



I Lost Everything... and Survived

A Disaster Recovery Story
By Charlotte Crandall

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Self Published © 2007

Cover Photo by Jeff Zubik

Forward by Lila Hayes

Disaster recovery... It's a phrase over 3000 families in Southern California became more familiar with than we ever wanted to after the 2003 California Firestorm, but here we are. It is almost four years later, and finally the active recovery chapter of my mom, Charlotte Crandall's, life is coming to a close. This book is a way to memorialize what has happened; a way to close one chapter and open another.

There are so many people to thank and it is impossible to list them all here, but there were some significant contributors. The first is George and Patricia Kehrer of Community Assisting Recovery (a.k.a. CARE, Inc) who suffered their own loss during the 1991 Oakland Hills fire and who came to our community and didn't just show up once to tell us about the light at the end of the tunnel but who took almost two years of their own lives to hold our hands until we were confident we could find our own way out.

The next contributor was our lawyers at Engstrom, Lipscome and Lack who managed to actually get enough money out of our insurance company to rebuild a house of brick... instead of a house of straw.

And finally, our contractors Diamond Peaks Development who agreed to build the house we wanted... and not the house they wanted... and at an extremely agreeable price.

We would also like to thank anyone who purchased something from my mom's Target gift registry. Unfortunately we were unable to track everyone who purchased something so if we missed you and you didn't get a thank you card I hope you can accept our whole hearted thanks.

We have all come a long way and I hope our first hand experience will come in handy at some point to someone randomly searching the internet who happen along any of the website's we've created or contributed to along the way.

For us it started with just my mom's house:
<http://momshouse.homestead.com>

Then it became a community effort:
<http://www.oldfirerecoverygroup.org>

Then the knowledge spread by helping other insurance consumer help groups. First CARE's website was redesigned
<http://www.carehelp.org>

... and United Policyholder's website added some book reviews.
<http://unitedpolicyholders.org/bookreviews.html>

Our current project is the Disaster Survivor Network which we hope is able to be a long term repository for knowledge we've gained (and continue to gain) through the years.
<http://www.disastersurvivornetwork.com>

Thank you all again for caring!

Lila Hayes

2003 California Firestorm...

October 25, 2003

On Saturday morning, my calendar was empty except my granddaughter's late morning soccer game. I had the rest of the day to put up Halloween decorations, get some housework done, and maybe do some reading - nothing pressing. Southern California was experiencing a Santa Ana weather condition as we often do this time of year and as I worked around the house I heard the winds howling.

About 45 minutes before I was supposed to leave for the game, a friend called. She said that helicopters were circling a couple miles from my house. They were evacuating folks in the foothills and warned me that I should get ready to evacuate.

I considered what she said, and remembered that all of the family records and genealogy papers that were buried in the closet. On the other hand, there had been many fires in the foothills and mountains, but they had never made it all the way down the hill into the housing developments where my house was located. I heard the choppers, but I couldn't even see the smoke so I didn't feel that I was in danger. I wanted to go to the game, but decided that I had better heed the warning and at least stack some things by the front door. I turned the sprinkler on in the front yard, but the winds blew the water all over, and I turned it off after about 15 minutes as a lost cause.

I went to the closet and looked in. I had totally blocked the family books. I threw things onto the bed. It took half an hour to get the genealogy out. I did not feel rushed, but yet I worked purposefully, so I took time to evaluate each envelope and file folder to see if it was "worthy" to take. I left some, because I really didn't think that the house was in danger. I stacked it all at the entry way. I was beginning to get more nervous. The winds were really blowing. I could hear water-bearing aircraft go by overhead. There was enough

smoke to color the sunlight. The scent of fire and ash was growing stronger. I took a minute to look out the window. My neighbors were out on the lawn, watching the aircraft and smoke. I could see neighbor across the street begin to get things into her car. I felt that I couldn't do much by myself, but I kept at it.

About this time there was a knock at the door. I was astonished that it was my ex-husband. He and his new wife had been evacuated but the fire was so close to their house they were only able to grab a few items before they left their house. He came to see if our sons, Travis, Michael and David, were there to help me. Then



A woman runs along east Sonora Road at Golden Avenue as she waits for firefighters to save her property in north San Bernardino. Gabriel Acosta/SB Sun Staff Photographer

he went to a friend's house to help them. He said that Wildwood Park, which was less than a mile away, was on fire. I wondered how a park could be on fire!

Okay, now I was alarmed. I called David. He didn't know that there was a fire, and he said that they would be there right away. In the meantime Michael, his wife, Julie, and daughter Kaylee came. I had them get the photo albums that were stacked at the front doorway loaded into the car. Travis drove up with a truck, and his wife, Robin, came with their daughters from the soccer game. They began to take out all of the stacked books while the wives boxed the ceramics. David and Jennifer arrived with their son, Brandon.

The fire was coming our way, blown by the winds. David went onto the roof to

hose it off. He turned on the sprinkler up there and was watching the fire advance. Michael tore the photos off of the hallway walls and put them into a big trash bag. His wife was taking photos off of the piano and the other walls. The four grandkids were playing in the playroom. I took one photo of the dining room for documentation, but ran out of film.

When the photos, scrapbooks and genealogy were in my car trunk I sent two of my sons across the street to my neighbor, a widow to see if they could help her, but she said that she was all right and sent them back. When her car was full she left.

Surely the fire would not come this far. We were cautious, but not panicked. Travis and Michael went up to the top of the street to watch while David watched from the roof. After a few minutes they saw the fire approaching and ran back. On the way back they saw a palm tree on our block catch fire. It was on our block!

I ran to get all of my hand-made blankets and a pillow from my bed. The fire was coming quickly. Ashes and smoke were everywhere. The light coming in through the window was an odd color. The smell was strong. David was giving us progress reports from the roof. We now realized

that we were truly in imminent danger. The wind was blowing the fire from palm tree to palm tree from the wash in the West. It wasn't coming from the hills in the North as it had in past fires, but from the west, through people's houses and yards.

