

Special points of interest:

- Join our email list for up to the minute information—info@oldfirerecoverygroup.org
- Come to our socials to meet with other survivors
- Get a list of Fire Survivor discounts on our website!
- Find links related to this newsletter on our website www.oldfirerecoverygroup.org

Insurance money in a Mortgage escrow account

In our last issue, we mentioned that your mortgage company should be paying you interest on any money it kept from your insurance settlement.

Further investigation by Dian Black (a survivor in the Tierrasanta area of San Diego) found the following.

So far, the bulk of the questions have been about Chase and Wells Fargo. Dian researched and found the best contact information for each bank as follows:

Chase:

Jennifer Fischer in the Escrow Administration office at:
614 422-7992.

Wells Fargo:

A specific number was set up for customer's who were affected by the fires:

If your account is with:

Wells Fargo Home Mort-

gage, call: 800-853-8516

Wells Fargo Home Equity / Wells Fargo Consumer Credit, call:
866-236-4184

You should know that your mortgage institutions should pay interest according to the applicable laws (to follow). Please note that there is no differentiation between the first lien and the subordinate lien; the code applies equally.

The two above mentioned banks do pay interest on the money being held. If your bank says it does not pay interest, try digging deeper. If you hit a dead end, Dian said she would be willing to find out for you. Call us or contact her via email at d6black@sbcglobal.net. She is doing this free of charge for fire survivors (being one herself) so please remember that

when you contact her.

Applicable California law regarding interest on an escrow accounts is as follows:

Ca. Civil Code, CCP §2954.8

Summary:

All banks, including national banks, making loans secured by real property and holding money for purposes related to the real property, are required to pay interest on the amount in the "impound account" at the rate of 2% simple interest per year. Such interest is to be credited to the account at termination or annually whichever is earliest.

If you'd like to read the text of the civil codes mentioned above, please visit <http://www.leginfo.ca.gov/calaw.html>

Was your car destroyed by the fire?

Did you have a car destroyed in the fire and it was removed from your property? A fellow survivor I spoke with yesterday informed me that he started getting letters in the mail from other counties with tickets etc for his vehicle that was destroyed in the fire. What has happened is someone has taken the VIN plate and license plate and put it on another vehicle and is busy putting our survivor in a position of

liability and potentially ruining his good name and credit. He asked us to get the word out to you so you all do not have to experience this problem. You need to contact the DMV and fill out a release of liability form similar to what you do when you sell a car. I am sure many did not take this extra step when having a destroyed car hauled off because who would have thought that this would happen.

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Recovery Tidbits

After the fire, were you charged a full insurance premium for a house that no longer existed?

If you have State Farm, Allstate, Farmers or Safeco and they charged you a full premium after your house no longer existed, there is a class action suit you can sign up for:

https://www.lawyersandsettlements.com/case/state_farm

Disaster Recovery Books

I've read 5 books relating to disaster recovery/insurance which were all very interesting. If you'd like to read my review of these books, you can go to our website and click on "Newsletters" and read our archived email updates. The books are:

1. *Invisible Bankers* by Andrew Tobias
2. *The Control of Nature* by John McPhee
3. *American Ground* by William Langewiesche
4. *Policy Insurance* by Tony Braga (see page 3 for review)
5. *Payment Refused* by William M Shernoff

City Council to recognize the Old Fire Recovery Group

On August 1, 2005 the Old Fire Recovery Group will be recognized by resolution at the San Bernardino City Council meeting. The meeting will take place at the City Council Chambers at 3PM. As it gets closer I will have more information.

Rebuild Statistics

San Bernardino Valley (City)

Certificate of Completion - 88 of 330 or 27%

Started permit process, or currently rebuilding - 134 of 330 or 40%

San Bernardino Valley (County)

Certificate of Completion - 82 of 218 or 38%

Started permit process, or currently rebuilding - 99 of 218 or 45%

San Bernardino Mountains (County)

Certificate of Completion - 11 of 445 or 2%

Started permit process, or currently rebuilding - 53 of 445 or 12%

"If you were charged a full premium after your house no longer existed..."

Red Cross has Fire Recovery Money

The Red Cross still has money for 2003 Firestorm Survivors. Did you run out of ALE? Are you coming up short on rebuilding? Did you rebuild and now don't have money to furnish your home? Do you have re-

pairs that need to be done on the trailer you're living in? Do you have other needs that you're not sure if the Red Cross will help with?

Please call the American Red Cross at 909-888-1485 and leave a message.

A caseworker will call you back to discuss those needs.. There might be more help available to you, and the Red Cross will help you with the paperwork to receive it.

Fees for Natural Gas Hookup Clarified

In our last newsletter, we explained the gas hookup procedure you should use when getting close to finishing your house. These procedures can also be found on our website by clicking on "Resources" then on "Cleanup & Rebuilding". Scroll down to the center of the page and look for "Gas

Service Re-Instatement for Firestorm Victims"

You should be aware that all fees (including the \$25 reinstatement fee) have been waived for survivors reinstating services in the same property they lost (according to the details listed in the proce-

dures). I've been told that the normal fees can range from \$500 - \$750.

