

Theme 5: Reasons to stay

Factors that motivated survivors to rebuild in their previous place.

Support from family and friends

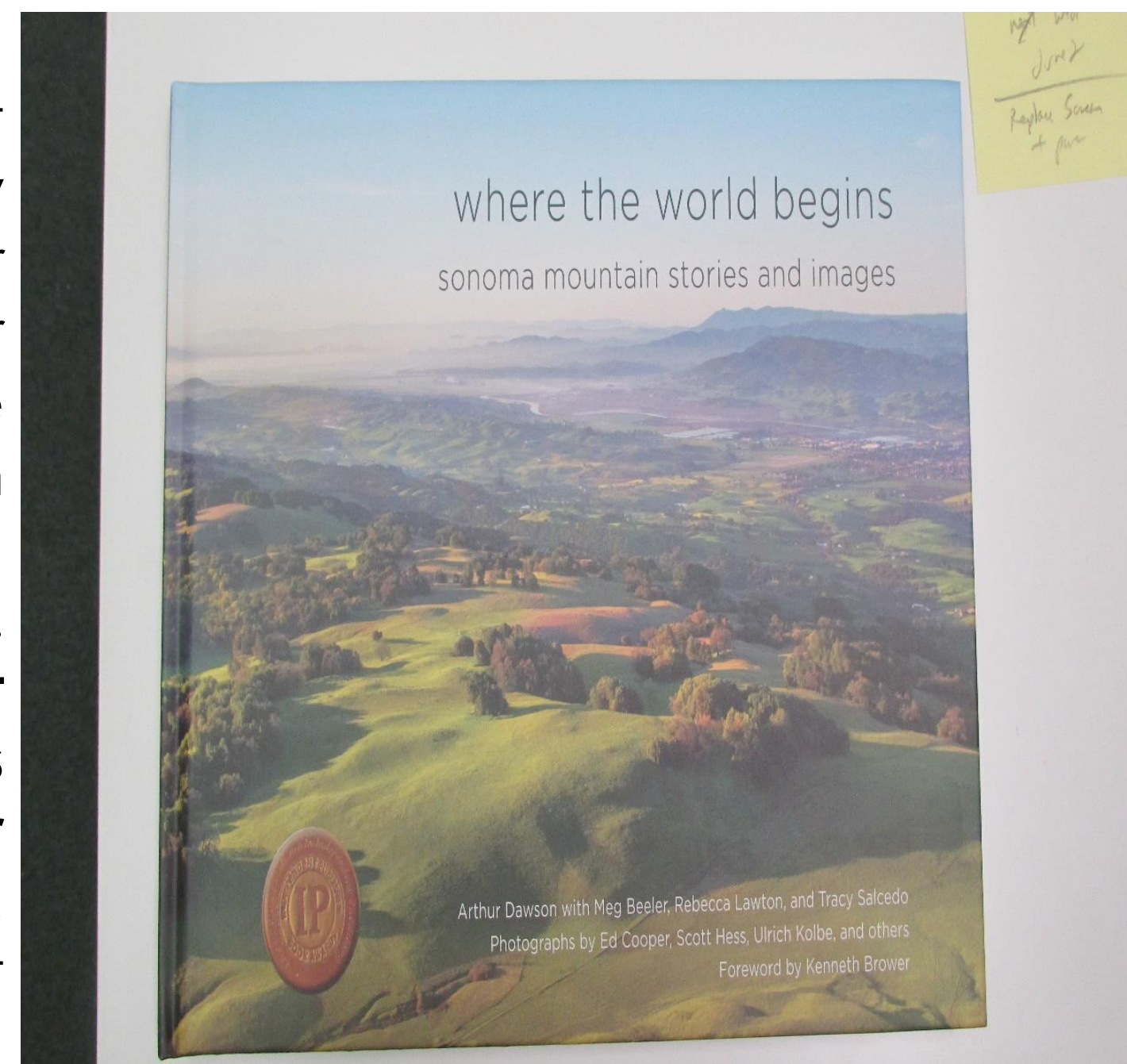


We'll stay till we die. We're too old to move. **And here's really why. Because all of our family's here.** Where would we move to? And we sold our home in Chico. I retired...and we sold our home in Chico and bought up here. Well, it's been 27 years now. Chico's not the Chico we grew up with, cause we're from here. We're born and raised here...**Our kids, our grandkids, our brothers, our sisters, everybody's here, you know, we're too old to move.** Not because we can't pack a box, but because we'd have to start over and we're too old to start over.