Robin went into the front bedroom and stuffed more collectables in a big bag. The boys came into my bedroom and we began grabbing my clothes. Julie tried to stuff them into a trash bag but it took too much time. The sky was orange and brown. David came running in screaming "GET OUT! THE BACK YARD IS ON FIRE!!" He bumped a cabinet and one of the music boxes from my collection fell to the floor. He asked if I wanted to take the

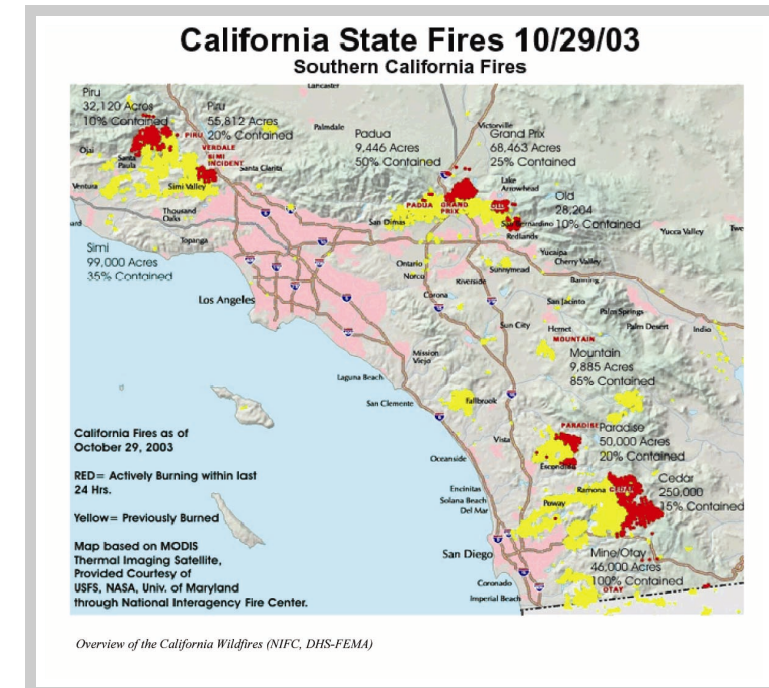
(Continued on page 8)

...Old Waterman Canyon Fire



The start of the fire in Waterman Canyon around 9:20 AM. Photo taken by Craig C. who was driving up Highway 18 to a soccer game at Rim High School.

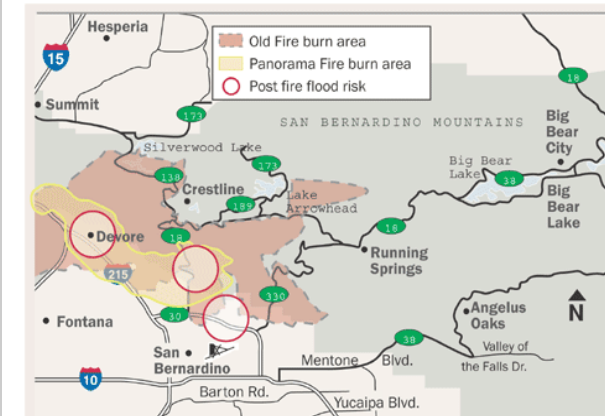
The Old Fire started on the morning of October 25 2003. At 9:16AM the first report was that the fire was in Waterman Canyon and rapidly spreading downhill towards the Arrowhead Springs Resort. The fire quickly moved towards the community of Del Rosa. Santa Ana winds push the fire east and west of Highway 18 along the foothills and finally into the community of Lake Arrowhead.



The Old Fire was one of at least 7 fires which burned in Southern California during the month of October. The fires were responsible for killing 22 people, destroying over 3,575 homes and burning almost 750,000 acres. During the fire, there were over 95,600 people evacuated and 58,350 people without power.

During the suppression of the Old, Grand Prix and Padua fires, over 12,700 firefighters were used and cost over \$61 million. According to a preliminary report by the USDA, the fire suppression cost was only 5% of the total cost of the fire (with documented costs at over \$1.2 billion).

PANORAMA FIRE vs. OLD FIRE



Source: California Department of Forestry

Santa Ana winds originating to the northeast wreak havoc when they reach the San Bernardino and San Gabriel mountains. The winds often barrel 80 to 100 mph down Cajon Pass and hammer southeast across San Bernardino's north side. In November 1980 and October 2003, the same winds drove firestorms from the foothills into the city. Heavy rains after the Panorama Fire caused flooding and debris flows in San Bernardino and Devore, including Greenwood Avenue. The Christmas 2003 deluge, two months to the day after the Old Fire was set, killed 16 in Waterman Canyon and Devore.

Old Fire (October 2003)	Panorama Fire (Nov. 1980)
91,281 Acres burned	23,800 Acres burned
Arson Cause	Arson Cause
\$42 million Cost-to-date	\$41.5 million Cost-to-date
993 homes destroyed	about 280 homes destroyed
35 homes damaged	49 homes damaged
10 commercial structures destroyed	64 other structures damaged/destroyed
6 civilian deaths	4 civilian deaths
12 injuries	77 injuries

In San Bernardino, the fire has been compared to the 1980 Panorama Fire which destroyed 280 homes.

Graphic originally published in The Sun



As the comic suggests there were a couple of other newsworthy events happening at the time. The governor of California had just been recalled by a special election. Workers at the supermarkets were on strike as well as some LA Transit workers. It all went to page 2, then completely disappeared during the fire. Origin Unknown

2003 California Firestorm...

(Continued from page 6)

music boxes. I told him to leave them. I had them hold out their arms while I grabbed hangers of clothes from around the closet to pile up over their arms. I grabbed a drawer from the dresser and placed it onto the bed, then filled it with clothes. Michael grabbed it and ran out with it.

We all ran out of the house to get into the cars. Visibility was very bad. Breathing outside was hard. Robin had her two kids already in the car. Jennifer ran from the house and pushed her son in the car.

As I was getting into the car I glanced around and saw Travis and Michael putting the antique secretary onto the grass in the middle of the lawn right where I had watered. Michael said that it would be less to burn and ran for his car. I yelled to Travis, asking where he was going and he yelled back, "ANYWHERE BUT HERE!" I told him I was going to grandma's, and closed the window to the car.

Smoke was thick. It was hard to breathe, and it was hot. The wind was blowing hard from the West. I had been too busy to look before. Fire and ash were in the air.

Everyone on the block decided that now was the moment to leave and they all pulled out into the street like there had been a starting bell, creating a mini traffic jam. As we crept down the street I kept looking at the mirrors to see behind me, but all I could see was smoke, ash and other anxious evacuees. We didn't want to be caught in the fire in our cars!

I thought we'd be safe once we got to the end of the block, but I found an even bigger river of cars packed with alarmed people. We were creeping past people who were standing in front of their house watching, and the fire was less than a block away! As we inched down Mountain Ave. I wanted to scream out to them to go back into their houses and pack up their cars, the fire was coming their way, but I knew it was useless.

After I made a few turns I finally felt like we were going to be safe. I had not had

the time to pray before, so I prayed while I drove. I felt warmth in my heart, and knew that it would eventually be all right. I felt filled with total peace as I left my house and possessions. I knew that they would burn, but that God would bless my family, and all would be fine. We had done all we could. The Lord giveth and the Lord taketh away. My home is safe within me, whether or not the house stood.

Perhaps I would have had less peace if I knew what my sons were doing at the same time.

When David was leaving the house he



heard the phone ring. He went BACK into the house TO ANSWER THE PHONE!! It was his dad asking if he had evacuated! In the meantime, we had all driven off. Jennifer thought he was with Michael, and Julie kept insisting that David had gone back into the house, they had only driven a few feet when they saw him running hard down the street to them. He yanked open the door and fell in. The wind blew in smoke, leaves and burning embers as they slammed the door shut and inched their way down the street.

