



**COUNTY** *of*  
**VENTURA**

# Mountain Fire Insurance Proceeds Workshop

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Kendra Bowyer,  
Disaster Recovery Experts Incident Commander

# Housekeeping

1. Handouts & Supplies
2. Cellular Phones
3. Restrooms
4. Emergency Exits
5. Q&A's





# Meeting Overview

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1. Welcome
2. Introductions
3. Purpose of the Workshop
4. What You Can Expect to Gain from this Workshop
5. Question and Answer Period



# Rebuilding Updates and Resources

RMA Website:

<https://rma.venturacounty.gov/rebuilding-together/>

Rebuild Team Phone Line: 805-654-2888

Rebuild Team Email:

[mountainfirerebuild@venturacounty.gov](mailto:mountainfirerebuild@venturacounty.gov)

## Mountain Fire REBUILDING TOGETHER

- MOUNTAIN FIRE HOME
- CONTACT US
- FREQUENTLY ASKED QUESTIONS
- VENTURA COUNTY RECOVERS
- VC EMERGENCY
- VC ALERT

### Rebuilding Together

As our community recovers from this unprecedented wildfire, it is our top priority to help those affected with the rebuilding process. The County of Ventura and City of Camarillo have similar, but separate processes for rebuilding. It will be important to follow the guidelines set by whichever jurisdiction you live in.

The County of Ventura understands that every property and situation is unique. Therefore, we have set up a process to assist you in your recovery efforts including providing a dedicated hotline to answer your permitting questions, the ability to schedule an appointment to discuss your rebuilding objectives with a staff member, and by expediting the review of your permits.

#### We Are Here To Help

Contact us if you have any questions.

We know this is a difficult and challenging time. We are here and ready to help you through the recovery and rebuilding process.

[Contact Us](#)

#### Unincorporated Area Permitting Progress Dashboard

<b>64</b> Total Rebuild Applications Received	<b>33</b> Rebuild Application Reviews in Progress	<b>21</b> Applications in Plan Check	<b>6</b> Plan Checks Approved, Pending Clearance or Issuance	<b>31</b> Building Permits Issued	<b>0</b> Construction Completed
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# Overview of the County-Led Debris Removal Program and County Obligations

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- Overview of Debris Removal Effort
  - 133 Properties Participated in County-led program
  - To Date: County Cost in DR Efforts (~\$19.1M)
- Why the County is required to seek available insurance proceeds
  - Duplication of Benefits
- How this process supports the community and overall recovery
  - Average cost per parcel
  - Average insurance coverage per property owner



# Property Owner Obligations

- Explanation of policy Types
  - Lump Sum
  - Included in overall coverage
  - % of overall coverage/claim amount
- Requirement to remit available proceeds
- What does “available Proceeds” mean?
- Uninsured Properties


# Myth Busters

- Property Owners will NOT be charged anything out of pocket
- You will not have to take from your rebuild proceeds to reimburse the County
- If you choose not to rebuild or repurchase, you do not owe anything

# County Invoicing Process

## (What to Expect)

- Notification from County with description of costs will be mailed by February 20, 2026
- Information that will be included in the Notice
- Payment Methods,
- Timeline and expectations for compliance

 **COUNTY of VENTURA** RESOURCE MANAGEMENT AGENCY  
CHARLES R. GENKEL  
Environmental Health Director

February 19, 2026

John and Marie Smith  
1234 Main Street  
Camarillo, Ca. 93010

Subject: Insurance Collection of Debris Removed from Mountain Fire-Impacted Property at:  
1234 Main Street, Camarillo, Ca. 93010

As Ventura County continues to support residents in recovering from the 2024 Mountain Fire reaching out regarding your participation in the County-led Private Property Debris Program. Your participation ensured that debris was removed safely and in accord with public health, environmental, and regulatory standards.

All debris removal work performed on your property has been fully funded by Ventura County. As outlined in Section B of the Right of Entry (ROE) agreement you signed to participate in the program, the County is authorized to recover *only the portion of your insurance policy designated for debris removal*, when applicable.

Under the terms of the ROE agreement, you are obligated to reimburse the county with the following terms:

- If your insurance policy included a separate debris-removal coverage The County is required to collect the *actual debris-removal proceeds paid by your carrier*, up to the amount of your debris-removal limit.
- If your debris-removal coverage was included in the overall dwelling policy You are not required to remit any payment at this time. You will only owe (if—after your home is fully rebuilt—your total rebuild costs did not exhaust your policy limit, including any extensions that may have been a part of your policy).
- If you did not have insurance coverage for your home: No reimbursement is owed.