Butte County

After the fire, we were, people started gathering there and just talking, just telling our stories. Which I realized how important that was. Everybody had their story and we kept cutting each other off, which was one of the things with the therapist, I was able to tell my story from beginning to end without being interrupted. Which was kind of a relief. **And also made me realize like I just need to listen to other people. That's part of the healing is just to hear other people's stories.** Anyway, you know, soon after the fire I was in here and it was...even though I didn't have a home to come back to, I could come back to the community. The community was there, so it was a place to return to. I think that was probably some part of the decision to rebuild.

Sonoma County



Financial realities



I was well insured, but it was not enough to replace the home. And so, I was going to have to take out a construction loan and I was like, I'd rather just take the money and put it down on a house and actually not have to wait and continue renting while it was built. **So, it was a lot faster for me and more efficient to just purchase a house that was already built.** So, that's what we did.

Butte County



I think at a certain point in time my husband was even like, I don't even know if I wanna go back and deal with all of this. And so I, we sat down, well first of all we sat down and we ran the numbers. And we were like, okay, you know, **it just makes more sense for us to rebuild rather than we are gonna take a financial hit if we sell the lot and we don't get all the insurance because we just purchased it.** So, that was a driver number one.

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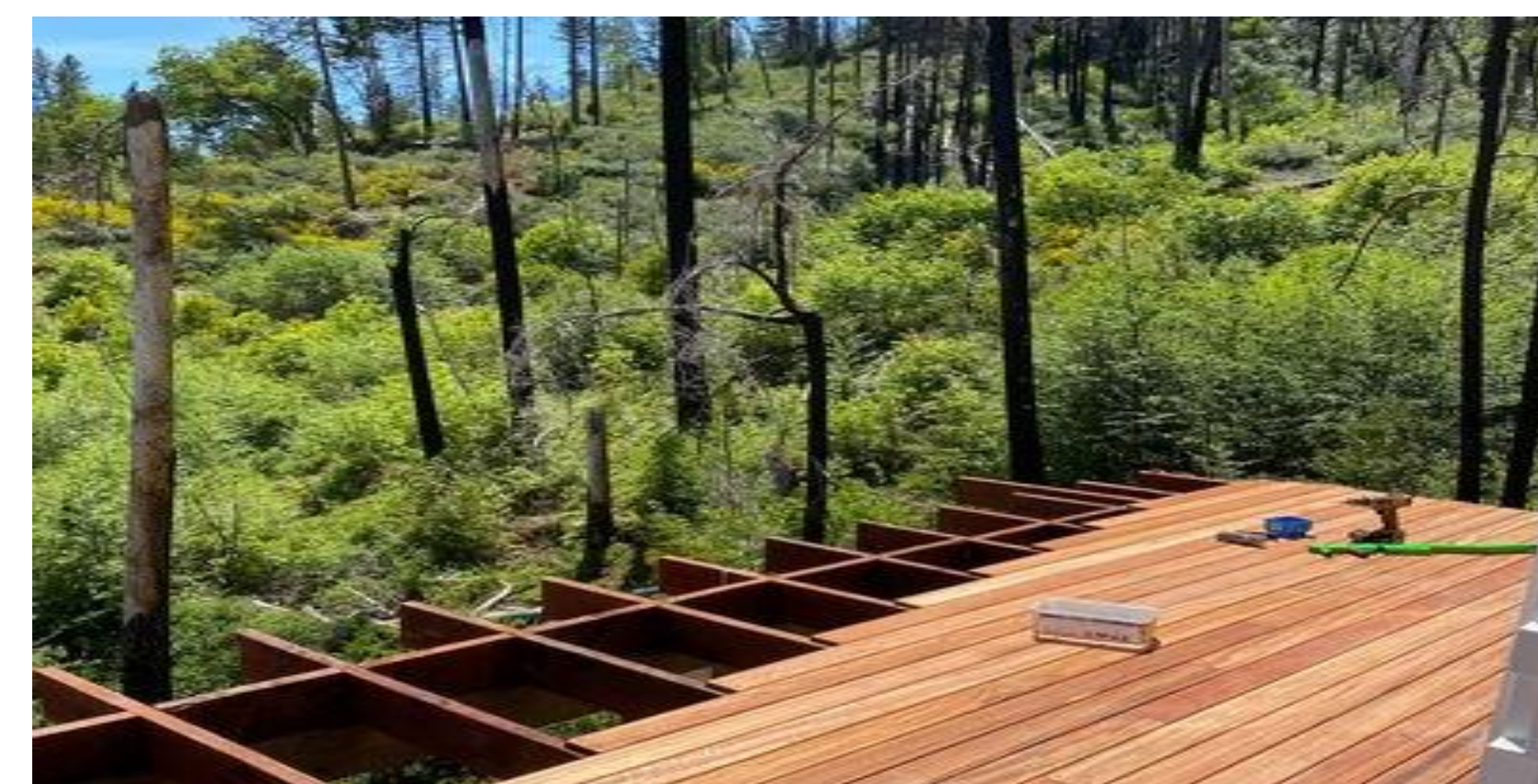
there were tax benefits as well. **If we had bought anywhere else because of Prop 13... When you buy property, it starts your tax rate...** and then they can only increase it like 1% a year. Because we had bought thirty something years ago, we had a pretty decent property tax. If we had bought we were going to triple it, you know, simply because of the cost of housing now, compared to when we bought thirty something years ago. You know, we've had our tax bill adjusted because we did add a little square footage, but it's still lower than it would have been if we had bought somewhere else. So, you know, we're old, been on a fixed income, we have to think about things like that.