Travis decided to go back so he turned onto one of the side streets! As he got to our yard the front grass was on fire. He ran over to the secretary, stomped out the fires around it and dragged it to the driveway. It survived, if charred a bit, with all of the contents. He went to help a neighbor, who had just arrived, to save their mom and dog. By the time he left,

the house was fully engulfed.

I went to my Mom and Dad's house. Travis called me there on his cell phone a couple of hours after I arrived, to tell me that I should not have any false hopes for the house.

Once we knew for sure about the house I stayed with my parents for a couple of hours. Later, I called David and Jennifer to make sure they were all right. Jennifer's mom was packing in case they had to evacuate.

I went to Julie's mom and dad's house. Electricity was out, and the fires were burning toward them. It was dusk, though, and they were in the fifth wheel recreational vehicle, ready to leave, if necessary. We watched the fire get nearer in the hills while we ate dinner. Smoke and ash began blowing on us to the South of those hills. There was fire on the foothills from the left to the right as far as we could see. I told Michael that I would take Kaylee to their house and wait for them all to meet us there.

I turned the car around and went to the bottom of the street, where I had to wait for traffic, in an evacuation line, again! When we got to Michael & Julie's house Kaylee and I sat there in the car until the others arrived. Finally, we were all together and safe.

Michael, Julie and Kaylee took me in that night. They had a guest room, and offered it to me to live in for as long as I needed it. I ended up staying there for several months until I found a way back home.

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...Old Waterman Canyon Fire



The Aftermath...

My House

The next morning I drove to see the house. It was still smoldering, and had completely burned. There was an odd smell of burned houses. The stucco walls had lost their wooden frames, and collapsed. Chicken wire and nails were laying everywhere. Electrical conduit was snaking through the debris. Metal had burned, but not melted. The raised foundation floor had burned, and the contents had fallen through. Heavy ash from the blaze covered everything.

In the kitchen, the dishwasher leaned at an odd angle, falling forward. The microwave was face down in the rubble. There were still a few dishes in tact in the sink. The stove and fridge were deformed and burned. A collection of Viewmaster's were strangely recognizable. The only thing left standing was the water heater, which was strapped to the standing plumbing. Anything that didn't get evacuated, my life entire life, was ashes.

I went to church that day, but it was shortened due to the disaster. I changed clothes in the church bathroom and drove up to the house. Police blocked all of the main roads, but I found a back way to the house. I picked up nails that had fallen from the lumber as it had burned and cleared a walkway to the back gate. I made a stack in the front yard of metal things. Travis found me and told me to stop. The demolition crew would clear up everything, and there was nothing else for me to do. One of the neighbor kids whose house didn't burn came up and saw me looking at the sink from the back porch. He quickly jumped into the ruins before we could stop him and passed the unbroken dishes from the sink to me. The old, deep, cast iron, sink had protected its contents from the fire. They were truly all that there was.

Public Adjusters were coming up the street handing out cards and brochures while the houses were still smoldering. They swooped down like buzzards onto a fresh carcass. They told us that the insurance companies were all cheapskates and would try their hardest to pay us as little as possible. They each promised to the mediator between us and our own insurer, to whom we had been paying premiums just in case this would happen. They promised to get all that we were covered for, plus more, and only wanted a percentage of our settlement. They



were extremely persuasive. Every time I went up to the yard another public adjuster came by with a card or flyer. Travis, Robin and I made an appointment and signed up with one who was particularly persuasive, but I didn't feel good about it. The next day I cancelled the contract.

On Monday I drove to work even though school was closed due to the disaster. I was hoping that I could get into my office, to use my computer. The principal was there and let me in to work for a while. I emailed people to let them know what happened and worked on my list of household contents. At lunch time my Farmer's agent and his manager met me at the "house". They measured the foundation, certified that it was definitely a total loss, and told me that they would be getting me a check soon. They asked a few questions about the house construction and I pointed out that it was like the others that didn't burn in the neighborhood. A Farmer's adjuster would be getting hold of me to assess what would happen next. Both of them were very comforting and sad for my loss.

I went to the "one stop" information area" to register for FEMA, SBA and see what other organizations were there. I really appreciated the comfort offered there, and was amazed by the quick set-up of a miniature city. It was amazing, but it really made me grateful to have a bed and room with my son and his family so I didn't have to sleep at the shelter.

People were at the center from all over to help those of us who were displaced. It was heart wrenching and heart

warming. There was an area that people could go and get clothes for their families. There was food, free phones, first aid, and activities for children. Cots were placed row by row, with small stacks of belongings on them. There was an exhibition of some professional wrestlers just outside the door in a free standing wrestling ring for entertainment.

Later, we met the Farmer's adjuster at the house. We went over each little detail of the structure of the house. He wanted to know about the wall construction, moldings, windows, doors, roof, floor and ceilings. We pointed many of the things out on neighboring houses, indicating that all of the houses for these three blocks were identical construction. I gave him my contents lists.

He measured the footings of the house and wrote everything down. We walked all around as I pointed out what each deformed item had been before the fire. A cake pan, which had been on the kitchen table, had fallen straight down into the dirt. The cake was still in the pan, but definitely burned, but there was no table, chairs, tablecloth or floor beneath it. All of the canned goods had exploded and littered the kitchen. Extra flatware that was previously in a wooden chest was stacked up in tidy rows, burned and unusable, sitting on the ashes of the box. He said that he had a pretty good idea of what he had to do and would probably get me a check for 100% of my coverage.

He met me again on Tuesday to give me the Additional Living Expense money all up front. He also gave me a check for \$10,000 out of my house contents coverage. I bought a couple of things to get me going and opened a money market account for the rest. I had one pair of shoes, but no socks, no toiletries, nor anywhere to put the books that we had saved. I had to start all over again.

Checks from wonderful, generous people began to come from all around me. People wanted to help. They sent gifts and checks. It was very appreciated! I registered at Target so that people could help with specific items I needed. I was overwhelmed by the generosity of all of those people who wanted to do something to help those of us in need.

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Top Photo: My kids, their kids and spouses and I look at the ruins of the house they grew up in.