The County will not seek payment beyond the debris-removal benefits available in your policy.

On the following page, you will find a detailed outline of the costs associated with debris removal on your property. This amount is provided for transparency and recordkeeping purposes and is not necessarily the amount you are required to pay.

1234 Main Street	APN 000-00-000-000
Description of Service	Costs
Assessment and Monitoring	\$6,112.95
Asbestos Sampling	\$2,067.00
Asbestos Removal and Disposal	\$0.00
Fire Debris, Ash, Metal Concrete and Soil Disposal	\$87,336.50
Soil Sampling and Clearance	\$1,092.50
Soil Re-Scrape	\$0.00
Vehicle Removal	\$0.00
Community Costs*	\$21,558.35
Total Cost: \$118,167.30	

In communicating with your insurance carrier, they have indicated that you have received \$32,000.00 in debris removal. This letter serves as formal notice of your reimbursement obligation of said amount, less any eligible debris removal costs that were incurred performing debris removal of items which were not eligible for removal from the County program, such as driveways or pools.

If the amounts you have received are part of your overall coverage limits for rebuild, no amount is currently due, if you are in the rebuilding process. If you are not rebuilding, you may not be responsible for any costs associated with the debris removal.

Please remit payment to Ventura County using one of the following methods:

**By Mail (Check or Money Order):**  
Ventura County Environmental Health Division  
Attn: Mountain Fire Debris Removal  
800 S. Victoria Avenue, #1730  
Ventura, CA 93009


**Online Payment:**  
[Insert online payment link, if any]

**By Phone:**  
805-654-2432 (for payment coordination or questions)

We understand the hardship and disruption caused by the Mountain Fire, and we appreciate your cooperation throughout the cleanup and recovery process. Our team is available to support you in navigating the insurance reimbursement process and to answer any questions you may have.

Please contact us at 805/654-2432 or EHDMountainFire@ventura-county.gov for assistance.

Thank you for your continued partnership in restoring your property and community.

Sincerely,  
  
Charles R. Genkel, Director  
Environmental Health Division  
Resource Management Agency

HALL OF ADMINISTRATION #1730  
805-654-2813 • FAX 805-654-2480 • 800 South Victoria Avenue, Ventura, CA 93009 • rmg



# Allowable Offsets and Deductible Expenses

- Why can certain items be deducted from what I am required to provide the county?
- Examples of potentially allowable expenses
  - Pools
  - Driveways
  - Fencing
  - Retaining walls
- What is not eligible
  - Rebuilding/upgrading of pools, driveways, etc.
  - Upgrading of structural elements





# Allowable Offsets and Deductible Expenses: Classic Example

- Driveway / Garage Transitions
- Sidewalks and Porches



# Acceptable Documentation for Offsets and Deductible Expenses

- Types of documentation the county will accept
  - Paid invoices
  - Receipts
  - Proof of payment (Canceled Checks)
- Required documentation elements
  - Itemization of work conducted
  - Detailed costs of work conducted
  - Any rebuilt items separated
- How and where to submit documentation

■■■■ INC.

**Invoice**

Date	Invoice #
5/26/2018	762

Bill To  
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PAID IN FULL  
CHECK # 106

Description	Amount
Demo:	
Removal of 10 trees (4 olive, 3 oak, 1 avocado, 2 ornamental) all medium size ~ 8-10' tall.	500.00
15 privacy shrubs 8' tall removed along fence	
200 square feet of pavers were removed.	1,400.00
250 feet of Melted drip irrigation lines and 8 valves.	500.00
0 low voltage lights and 200 feet of low voltage wiring.	500.00
1/2 of the Patio cover burned and removed	500.00
Fireplace trellis work burned and removed.	500.00

## SAMPLE PAYMENT RECEIPT (PAID IN FULL)

Receipt #: 183910221  
Date: 1/11/22  
Recipient Name: Jackie Doe  
Recipient Address: 123 Main St.  
City/State/ZIP: Los Angeles, CA 90021

### Payment Information

The undersigned acknowledges that the total owed sum of 10,000 dollars (\$10,000) was paid in-full by Jackie Doe on 1/11/22 for the following:

Used 2013 Honda Civic  
New Tires  
New Front Beam Lights

Received by: Jamie Smith  
Signature: Jamie Smith



# Unacceptable Documentation for Offsets and Deductible Expenses

- Types of documentation the County will **NOT** accept:
  - Invoices which include rebuilding costs
  - Invoices which include removal of trees and shrubs; which is a separate line item in your insurance policy
  - Invoices which include removal of ineligible items such as unburned or undamaged articles
  - Estimates for work to be performed.



