

# Theme 1: Barriers to recovery

Issues during recovery and reconstruction that slowed down the recovery process.

## Challenges filing claims



...[itemize everything]...That was hell. That was just hell because I had to visualize it, you know. I had to walk through my home visually in my mind and think of every single item. And that was probably one of the cruelest processes of post fire was having to visualize it. And it was incredibly... Yeah, that was depressing. It was horrible. So, I mean, I've foot dragged, and foot dragged because I just couldn't emotionally take it. So yeah. But I had to do it otherwise we were not going to, we weren't going to receive any money for replacing these items without... yeah. It was awful.

Butte County

So, we are struggling first with insurance which was also a pain. Because they send their people, and not offense, they send somebody from Texas to do the evaluation of the houses. When it is like, no. I mean, **sometimes you really need to have locals**. Because, you know, a gallon of, just to give a stupid example, a gallon lot of milk is not the same price here that is back in Texas or back in Wyoming, or whatever you know And, so they came and they gave us a really low, value of the house. Even though we said, you know, it was just recently rebuilt. And even though we told them you, you know, we notified them that we just rebuilt the kitchen, we just rebuilt this, we just...They didn't put anything on the policy. So, you know, dealing with all of those red tape things was so draining.

Sonoma County



If you don't itemize it, we won't pay you your full policy, we'll pay you 75% on your policy. And we said, "well, we'll just keep itemizing", so I'm like, all right, you flunkies...tea bags and my children's teeth and locks of hair and loose paper clips and bags I saved. I put everything in that spreadsheet. It's like, **this is a game. This is seeing if people fire you out**. And then we submitted the whole thing, and they still came back with 75%. We were still part of the machine...So the original adjuster for State Farm was from Florida. So, he is a disaster adjuster, I think. They change up your adjuster every few months, so you're dealing with a new person...He was just here to do his job, and save State Farm money.

Sonoma County

## Issues with underinsurance



Insurance wise we were had like \$300,000, and of course remember we got our insurance 16 months. **This is what makes you realize how underinsured people are**. We were underinsured and we bought our insurance 16 months before the fire. Because the insurance companies don't look at your individual property. They run it off of an algorithm that's somehow like for the nation. So, they're saying the cost of building in Ohio is gonna be the same as the cost of building in California or New York or whatever, right. Which we know isn't true.

Sonoma County



We took our house plans. There's the new state in fact, state county code laws say that every house has to now have a sprinkler system and solar panels. Well when the Paradise Fire,...Camp Fire...And they realize, okay, these people want to get back in quick. We don't want to impose a bunch of new codes on them. That's just going to slow this thing down. We want these people to get back in... Those are expensive things. I mean, it's like \$20,000 to \$40,000 that you have to have for 20 ish for the solar and 20 ish for the sprinkler. **So, it's like if you're under insured to begin with that's \$40,000 you've got to come up with. That really doesn't get you into a house to live.**

Plumas County



It must have been either in 2019. Anyways we, our insurance coverage was canceled, and we'd been insured by Farmers for, you know, decades. But they were not able to get the secondary insurance to ensure them. And so, the only insurance we could get was through the California Fair Plan and, so it was a brand-new program, brand new insurance for us. They made lots of mistakes in like which buildings were which, and **we were out of the country when a lot of the agreements were being made...So, this is all kinda secondhand, anyways, that the fair plan ended up like under insuring us for the buildings that we lost.**

Sonoma County

## Challenges in acquiring insurance



The adjuster was dismissive, rude. I had... I was in trauma every time I had to talk with them. And I would take notes and then I just something in me got really annoyed along the way and I just became like a mosquito. And...**they switched, which was kind of cool because I had started a spreadsheet and they never passed it on.** And I learned that in order to get the money that's in the policy.... So, the company said to me it was \$150,000 for contents. And they sent me a check for almost a \$100,000 and their slip because they know a lot of people won't go for the full amount because you have to do the spreadsheet for the entire amount.

Lake County

We just found out that this piece of property, actually nobody's insuring it. So, **your only opportunity is fair plan for this one**. But this one right next to it is qualifying. So, everybody was saying that **there's no rhyme or reason** in how they're graded or whatever..... So yes, and its very irritating to me and I keep saying that the Insurance Commissioner has not signed those whatever the insurance companies have turned in, their rate plans or whatever, and in those rate plans they have all had to make allowances for building to firesafe code or Firewise communities. But it's this tiny little sliver and personally, I think like this little 5% off that you're going to get for a Firewise community, you don't really even have to do anything to be a Firewise community. You say, here's the risk plan, right? Here's what we're going to do and check the boxes.

Butte County



Well, **I have a different company now** because of course, after the fire, the Hartford dropped me like so many insurance companies dropped so many people. And people are still getting dropped from insurance companies...I've got Farmers now. And I think they're pretty solid, but yeah, I mean, I would have to look to see what I was paying before. But I would imagine that it's probably higher...I think they were probably around maybe \$75 and now it's more like \$150. It probably doubled.

Lake County