Middle Photo: The strangely recognizable Viewmasters

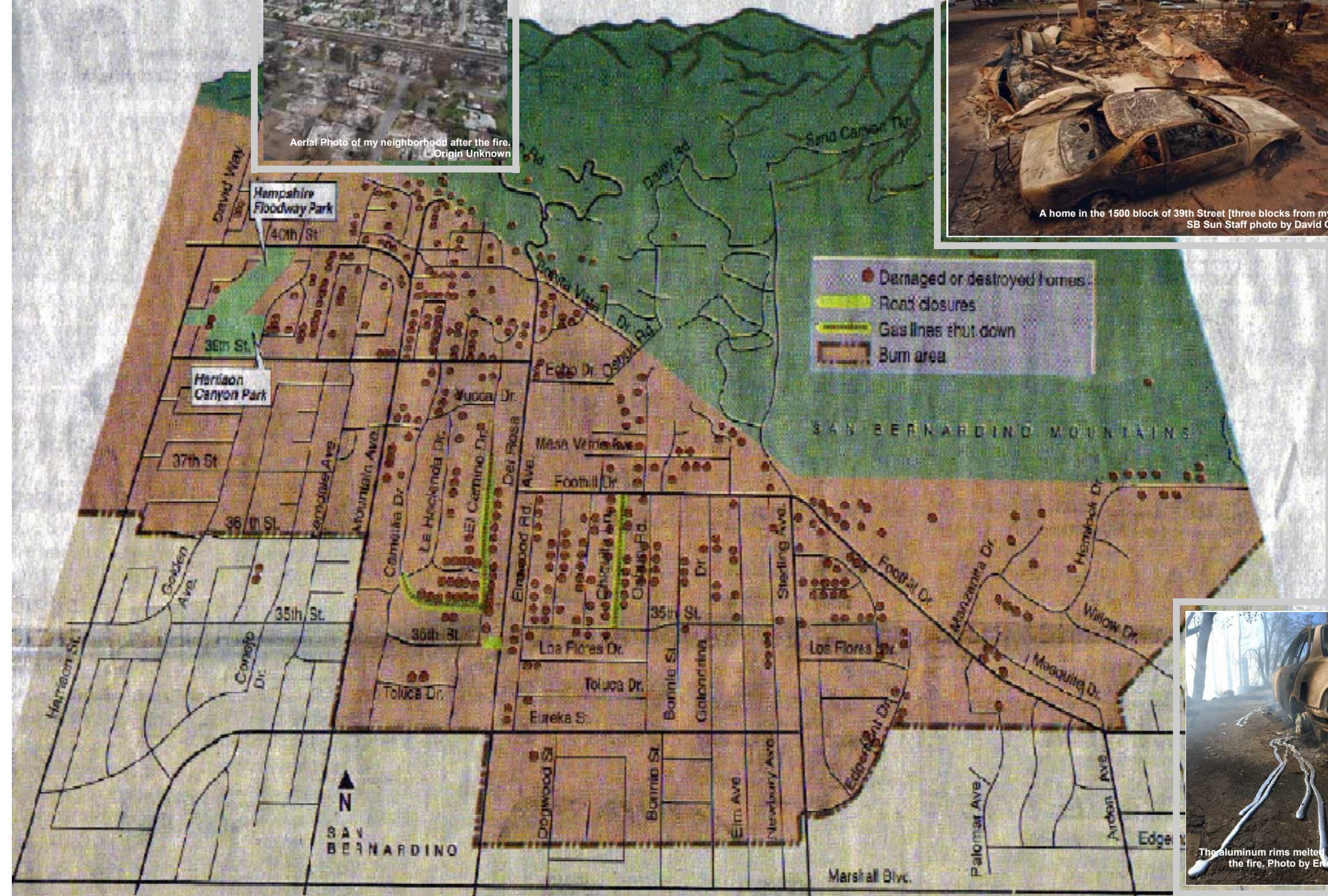
Bottom Photo: Close-ups of the rubble.

Photos by Jeff Zubik

... of the Old Fire

HOMES DESTROYED

The Old Fire swept through the north end of San Bernardino on Oct. 25, destroying and damaging hundreds of homes. A majority of the damage was in the Del Rosa neighborhood. Although a final count of homes lost is not available, authorities say the dotted areas are where they believe the blaze damaged homes.



The Clean-up

Clean Up

I lived with Michael and Julie through the holidays, but I was homesick. I would go up to the house and look at the mess. Sometimes I would just sit in the car in the driveway in the dark. I had seen the ashes more than enough, I just wanted to be at the site. I would sit there, cry and then go back to my son's house to live.

At first we thought we would clean up the mess ourselves but we found out there was insurance money specifically set aside for cleanup that would not effect our rebuilding fund. Lila coordinated the cleanup of the yard and the removal of the large burnt trees in the yard. In the wake of the disaster, Donegan Tree Service was doing cleanup as well as tree services since cleanup services were suddenly in demand.

The yard was cleared three months later in January. I took off work the day they cleared the lot. I watched as all of my life was carried away in ashes and ruins to the dump. It was time to begin again.

I had seen some people were moving onto their property and living in an RV or trailer. This appealed to me. I didn't like any of the rental houses that the agency sent me to, and when the year was up I would have nothing, and the rented house and furnishings would have to go back. So I decided to start looking for an RV.

For weeks I looked all over until I found the RV that I wanted to live in. It took some time to finalize the details, but on Valentine's Day I moved out of Michael's house and into the RV.

It took about a month to get all of the utilities hooked up on the lot, so we parked it at my parent's house until water, electricity and cable were ready. We moved the RV home on St. Patrick's Day. At least when I was driving from anywhere to home, I was really driving home. We put up a mail box and my new cell phone even had my old



Cleaning up what was left of my house
Photo by Charlotte Crandall

the questions we really had.

Lila heard of another meeting that would be held on the following Sunday at the Calvary Baptist Church. She drove here from San Diego to go with me to the meeting. This church had burned a couple years back and had only recently been finished. They said they knew what we were going through and wanted to help.

The pastor introduced a group of survivors from previous fires. We were full of questions, and for the first time we were getting real answers. George Kehrer and his wife Pat survived the 1991 Oakland Fire and had since formed a non-profit called CARE, Inc. They said that we should meet weekly and he would come every week and answer questions so we could get the settlement we would need to rebuild our homes.

The meeting was so helpful, we would attend these meetings weekly from that point on and eventually form the Old Fire Recovery Group.

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The RV that was my home for three years.
Photo by Jeff Zubik

number. It felt better to be back on my own and back to my old phone number and address.

Community

Not long after the fire, I went to a meeting at City Hall where the Insurance Commissioner talked with us. We got a great deal of information about FEMA, SBA and what we could expect from our collective insurance companies and from his office. There were people there from many agencies, with flyers and brochures for us. Many insurance companies were represented. We had many questions, and there were some answers, but not to



George Kehrer conducts a meeting of the Old Fire Recovery Group
Photo by Lila Hayes

Old Fire Recovery Group



... a team of survivors from the Old Fire whose goal is to find the best information available and provide it at no cost to other fire survivors.

