

Notes
3rd District Block Captain Meeting
575 Administration Drive, Suite 117C
February 28, 2019
5.30PM

INFORMATIONAL SPEAKER

Jesse Oswald, Chief Building Official – City of Santa Rosa Planning & Economic
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Bob Oller, Quality Control Associate – City Santa Rosa Planning & Economic
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Note: Due to flooding and conflicts, our previously scheduled informational speakers were unable to attend and will be rescheduled.

[Resilient City Fire Recovery Process – Residential, by Housing Units](#) – Updated daily, this dashboard provides a breakdown of:

- Permits in review process
- Permits issued, construction pending
- Rebuilds under construction
- Completed construction

There are 350 (out of the ~1500 homes lost) in the Fountaingrove/Hidden Valley area that are currently considered under construction – permits have been issued and first inspections scheduled.

Rebuilding Facts

- Apparent tipping point for labor is ~1,000 rebuilds – meaning 1,000 is all the current labor force can handle
- Delays in approvals:
 - Delays occur with changes in plans
 - Plan check times can be longer for bigger homes

Contractor Issues – Hiring & Firing

- Contractor owns the permit once it is pulled
- Owner/Contractor conflicts are surfacing – contractors holding owner hostage
 - They've got the permit but they're not building
- City of Santa Rosa or [California Contractors State License Board](#) (CSLB) can help
 - Notify City that you do not authorize a specific contractor to operate on your property
 - Calls to CSLB have been pretty effective in ending hostage situations

- Best scenario is to have old contractor sign over the permit to the City, who holds it until a new contractor is hired
- Changing contractors is documented and easy
 - Changing out architects and/or designers requires another set of plans drawn up and a whole new review process
- If you're unhappy with your contractor, try to fire them before the permit is pulled – submit an Application for [Change of Contractor/Permit Holder](#)
 - Please note: this form must be hand-delivered to Planning and Economic Development by the new contractor
- Property owner may apply for the permit as property-owner/builder, but then must assume all responsibility and liability
- Before hiring a contractor:
 - Look them up on CSLB and Better Business Bureau
 - Request references, testimonials, photos of built dwellings

Contractor Issues – Accountability, Correction Notices, Noise Ordinance

- Safety issues & right-of-way – keeping streets clear for emergency vehicles
 - City issuing correction notices when contractors clutter common spaces with lumber in the street or on the sidewalks
 - Debris boxes in street require permits – due diligence is on the bin provider and not the property owner
- Housekeeping issues – contractors are reminded at the monthly meetings that they will receive correction notices for nails or garbage left in streets
- City is street sweeping twice a month
- Monitoring if builders are keeping dirt on their lots
- Reporting unauthorized use or entering on properties
 - [My Santa Rosa](#)
 - This includes issues like laborers leaving lunch debris on property
 - Anonymous way to report something
 - Separate section for reporting issues in fire rebuild
 - Can submit photos with complaint
- Noise ordinance to City Council in April
 - Allows for fines for those out of compliance in a rapid manner – currently that process can take weeks
 - Will allow longer work hours for critical construction items in order to expedite the building process, e.g., concrete pours
 - Will require advance notification of work outside of allowable times
 - City is performing decibel level testing on various construction pieces to compare sounds to help determine what tasks can be performed during the extended period.

Update on Utilities, Sidewalks, Streets & Trees

- Utilities

- Underground work in Fountaingrove is completed – AT&T, Comcast, and PG&E
- Temporary pavement in place in Fountaingrove
- Restoration work beginning in Hidden Valley
- Sub-contractors had stopped working immediately following the PG&E bankruptcy filing, but first group coming back next week
- **Sidewalks**
 - City is still working with FEMA and Cal OES on damage claims related to cleanup and debris removal so that hopefully homeowners do not have to pay for sidewalk repair
 - City assessor's office was quick to get out and assess the damage – in the window after the fires were out and before the cleanup began – and records reflect a timeline of what infrastructure was damaged by fire, by cleanup, or by PG&E
- **Streets**
 - City is monitoring all arterial and collector streets for deflection (indentation) due to construction traffic and other wear and tear associated with the rebuild
- **Trees**
 - Arborists assessment has been completed
 - Removal of trees in planter strips (between sidewalk and street) will be removed beginning in April
 - City has a full inventory of the trees although they were not individually tagged
 - Trees in other areas – outside of the planter strips – that have the potential to present a hazard to pedestrians and drivers will also be removed
 - Roots and root balls will not likely be removed due to the potential damage that can occur to existing infrastructure

Other Rebuilding Issues

- **Drainage**
 - Upstream drainage depends on integrity of downstream infrastructure
 - All property owners need to cooperate and communicate to be sure the entire drainage network is functional
 - Communication between neighbors at the top of the hill and the bottom of the hill is necessary to be sure the downstream property owner can accommodate the drainage or the upstream property will get backed up
 - Property with the damaged infrastructure is required to repair it
 - Roto-Rooter can provide an inexpensive full color video of inside infrastructure
 - Every property needs to be self-contained with drainage measures
 - ✓ Drainage systems cannot cross property lines
 - Subdivision improvements plan will show all drainage features – inlets, swales, etc. – each one needs a visual inspection to ensure it is still there and in working order
 - ✓ The contractor or architect providing the site design should be taking this on
- **Fences**

