submit stories to:

Mayor Valles' Office  
 Attn: Peggi Hazlett  
 300 North "D" Street  
 San Bernardino CA 92418  
 909-384-5133

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## Community Assisting Recovery Update

### URGENT

New RFA Information  
Needed by the  
**California DEPARTMENT  
OF INSURANCE**

Any homeowner who has  
(been):

- Cancelled
- Non-Renewed
- Denied Insurance
- Denied "Fair Plan" coverage
- Given a reduction in coverage
- Received a significant increase in premium; or
- Unable to increase coverage limits

#### because of:

- "Brush" Clearance issues
- "CLUE" Reporting
- "USE IT AND LOSE IT" Consequences; or
- Agent's refusal to provide proper coverages

**PLEASE COMPLETE A REQUEST FOR ASSISTANCE (RFA) with the California Department of Insurance (CDI).**  
CALL: 1-800-927-4357  
OR GO ONLINE AT:  
<http://www.insurance.ca.gov/docs/FS-RFA.htm>



**The Department of Insurance is promulgating emergency measures to deal with these issues and any "Use it and lose it" problems.**

**Your immediate attention is essential to protect yourself, your neighbors and your community.**

**CARe encourages any impacted property owner to submit an RFA NOW to give the CDI the valuable information and support it needs to remedy a potential insurance coverage crisis and to continue to address underinsurance issues.**

**Please keep us posted on your response to the CDI.**

**Thank you.**

**George Kehrer**  
**Executive Director, CARE**  
800-748-9791 toll free info  
818-216-0123 cell  
858-527-0210 San Diego office  
[www.carehelp.org](http://www.carehelp.org)

"Insurance carriers are required to provide every victim who files a claim with a one-page copy of their rights under the law"

## Regarding Insurance, California Law says:

- Insurance carriers are required to provide every victim who files a claim with a one-page copy of their rights under the law.
- Insurance carriers are required to give homeowners a status report when they change adjusters three times in a six-month period and provides a consumer access to all claim related documents specific to the evaluation of damages.
- Insurance companies are required to keep homeowners informed as to the status of their claims by sharing information with them from their claim file.
- Requires a voluntary "appraisal" processes in government-declared disasters, and makes all appraisal proceedings informal, reducing the cost of the claims settlement.
- In order to protect innocent policyholders against abusive "fishing" expeditions, insurance companies are required to establish basic ground rules and due process rights. A notice is to be sent to consumers about their Examination Under Oath (EUO) rights and the criminal penalties for insurance fraud. Information from State Assemblyman Dennis Mountjoy. He can be contacted at 888-377-2212.

## CA Dept of Insurance Wildfire Executive Summary Available

The California Department of Insurance (CDI) has released their *Southern California Wildfires One-Year Anniversary Report* dated October 25, 2004.

You can get a copy of this report by visiting their website at: <http://www.insurance.ca.gov/docs/FS-News.htm> select news by date and choose item 85 then look near the bottom for the 5 page summary.

Some highlights are as follows.

- The October 2003 Southern California wildfires resulted in an estimated 3631 primary structures destroyed.
- The CDI received 20 times the rate of complaints on wildfire claims than on regular claims.
- Only 6% of homeowners are in their new homes.
- 47% of all complaints are related to underinsurance.
- CDI has contracted with Market Conduct Division to examine six insurers with the highest percentage of complaints to total loss claims
- CDI has also recommended that the one-year statute should be extended and that insurers extend the additional living expenses for an additional year.

You can contact the CDI at 800-927 - HELP (4357)

## Home owner's bill of rights by CA State Licensing Board

The Contractors State License Board reminds you to exercise your rights and responsibilities when making home improvements. As a California consumer, you have the following rights when working with contractors:

### HIRING A CONTRACTOR

- You have the right to hire only licensed contractors and to check the license through the CSLB [www.cslb.ca.gov](http://www.cslb.ca.gov) or 800-321-CSLB
- You have the right to review a contractor's past work and to check references.
- You have the right to get at least three bids from licensed contractors before hiring a contractor.

### PROJECT PAYMENTS

- You have the right to make a down payment of no more than 10 % of the project price or \$1,000, whichever is less.
- You have the right to make payments as work is completed.
- You have the right not to pay cash for home improvement projects.
- You have the right to withhold a final payment until the work agreed to in the contract is completed.



pleted.  
PROJECT PAPERWORK

- You have the right to require that the contract include one project price, which includes labor and materials.
- You have the right to negotiate a clear contract that includes a written payment schedule and completion date.
- You have the right to review the contract and only sign it when you understand the terms.
- You have the right to require your contractor to obtain a building permit for your project.