What we accomplished

- Produced 6 printed newsletters and a variety of post card meeting reminders, mailed to every fire survivor in the San Bernardino Valley .
- Organized over 30 workshops on a variety of subjects including:
 - ◊ Insurance
 - ◊ Mechanics Liens
 - ◊ Working with Contractors
 - ◊ Legal Clinics
 - ◊ Tax Workshop
 - ◊ Debris Flow Q&A
 - ◊ Interior Design Basics
 - ◊ Using a construction bidding service
 - ◊ Getting a permit
- Made contact with government officials in various departments (such as in the Mayor's office, the building department, the tax assessor and code compliance) to help survivors through problems they might run into.
- Worked with other organizations such as the ASID to create survivor information workshops outside of our own workshops.
- Worked with State elected officials as follows:
 - ◊ Testified in a hearing in front of the Insurance Commissioner.
 - ◊ Testified in a hearing in front



2005/10/24
State of California Resolution presented by State Senator Neil Soto's office.
Photo by Jeff Zubik

- Met with other non-profit organizations in the local VOAD to help create a better response to the next disaster.
- Find a Spanish language translator to help Spanish Speaking survivors.
- Kept up a website with the resources we have collected

throughout the recovery process.

- Create weekly email updates with up to the minute disaster recovery information.
- The city of San Bernardino recognized the OFRG in a city council meeting in September 2005.
- State Senator Soto recognized the OFRG with a State Senate resolution at our two year anniversary.

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2005/10/24
City resolution presented by San Bernardino City Council
Photo by Charlotte Crandall

of the State Senate Insurance Committee.

- ◊ Worked with a local State Senator to help craft legislation for future disaster survivors in California.
- Taken phone calls and met one on one with many survivors to try to help them with their various disaster recovery issues.



2005/10/24
Old Fire Recovery Group two year anniversary party at my house, October 13, 2005.
Photo by Jeff Zubik

The Settlement, the Design ...

In the early 90's I had taken Lila to a model house that I loved. We took photos of the house and kept the brochure, which was luckily at her house when the fire hit. Now she worked it over to fit my lot and square footage requirements, forming a design for the new house. Jeff, who is an architect, gave me some other ideas for house plans that would work on my lot. Finally I chose the remake of the model house. Now I had a paper house to dream about. But we couldn't do anything until we knew how much we would get from the insurance company.

About 3 or 4 months after the fire, the insurance company sent checks in the amounts on my insurance coverage. Soon we realized that it would not be nearly enough to rebuild the house, let alone re-furnish or replant the yard. They prepared a rebuild estimate for the house which was about 30% over my original coverage. They prepared an inventory list based on my list was also about 30% over the coverage. They admitted I was underinsured, but refused to pay any more than the covered amount.

With the help of CARE, we recognized some inconsistencies in the information the insurance company prepared for us. The rebuild estimate described a house which was nothing like the house I lost

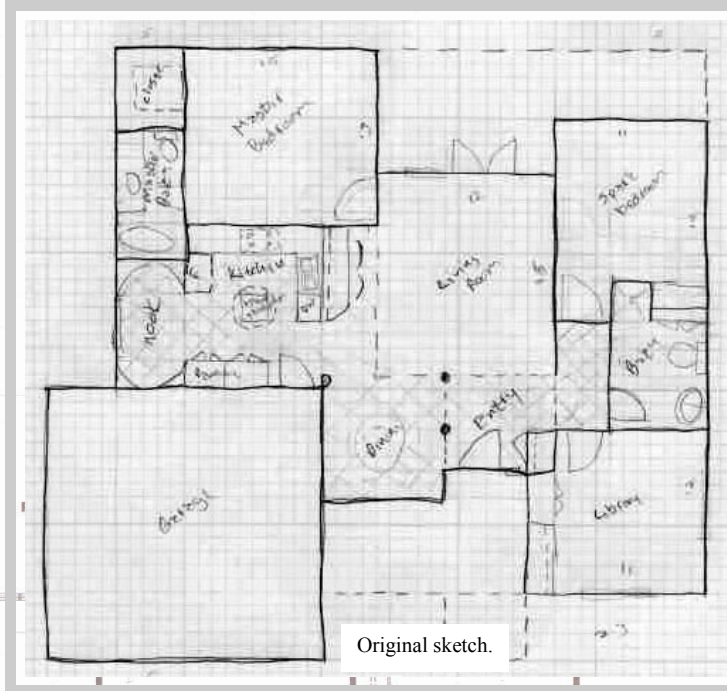
Chateau Residence Two

one year, yet everyone told me that it would be closer to two years to rebuild. What would I do the second year?

Lila wrote a letter to the insurance company enumerating the many mistakes in their rebuild estimate. We went to the "house" and gathered any recognizable bits and pieces to prove how it was built. We took dozens of pictures. She went to our neighbor's house that didn't burn to take pictures of what the windows, doors, closets, etc. looked like before the fire, and then we found a house with partial damage so we could take pictures of the structural elements. We hired Bob Rettig, a contractor who specializes in creating a scope of loss, to find out exactly how much our loss was, and how much in today's market it would cost to rebuild. The total he came up with was not just 30% over the limits, but almost double my covered limits.

With the help of CARE, Lila and I realized that Farmer's was treating my claim like we would go to court. In the middle of February, Farmer's asked me to meet with them to discuss the underinsurance problem. A lawyer and two adjusters would represent them.

I was startled. This did not sound like it would be a fair meeting. I did not feel that my interests would be represented there, so we hired our own attorney, Jerry Ram-



The Inspiration.

and they devalued my personal property far in excess of what we thought was reasonable. They also sent me enough money to rent a home and furnishings for

	Original Coverage	Eventually Paid	Actual costs	Difference
A-Structure	\$108,000.00	\$210,000.00	\$290,872.38	\$ (80,872.38)
A¹ -Landscaping	\$5,400.00	\$9,750.00	\$10,000.00	\$(250.00)
A² -Debris Removal	\$4,860.00	\$15,990.00	\$6,720.00	\$9,270.00
B- Other Structures)	\$9,800.00	\$15,600.00	\$10,394.85	\$5,205.15
C-Personal Property	\$53,900.00	\$109,200.00	\$41,799.11	\$67,400.89
D-Loss of use	\$29,400	\$28,440.00	\$35,303.27	\$(6,863.27)
Attorney's Fees	-	-	\$61,139.00	\$(61,139.00)
		\$388,980.00	\$404,611.61	\$ (6,109.61)

(Continued on page 15)

... And Rebuilding

(Continued from page 14)

I had the insurance in the first place?

The best part about hiring a lawyer was that all correspondence between Farmer's and me now had to go through the law-



June 2005 — Final grading.

yer's office. It was such a relief!

In May I had news from the lawyers. I had an appointment on June 11 to go to an "Examination Under Oath". A representative from the law firm met me at the prescribed place and gave me brief instructions. The insurance company asked lots of questions and I answered them the best that I could. I had brought my big notebook with all of the information that we had worked so hard to gather. They took copies of everything.

At the end of the interview they offered me \$180,000 but Brian had indicated that we would probably not take their first offer, and we left. A month later I got



Nov 06, 2005 — Back door installed.

a draft of the interview to edit, and mailed it back with my edits.