## SCOPE OF WORK:

1. Demolition of existing Concrete wall to place New Gas line. Haul excess dirt and re compact are as indicated by engineer for new block wall. —————\$3,400.00
2. Build New retaining wall as shown in plan #1806 A-12 Detail A and B revision date 4/11/19. —————\$14,313.00
3. Installation of Drainage for North side block wall, water proof, re-compact, and install concrete swale. —————\$2,730.00
4. Removal of wall as shown in detail C and re-do as shown in plan #1806 A-12 with stair way. —————\$4,378.00
4. Installation of Color Concrete Driveway encroachment. This does NOT include City Curb and Gutter repairs, replace and asphalt repair. —————\$3,950.00
5. Plaster and Stucco existing North side block wall to cover damaged caused by fire. —————\$2,380.00
6. Installation of Two Yards California Gold Decompose Granite on the front sidewalk approx. 7'x11' —————\$600.00
7. Installation of 82 Ln. ft. Of 6' high Red Wood Fence with Metal Post. —————\$2,300.00

GRAND TOTAL: \$34,051.00

## EXCLUSIONS: Permits, and Approvals.

No bonding costs are included in this proposal. No concrete sandblasting or rebar sandblasting or cleaning is included. All permits and inspection costs will be paid by others.

Note: This Proposal/Contract will remain open for acceptance for 30 days from the date

Ventura, Ca. 93001

## Contractor Invoice

From: [REDACTED] Landscape, Inc.

To: [REDACTED]

Date: October 20, 2018

Your Work Order No.: work finish and complete

Our Bid No.:

## Description of Work Performed:

1. Clear Existing Shrubs, Brush and Debris from Lot; to repair erosion damage to hill form lower area left from foundation. Install Concrete approach form low are with 30' of 4" drain pipe to street.

GRAND TOTAL: \$3,675.00

All Material is guaranteed to be as specified, and the above work was performed in accordance with the drawings and specifications provided for the above work and was completed in a substantial workmanlike manner for the agreed sum of THREE-THOUSAND SIX-HUNDRE SEVENTY-FIVE DOLLARS AND ZERO CENTS (\$3,675.00).

This is a Partial x Full invoice due



# Unacceptable Documentation for Offsets and Deductible Expenses

- Why Not Trees, Shrubs and Other Plants?

Insured Against that applies to the damaged property causes the loss; or

- (2) Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit is available for such expense.

- b. We will also pay your reasonable expense, up to \$1,000, for the removal from the "residence premises" of:

- (1) Your trees felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or

- (2) A neighbor's trees felled by a Peril Insured Against under Coverage C;

provided the trees:

- (3) Damage a covered structure; or
- (4) Do not damage a covered structure, but:

that property is covered under this policy and the damage is caused by a Peril Insured Against. This coverage does not:

- (1) Increase the limit of liability that applies to the covered property; or
- (2) Relieve you of your duties, in case of a loss to covered property, described in C.4. under Section I – Conditions.

### 3. Trees, Shrubs And Other Plants

We cover trees, shrubs, plants or lawns, on the "residence premises", for loss caused by the following Perils Insured Against:

- a. Fire or Lightning;
- b. Explosion;
- c. Riot or Civil Commotion;
- d. Aircraft;
- e. Vehicles not owned or operated by a resident of the "residence premises";
- f. Vandalism or Malicious Mischief; or
- g. Theft.

We will pay up to 5% of the limit of liability that applies to the dwelling for all trees, shrubs, plants or lawns. No more than \$500 of this limit will be paid for any one tree, shrub or plant. We do not cover property grown for "business"



COUNTY *of* VENTURA

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# Next Steps

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**COUNTY *of* VENTURA**

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# Q & A

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**Follow up questions?**

**Sean Debley:  
805/648-9248**

**Kendra Bowyer:  
805/320-8378**