- There are many different rules regarding the size, location, and construction of fences – from the Rebuilding Documents: [Fence, Wall and Screening Guidelines](#) – download this (arrow in upper right corner) in order to increase the size of the font
- Height is measured from the downhill/low side
- General rule is you can rebuild what you had provided it was legal prior to the fires
- **Insurance Issues**
 - Insurance companies are questioning those who have not yet begun to rebuild
 - There remain a number of fire survivors unable to make a decision
 - Documentation from City/County officials that speak to issues that caused unavoidable delays would be helpful
 - ✓ Oswald to work on this
 - ✓ Unfair for insurance companies to compare Coffey Park rebuild process to Fountaingrove rebuild process
 - Need to determine what each insurance company's policy is regarding Additional Living Expenses (ALE) – suggestion that United Policyholders may have that data or be willing to survey for it

BLOCK CAPTAIN ANNOUNCEMENTS

Will Abrams – has become a party to the motion before the Public Utilities Commission of the State of California – Order Instituting Rulemaking to Implement Electric Utility Wildfire Mitigation Plans Pursuant to Senate Bill 901 (2018).

- Will provided some background on the CPUC and what is before it
- Copies of Will's opening comments will be sent out with the block captain meeting notes

COUNTY ANNOUNCEMENTS

Summary of Meeting with CA Dept. of Insurance Commissioner, Ricardo Lara 2/14 DOI Meeting Summary

Attendees: Supervisors Susan Gorin and Shirlee Zane, Commissioner Lara, Michael Martinez, Senior Deputy Commissioner & Legislative Director, Catalina Hayes-Bautista, Chief Deputy and Tony Cignarale

Supervisors provided an update on Sonoma County recovery activity including rebuild statistics – currently at 4% rebuilds complete and 40% permits issued.

2,500 destroyed homes have yet to have permits pulled for rebuilding, many survivors struggling with insurance issues such as:

- inadequate insurance to cover full replacement costs
- additional living expenses 2 year cap approaching for many
- cancellations
- inability to be reinsured after the disaster

Supervisors shared United Policyholders survey of survivors, 12 months after the disaster:

- 66% reported being underinsured.
- 34% reported experiencing delays in communication with their insurer such as getting answers to questions and return phone calls and emails.
- 30% reported delays in payment of benefits.
- 31% reported receiving a “lowball” settlement offer.

Requested Insurance Commissioner Lara come to Sonoma County to hear firsthand from survivors about their experiences in dealing with insurance companies and their ideas on reforms that would ensure policyholders are treated more fairly in the future. County of Sonoma will follow up with invitation to Commissioner Lara to meet with fire survivors in Santa Rosa.

Supervisors requested consideration of the following future legislation reforms/concepts:

- Mitigation discounts and continued coverage to homeowners who make investments in hardening their home.
- Incentives for resilient rebuilding.
- Creation of a statewide incentive program that rewards property owners in the Wild Urban Interface who implement appropriate vegetation management and home hardening techniques.
- Insurance Commissioner-approval required prior to materially reducing volume of policies.
- Increased consistency across providers in how claims are handled, adjusted and processed overall.
- Extend the two years of Additional Living Expense (ALE) coverage to survivors of 2017 wildfires due to the slow pace of rebuild.
- Requirements for insurers to provide mandatory cost estimates annually.
- Availability of insurance riders for large-scale natural disasters.
- Address inequity issues in DOI’s mediation process and insurers who are unable to afford representation.
- Implementation of a program similar to the Boulder, Colorado “Wildfire Partners” program where homes must pass a rigorous inspection prior to being certified to be eligible for discounts.
- An Insureds’ Bill of Rights mandating a policy written in plain language explaining coverage limits.

Other notes:

The Commissioner and his team were open to the reforms and concepts discussed and open to additional interaction on solutions. The Commissioner mentioned the possibility of a team from DOI to meet with homeowners during a workshop to go over their current challenges.

Regarding the two years of living expenses, the DOI team suggested that some companies offer ALE through rebuild and need to understand which companies do not.

Commissioner Lara open to reviewing solutions to underinsured issues and ability to access affordable insurance. DOI to send information to the Supervisors with updated information for survivors.

The Commissioner is finalizing his legislative package. He is sponsoring SB 290 with Sen. Dodd a California Disaster Insurance Bill to Stabilize State Budget Costs from Catastrophic Events [SB 290](#) authorizes California leaders to pursue insurance that pays out for unexpected disaster response costs. <https://www.insurance.ca.gov/0400-news/0100-press-releases/2019/release017-19.cfm>

Discussions are also underway on a new kind of insurance fund to help cover costs from the increasingly devastating disasters.

- The idea was proposed last year by a state lawmaker who formally [introduced](#) a bill toward that end in January. It could potentially also be taken up by a new [commission](#) examining wildfire issues and utility infrastructure.
- How it would work and who would fund it remain unclear, but the bill envisions electric utilities paying into the fund, while a leading consumer group has suggested shifting the financial burden to the property insurance market.
- <https://www.sfchronicle.com/business/article/California-mulls-wildfire-insurance-fund-to-avoid-13641330.php>

Action:

Coordination of Insurance Commissioner visit to Sonoma County
Statistics and Survivor suggestions and stories to DOI team
DOI updated recovery information to Sonoma County