A few weeks later Fed Ex tried to leave me a package which I assumed was the corrected EUO notes, but no one was home. I signed the notice so that they could leave it on my doorstep. It had been two months so that day I decided to call



August 24, 2005 — Radiant heat tubes.

the lawyers. Brian asked if I had received the package, and I told him it was probably sitting on my steps. He said to hurry home and get it, because Farmer's had re-evaluated my coverage and retroactively raised the amount of coverage on my house. Checks for about \$168,000 were waiting for me at home. He said that they found mathematical er-



Dec 20, 2005 — Plumbing started.

rors and would ask for a bit more (which ended up to be an additional \$15,000), but said that based on my case, this was all I could reasonably expect. The lawyers strongly advised to close the case and I agreed. I now at least had enough money to build the house. The lawyers only got about 30% of the additional settlement (as compared to the 40% we had agreed to if it had gone to trial), but I now had a lot more than I had before hiring the lawyer, and I could finally begin to build.

It took about 6 months to get the plans to the building department. We asked 5 contractors to bid on the job, but only got two responses. Mallory Construction said they could build us exactly the house we wanted for \$238,000 which was just about

what we had in the bank so we signed the contract and they started work in July of 2005.

Construction (by Lila)

Although construction was scheduled to end in December 2005, internal restructuring of the construction company delayed the completion of construction until May 2007. In the end, they were one partner short and had the new name of Diamond Peak Development, and were still obligated to build our house for



Sep 01, 2005 — Framing started.

the contractual amount.

From the outside (and sometimes from the inside), the construction was painfully slow, but the contractor steadily moved forward and never wavered on the agreed upon price, even though construction materials had dramatically increased in price over the year's time.

Although the RV was tight quarters for longer than expected, even mom realized how lucky she was to have it or we would've wasted tens of thousands of dollars on rent for an apartment... or therapy for everyone if she had stayed with a family member.

During the time the construction was go-



Jan 12, 2006 — Stucco paper.

(Continued on page 16)

Construction & ...

(Continued from page 15)

ing on, I was busy buying the finishing touches for the interior. Travis secured the kitchen appliances at a steep discount, and Michael and David worked on all of the granite and were also able to secure a steep discount on the manufacturing and installation.

The contractor was nice enough to store the large furnishings that started arriving during the summer when we were promised a completion date of July 31. Travis stored the kitchen appliances, Michael stored the washer and dryer and I stored

all of the odds and ends I had collected for mom's new house

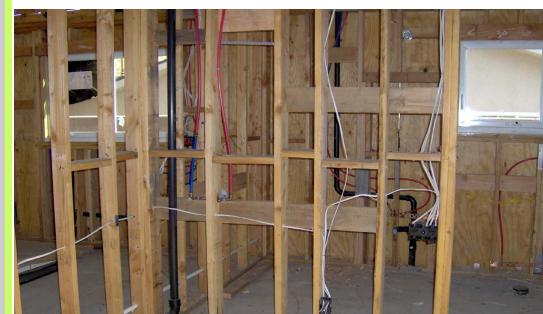
In the end, there were 25 change orders ranging from adding a \$10,000+ block wall to the perimeter of the property to a \$3,300 credit for a mistake in the garage. There was also adding additional HVAC capability for \$1,000 and changing the windows from wood-clad to fiberglass so we could save money for the \$3,300 entry door.

The grand total for rebuilding alone can be seen on the previous page budget worksheet. The best thing now, is that

even though there seems to be a deficit, we can sell the RV and try to recoup some of those expenses.

As you can see, we had to fight for it, but four years later we were back to where we were before the fire with a new house and ready to pass the favors the previous disaster survivors had given us, on to the next disaster survivors.

◇ ◇ ◇



Jan 25, 2006 — Electricity Started.



Apr 28, 2006 — Insulation.



May 10, 2006 — Drywall.



May 16, 2006 — Roofing



July 12, 2006 — Countertops



Oct 04, 2006 — Finish Electrical



Sep 23, 2006 — Color coat



Oct 27, 2006 — Perimeter walls started



Nov 28, 2006 — Carpet Installed

... the Finished Product



Jan 10, 2007 — HVAC installed

On February 5, 2007 she finally started moving in. Not everything was complete, but it was an upgrade from the RV she had been living in. It wasn't until May 29 that we signed the owner's final acceptance and agreed to release the remaining funds to the contractor.

Next comes the landscaping. Plans have been drawn up and once it goes up to bid we can determine what we can and can't afford to do, but the city won't complete the permit until a certain amount of work is complete in the yard.

For now, here are pictures of the final interior product.



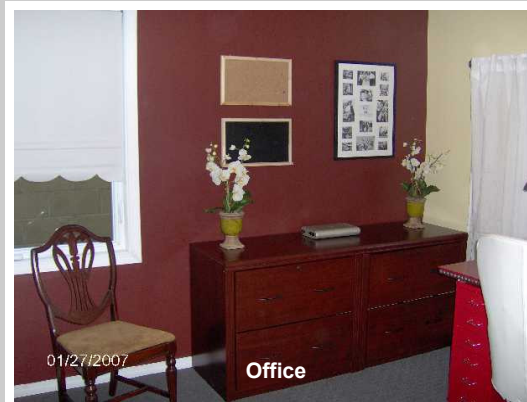
Jan 23, 2007 — Start to put furniture together



Entry



Mom's Bedroom



Office



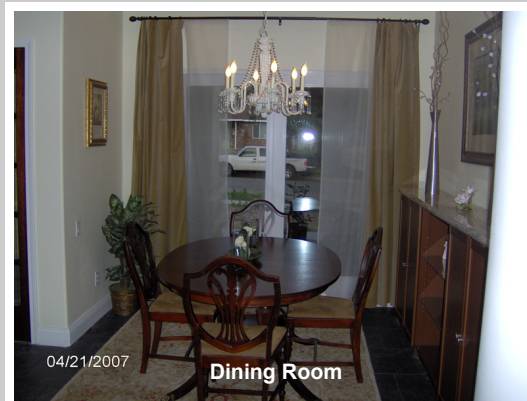
Feb 03, 2007 — Pantry installed



Master Bath



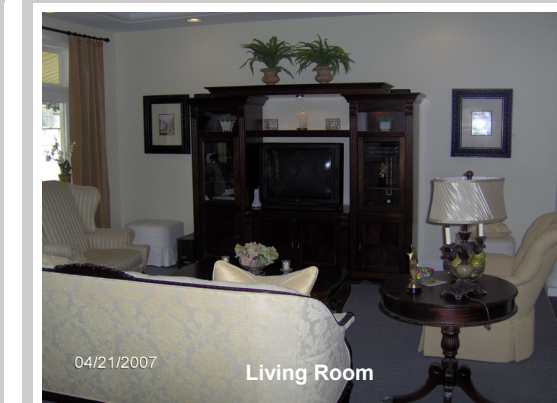
Garage Entry



Dining Room



Kitchen



Living Room

In The News...