### CONSUMER RESPONSIBILITIES

As a consumer, you have these rights, but you also have the responsibility to properly plan and manage your project and to insist on your rights.

**Feel free to contact the Contractors State Licensing Board at [www.cslb.ca.gov](http://www.cslb.ca.gov) or 800-321-CSLB (2752)**

"Pay no more than 10% of the project price or \$1,000 whichever is less, as a down payment."

## Homeowner's Rights Checklist

### GET EDUCATED & KNOW YOUR RIGHTS

- Read the CSLB Home Improvement Bill of Rights (above).
- Go to CSLB's Web site at [www.cslb.ca.gov](http://www.cslb.ca.gov) and read:
  - "What you should know before hiring a contractor"
  - "Home improvement contracts: Putting the Pieces Together"

### HIRING

- Hire a licensed contractor
- Ask to see the contractor's CSLB pocket license.
- Get at least three written bids from licensed contractors
- Verify that all bids are for the same scope of work
- Check contractor's status with the Contractors State License Board
- Ask for references and follow up by inspecting the contrac-

### tor's completed work THE CONTRACT

- Negotiate a clear and complete written contract
- Write specific descriptions now to prevent disputes later
- Verify that your written contract includes:
  - One price for the work to be done.
  - Specific descriptions of work and materials to be used
  - Start and completion dates
  - An agreement that the contractor will obtain building permits
  - A payment schedule and the legal down payment amount.
  - A "Notice to Owner" regarding lien laws
  - A notice whether the contractor carries commercial general liability insurance and the name of the carrier.

- Insist that all changes, additions and deletions to the contract are in writing (Change Order)
- Create a job file and keep the written contract, change orders, payment records and all other project documents in it.

### PAYMENTS

- Pay no more than 10% of the project price or \$1,000 whichever is less, as a down payment.
- Pay as work is completed according to the contract schedule—don't let payments get ahead of the work.
- Never pay cash.

### SUBCONTRACTORS AND LEINS

- Make a list of all subcontractors and check their license status.
- Get unconditional lien releases signed by all subcontractors and material suppliers.
- Keep a record of all material deliveries, dates and progress of work.



**Old Fire Recovery  
Group**

*Old Fire Survivors  
helping Old Fire Survivors*

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
- Survivor Discounts

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

Lila Hayes

### Upcoming workshops

We are working on getting more speakers to focus on rebuilding so speakers will probably be added. For an updated schedule, visit our website at [www.oldfirerecoverygroup.org](http://www.oldfirerecoverygroup.org) or call us at 909-266-1459.

Date	Day	Topic	Location
<b>Nov 7 2:00 PM</b>	Saturday	Workshop with George Kehrer of CARE	Calvary Baptist Church 3701 Sierra Way
<b>Nov 14 &amp; 28</b>	Sunday	No Meeting due to Holidays	
<b>Nov 19 7:00 PM</b>	Monday	Up In Smoke: Can More Be Done to Help Fire Survivors Settle Their Claims? By The State Senate Insurance Committee	2100 Greenfield Dr El Cajon, CA
<b>Nov 21 2:00 PM</b>	Sunday	Workshop with George Kehrer of CARE	Calvary Baptist Church 3701 Sierra Way
<b>Dec 5 2:00 PM</b>	Sunday	Workshop with George Kehrer of CARE	Calvary Baptist Church 3701 Sierra Way
<b>Dec 12 2:00 PM</b>	Sunday	Denise Turner ASID The Basics of Interior Design Workshop with George Kehrer of CARE	Calvary Baptist Church 3701 Sierra Way

No additional meetings after December 12 until 2005! Please call if you need assistance!



**Old Fire Recovery Group**  
of San Bernardino Valley  
A Project Of Community Partners  
3968 Modesto Dr  
San Bernardino CA 92404

Voicemail/Fax: 909-266-1459  
[www.oldfirerecoverygroup.org](http://www.oldfirerecoverygroup.org)  
Email: [info@oldfirerecoverygroup.org](mailto:info@oldfirerecoverygroup.org)

Los materiales de The Old Fire Recovery Group están disponibles en inglés, y español. Por favor llame Ramona al 909-882-3258