At this point, there is no set deadline for this fee waiver to expire, but they have reserved the right to start charging the re-establishment fee again at a future date.

More California Legislation

Assembly Bill 873 (Bogh)

This bill would require an insurer under a homeowners' insurance policy to provide an insured with a copy of his or her policy within 30 calendar days of receiving a request from the insured, or within 60 calendar days of receiving such a request if a state of emergency has been declared by the Governor or the President in the area in which the insured property is located

Senate Bill 546 (Dutton)

Requires the Governor's Office of Emergency Services (OES) to take actions that are necessary to share facilities and systems that would, among other things, include private businesses and nonprofit organizations in a voluntary program that would integrate private sector emergency preparedness measures into governmental disaster planning programs to the extent that the cost

of the program is reimbursed by the private sector.

Senate Bill 955 (Soto)

Would appropriate \$25 million in Homeland Security Funds to the Office of Emergency Services for the purpose of acquiring



For more info, contact the Legislative Counsel at <http://www.leginfo.ca.gov/>

ing 150 additional "multiple discipline response engines" for assignment to the Department of Forestry and Fire Protection

and fire protection agencies, as specified.

Senate Bill (Hollingsworth)

Existing law ratifies, approves, and sets forth the provisions of the Interstate Civil Defense and Disaster Compact. This bill would repeal those provisions and instead ratify, approve, and set forth the provisions of the Emergency Management Assistance Compact.

Senate Committee Resolution SCR24 (Keul)

This measure would, in light of the annual losses in the state of life, property, and natural resources resulting from wildland fire, urge the federal government to provide federal financial assistance to be used to predict wild-fire behavior. The measure would also request that the National Oceanic and Atmospheric Administration (NOAA) undertake the development of a Na-

Policy Ensurance by Tony Braga

"... While proof is your burden—it is your strength. Once you satisfy the burden of proof it is transformed into leverage and bargaining power."

-Tony Braga
Policy Ensurance

Okay, so maybe most of us didn't consider this an exciting subject before the fire, and I don't know about you, but now I get really fired up about it. As I was preparing my weekly newsletter for my local recovery group (in San Bernardino) I ran into a fascinating website at

www.disasterprepared.net/.

Not only does this website have interesting information, but it's author has recently updated and republished a book on the subject called "Policy Ensurance". I have to admit, I have not read the book past page 40 but so far the information seems very "familiar". It is very easy to read and some of the analogies I wish I had available to me right after the fire to help explain these concepts to others. One good quote is:

"While proof is your burden—it is your strength. Once you satisfy the burden of proof it is transformed into leverage and bargaining power. However, you must act as an adjuster and not a bystander, if you expect this to ever materialize."

Although some of the information we were never personally required to prove during our adjustment (such as the insurance company saying that we were required to carry 80% insurance on the replacement cost), the information could still help people realize they need to be more active in the claims process.

There are also blank sample forms to photocopy as well as filled out sample forms with sample information. Of course we were very lucky that CARE provided us with this informa-

tion, as well as face-to-face question and answer sessions and one on one interviews, but this book should be available at local book stores as well as www.amazon.com which might make it easier for some people to get a hold of.

In my opinion, the more people who offer this information, the more the public will be able to get hold of it. I think it would be valuable for area leaders in this and other disasters and also the survivors to read themselves. I wrote to Mr. Braga and he put together a flyer which has a brief description of the book, quotes from public officials about the book, and information on bulk discounts for disaster survivors. The flyer can be found at

<http://www.disasterprepared.net/disasterprepared.html>



*Old Fire Survivors
helping Old Fire Survivors*

OFRG... Planning for the end

It's hard to believe that it has been a year since we received our funding, but it's true! In July it will be a year since we became an official project of Community Partners and our funding will come to an end. I will continue to do the website and email updates on my own but we will no longer be able to have printed and mailed newsletters or postcards since they cost several hundred dollars each to produce.

At that point we will also be making changes to our meeting schedule. We will probably only meet once a month and we're thinking of stopping the informational seminars and having only a monthly social get together until the second anniversary when we will stop meeting all together.

One idea we had was to do sort of a "progressive dinner" thing where each month we visit 2 or 3 (or maybe even 4) newly rebuilt houses on a block or other small area which would include a small walking tour while walking between homes. Dining would be optional... we're open to suggestions and also to people who would like to share their new home with other survivors.

Please contact us if you're interested in volunteering your home for this type of activity. We're thinking of doing one in July, August, September and October.

Lila Hayes
Coordinator
909-266-1459 or info@oldfirerecoverygroup.org

Upcoming workshops

For an updated schedule, visit our website at www.oldfirerecoverygroup.org or call us at 909-266-1459.

Date	Day	Topic	Start Location
July 24 2:00 PM	Sunday	Monthly Social/Potluck	Margie & Joe Arnett 1681 Echo Drive
Aug 28 2:00PM	Sunday	Monthly Social/Potluck	To be determined.
Sep 25 2:00PM	Sunday	Monthly Social/Potluck	To be determined.
Oct 23 2:00 PM	Sunday	Monthly Social/Potluck	To be determined.

Please note that we are only meeting once a month for socials. Please call if you need assistance!



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