Due to the high profile of the disaster, fire recovery ended up in the news occasionally. I even ended up being the subject of these two articles.

Los Angeles Times
REAL ESTATE
 Sunday, December 11, 2005
 latimes.com/realestate

Hot Property



HOME ON HOLD: Ben Affleck and Jennifer Garner.

One less house, one addition

By RUTH RYON
 Times Staff Writer

There's nothing like an infant to change new parents' plans. When Ben Affleck and Jennifer Garner...

The actors, both 33, married in June and had intended to buy a new home together, but their child arrived Dec. 1, and house hunting was put on hold.

Affleck moved into Garner's Brentwood residence and made a deal to sell his former Brentwood home for \$5 million, with escrow to close this week. He had purchased it from singer Melissa Etheridge in January for \$4 million.

The two-story, East Coast traditional is on nearly an acre and behind gates. It has five bedrooms and 4½ bathrooms in 4,500 square feet. It has a kitchen-dinette room and partial ocean view. The house, built in 1937, had been redone to emphasize its dark wood floors and sun-filled rooms. A playground has a loft, and the master bedroom has two walk-in closets.

Garner's sister, "Alia," is expected to end its five-year run in May. Never at a standstill since he and his childhood friend, actor Matt Damon, won an Oscar for their screenplay "Good Will Hunting" (1997), Affleck will star as George Reeves, TV's Superman, in the upcoming movie "Truth, Justice and the American Way." It's in post-production and due out in 2006.

Don Heller of Prudential John Aare, Beverly Hills, is representing the buyers. Affleck's former home, and Brett Lawyer of Sotheby's International Realty, Sunset Blvd. Brokerage, had the listing.

A sale made where O.J. once stood

The Brentwood site where the home of football star-turned-actor-turned-defendant O.J. Simpson once lived has been sold for \$2.8 million. The asking price was \$3.3 million. There were multiple offers.

Zachary Horowitz, the 52-year-old president and chief operating officer of Universal Music Group, bought the Mediterranean built on the property in 2001 after O.J.'s house was torn down.

The new house has nine bedrooms and 10 bathrooms, including a master-bedroom suite with a sitting room and a fireplace. [See Hot Property, Page K29]

In Real Estate

NEIGHBORLY ADVICE
It makes the grade
 Affordable housing funds staff to UC Irvine. Page 2

HOUSING SCENE
Potential tax relief
 Latest plan has a deduction for mortgage insurance. Page 6

REAL ESTATE Q&A
Don't rock the boat
 Owners worry little change may trigger higher rates. Page 12

Prices... 8 Rates... 14
 Sellers... 11 Rentals... 15



STAYING PUT: Charlotte Crandall, whose San Bernardino home was destroyed in the wildfires of 2002, is rebuilding on the site where she lived for 38 years.

Home? Not yet

Whether they rebuild or move, fire victims' ordeal lingers long after the smoke clears.

By ANN PERRY
 Special to The Times

FOR some Southern Californians, the notion of being home for the holidays is a particularly poignant wish — the same one they had last year. Although the ashes from the disastrous wildfires that swept from San Bernardino to San Diego counties two years ago have long turned cold, many fire victims are still trying to put their lives back together.

Those who lose homes face a tough choice: Rebuild and manage a daunting construction project while making do in temporary quarters, or move on and start anew?

Critical to their decisions are the size of insurance settlements, the availability of other assets, help from family and community and personal fortitude.

"You have to decide what your tolerance is for pain," said Lila Hayes, a San Diego computer consultant and volunteer support group coordinator for victims of the 2003 Old fire, which destroyed 550 homes, including her mother's house on the outskirts of San Bernardino.

Hayes knows some owners who have yet to break ground because they're still sparring with their insurance companies. "This is not a fast process."

Four Southern California homeowners who lost their homes in the last three years — two in the '03 wildfires and two to other fires — described their ordeals as complex and stressful. Here are their stories:

After the Old Fire destroyed her home of 38 years, Charlotte Crandall visited the site almost every day.

"I would go there and just park in the driveway," she said. "Visit the ashes. I look the day off while they excavated. They loaded up my life and hauled it up to the dump."

Assisted by Hayes, her daughter and other family members, the 58-year-old instructional assistant was determined to rebuild.

The house had been the first and only home she had owned. It was a three-bedroom, one-bath, 1,069-square-foot residence in the Del Rosa neighborhood, where she and her former husband had reared their daughter and three sons.

Shortly before the fire, her insurance company estimated the cost to replace her home at \$188,000. After speaking to an independent contractor, however,

Crandall learned that it would cost double that amount to rebuild. She hired an attorney, sued her insurer and recovered the \$220,000 it is costing for reconstruction.

During the process, she lived first with one son in nearby Highland, then in a trailer on her burned-out lot and, when construction began, in the trailer on her parents' rural Highland property.

Crandall continues to pay her \$350 monthly mortgage and holds fast to a vision of a new and improved home, slightly larger, with two bathrooms, radiant heat and solar water heating. She plans to have her parents move in with her once the home is completed in March, 29 months after it burned.

"This was my property," Crandall said. "I can't afford to move anywhere else. And there's nowhere else I'd rather be."

When an arsonist torched the Tutthill home in Julian, in the mountains northeast of San Diego, in 2002, Chris Tutthill recalled that she and her husband, Bruce, were forced to reassess their future and answer an unexpected question: "What do you want to do with the rest of your life?"

"The couple, who are in their [See Fires, Page K4]

Home of the Week



ROBERTO SERRANO

A cool \$50-million view
 UNOBSTRUCTED ocean views and 120 feet of beach frontage are part of the package at this San Diego County compound, which includes a 10,000-square-foot main house, four bungalows and a 2,800-square-foot spa with a gym, sauna, steam rooms and dressing rooms. Asking price? There's a \$50-million minimum bid. Page 3

NATION'S HOUSING

Those oh-so-low loans may have to go

Federal regulators fear that mortgages with rock-bottom rates set buyers up for a fall.

By KENNETH R. HANKEY
 Times Staff Writer

WASHINGTON — Federal financial regulators appear to be on the verge of reining in one of the most popular affordable mortgages in hot housing markets nationwide — negative amortization loans that allow payments at 1% to 2% rates but rack up additional debt because the principal and interest borrowers aren't paying get tacked onto the balance they owe.

In a speech this month to the Consumer Federation of America, Comptroller of the Currency John C. Dugan hinted strongly that banks and their mortgage subsidiaries can expect significantly tougher rules for 2006 governing these "payment-option" home loans. Such mortgages have accounted for roughly

K4 SUNDAY, DECEMBER 11, 2005

LOS ANGELES TIMES

REAL ESTATE

After a fire: Get help, but don't rush recovery

Tips for those who have lost homes

• Join a community group or go online to find help at www.oldfirerecoverygroup.org, created by Lila Hayes for the 2003 San Bernardino County wildfire victims. The site has information and links to insurance, building and government experts. And she offers steps to recovery in the personal story of her mother's home rebuilding at www.momshouse.homesite.com.