Butte County

Where is safe?

I think if I'd had an understanding of how stressful and difficult everything would be I think I, you know, I would more likely have considered options of, of buying something else. And then of course, you know, you sort of faced the question, well if, where would I go? Would I stay here? **There weren't too many places that appeared to be really fire safe in the area.** So to select a, a place to live was a little bit difficult in and of itself. Um, it didn't seem to make sense for me to think about moving.

Sonoma County



I looked at him and I said, well, where do you want to move now? ...where in the United States could you move that you won't run into some kind of a natural disaster? **We've already burned. I've lived through earthquakes in the Bay Area because that's where we lived before. I don't relish being in tornado alley or hurricanes on the East Coast.** We own the property... But he never once entertained the idea of moving someplace else. No, and we know a lot of Californians are in for it. He wanted to be a part of the rebuilding effort.

Butte County



Attachment to property



Because in our situation it was really sad. We just moved to this house two years prior to the fire. So, we just finished remodeling everything. Everything was brand new. We change floor, kitchen put can light. We even put the AC that even after the fire, we have to be making payments on it. Cause we took it for a two-year payment plan. And so that was like a big, you know it was disaster on top of, a disaster on top of, and then the hardest part was the big decision to rebuild or not rebuild. **I was totally opposed to the rebuild anything. I wanted to go away. But he said, no, you know, we work so hard for this house, we put a lot of effort on it, so we are going to recover.**

Sonoma County

I put very little thought into that. **My instinct was I had struggled for years, worked 60 hours a week to make sure I kept my house, that my son had a stable location.** My husband had been sick for years. And so, I was the major breadwinner. And I did not choose to lose my house. I didn't choose to sell it and damned if the fire was gonna pick it from me.

Sonoma County