• Become educated about the insurance claims process. The amount your company offers you can be negotiated. Consumer advocate, attorney and contractor George Ketter, who lost his home in the Oakland Hills fire, helps consumers get insurers to foot the cost to rebuild. He is executive director of the nonprofit group Community Assisting Recovery Inc. www.carhelp.org, which is currently providing free assistance to hurricane victims. The California Department of Insurance has a consumer hot

line at (800) 927-4337. The department's website, at www.insurance.ca.gov, has a consumer information guide called "Don't Get Burned After a Disaster."

• Do not settle quickly with your insurance company, no matter how stressed or overwhelmed you might feel. Those who accept a "payment in full" without taking time to prove the extent of their losses usually receive less than those who wait and work at demonstrating their losses, according to Hayes.

• Even if you plan to relocate, focus on recovering what your insurer owes you for the loss. That includes the painstaking task of listing every item you can remember from your home.

• Consider hiring a private, independent contractor to help prove the "scope of loss" by writing the quality and type of building materials used in your home. These contractors charge a flat fee for service, rather than a percentage of your settlement, that can range from \$2,000 to \$30,000, depending on the size of the home.

• Don't be in a rush to have the rubble removed. Experts can sift through it for evidence to bolster your case for higher-quality reconstruction.

• Be willing to accept donations and help from friends and community members. The process could be longer and more costly than you ever imagined.

— ANN PERRY

A tough decision for fire victims

[Fires, from Page K1]

So the couple borrowed from their savings, built a bigger house, then sold it for more than \$200,000 to recoup what they could. They also sued their insurer, reaching a settlement they declined to discuss for legal reasons.

They then decided, regrettably, to relocate to a less expensive part of the country. In April, with the equity they recovered from the sale of their house, they purchased a three-bedroom, two-bath home on 4 acres in Mountain Home, Ark., for \$200,000 and replanted their savings.

A former firefighter eventually pleaded guilty to two counts of arson that destroyed two houses and damaged the Tutthill home.

Tutthill, a financial adviser, wound up her work this month as a bookkeeper for the Julian-based San Diego Firestorm Community Recovery Team, which assists county victims of the 2003 wildfires. She recently joined her husband, an actor, in Arkansas.

"Six hundred of our friends and neighbors lost their homes in the fire," she said. "What could we do other than help?"

They believe the additions will bring the home up from its \$1-million value before the fire.

Even with the potential increase to their net worth, Nonikos said that if she had it to do over again, she would not rebuild.

"I would probably buy a smaller house that's all ready to go so we would be free to do what we wanted to do," she said. "Everything would have been better. We had no idea."

With the proceeds from the sale of their lot (worth as much as they paid for the house and land 18 years earlier) and the insurance settlement, which they declined to reveal for legal reasons, they purchased the home with cash.

The couple are thrilled with their new home, still large enough to accommodate them and the two of their five children who live at home.

They continue to hear construction horror stories from former neighbors who are still rebuilding. And they count their blessings.

"They make it so complicated and anxious that you'll just give up," Amelia Hermann said. In the end, however, "it really paid

off to be diligent."

They also hired an independent contractor to help prove the extent of their losses, affording them the quality of building materials.

Amelia Hermann credits the advice and moral support from the Old Fire Recovery Group with helping her family find a happy ending after the loss of their 4,000-square-foot home in the 2003 San Bernardino County wildfire.



A NEW START: Amelia and Jim Hermann considered rebuilding but moved instead, to Yucaipa.

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Following the advice of experts aiding the group, Hermann and her husband, Jim, focused on getting their insurer to pay them for what they lost, then considered whether to rebuild.

They spent hours listing every item of personal property they could think of in 60 pages.

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ROBERTO SERRANO

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New home puts Old Fire to rest

Family has open house

By Mike Cruz
Staff Writer

SAN BERNARDINO — An Old Fire survivor, Charlotte Crandall has seen the devastating effects caused by the tremendous blaze come nearly full circle.

From the paved walkway in front of her newly rebuilt home on Modesto Drive, Crandall recalled the October day in 2003 when the windswept wild-fire jumped from palm tree to palm tree and reduced her home to ashes.

But while many other Del Rosa-area homeowners still have empty lots and have grown weary from haggling with insurance companies and contractors, Crandall has reached the light at the end of tunnel.

The spirited woman traversed from room to room of her three-bedroom home with its new slate floors, granite countertops and fresh coats of paint during an open house Saturday afternoon for family and friends, fellow survivors and those that made it all possible.

It's been a three-year journey — from

losing her home, to living out of an RV, to moving back into her home in February.

"It has been a struggle," Crandall said. "It's been a real emotional roller-coaster."

Crandall credits her family for helping with the reconstruction. Her three sons, Travis, Michael and David, helped with planning and installing, she said from her new kitchen.

Her daughter, Lila Hayes, coordinated with the city and contractors and worked with her husband, an architect, on the planning and design.

"The whole family worked on it," Crandall said.

But the family also reached out to others through a disaster-recovery group to share knowledge, experiences and advice — a move they believe was key to successfully rebuilding.

"We were going to have a house here, no matter what happened," Hayes said.

The group would meet weekly and bring together players, such as the city, utility companies and contractors, to

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provide solid answers to questions. The best piece of advice, Hayes said, was not to give in to the insurance companies.

Sometimes, the meetings were completely invigorating, giving the members motivation to move on. Other times, they were absolutely draining, emotionally and physically.

Today, she can't imagine what the recovery would have been like without the group's help.

"Networking with other survivors can be the most valuable part of disaster recovery," Hayes said.

The family credits several key contributors with making her rebuilding possible: George and Patricia Kehrer of Community Assisting Recovery; her Los Angeles-based lawyers at Engstrom, Lipscomb and Lack; and contractor Diamond Peaks Development.

The new home sits in stark contrast to a vacant lot just to the right where another house once stood. There's also another empty lot across the street, and still others in a varied states of rebuilding.

Not too far away, some lots still have burned-out chimneys standing alone and charred trees that serve as reminders of the fire's devastation.

Other fire survivors, who attended the open house, had helpful advice for other home-



Charlotte Crandall, right, of San Bernardino hugs Barbara Salau of Bakersfield in the doorway during an open house at Crandall's new home on Saturday. Crandall's Del Rosa-area original home was destroyed along with hundreds of others in 2003's Old Fire.

owners in the city. After all, disasters can happen at any time, they said.

Take photographs of the whole house and everything in it as documentation, the survivors said. Keep an inventory of possessions and estimated values. And check homeowners' insurance to ensure adequate coverage in the event of a disaster.

Hayes says the newest project now in the Disaster Survivor

Network, which aims to be a long-term repository of knowledge gained through the years.

It is located online at www.disastersurvivornetwork.com.

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