



COUNTY *of*
VENTURA

Mountain Fire Insurance Proceeds Workshop

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County of Ventura Incident Commander
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

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

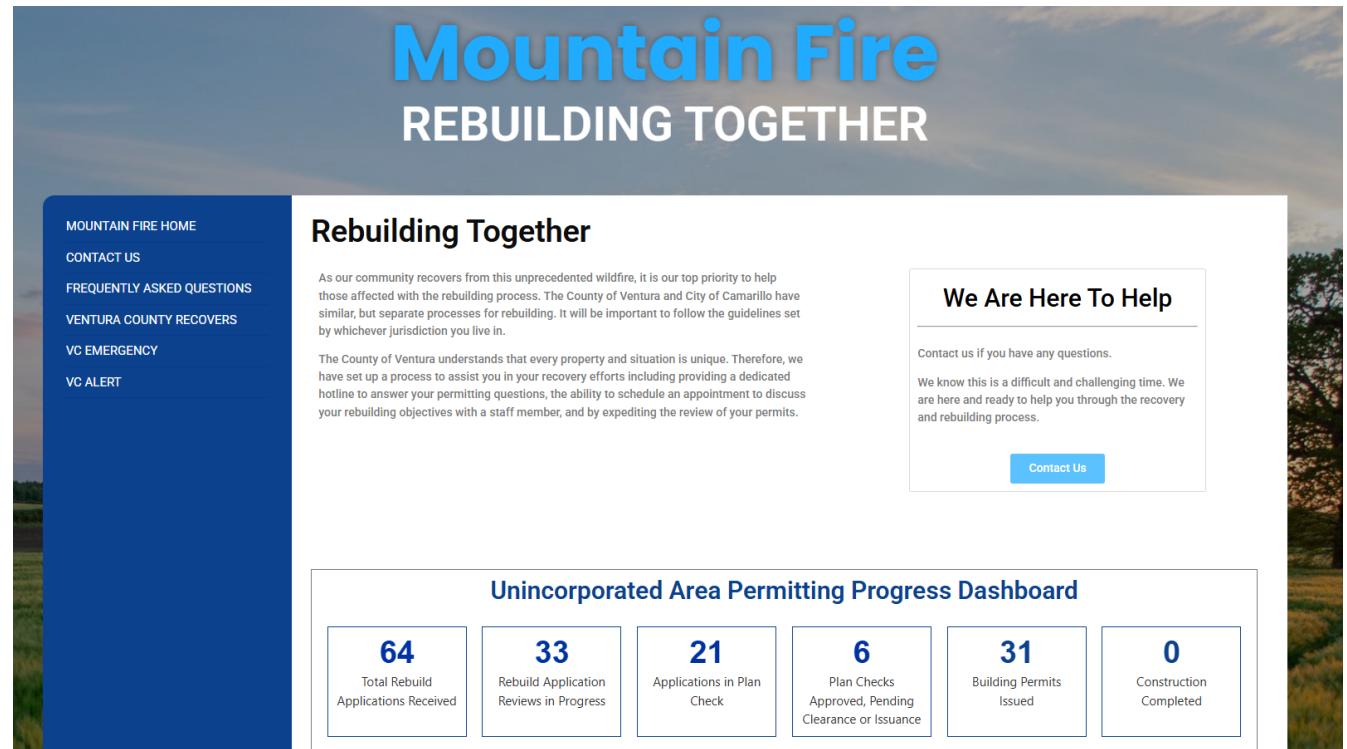
RMA Website:

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

Rebuild Team Phone Line: 805-654-2888

Rebuild Team Email:

mountainfirerebuild@venturacounty.gov



The screenshot shows the homepage of the Mountain Fire Rebuilding Together website. The header features a blue and white design with the text "Mountain Fire" in large blue letters and "REBUILDING TOGETHER" in white letters below it. The main content area has a blue sidebar on the left with links to "MOUNTAIN FIRE HOME", "CONTACT US", "FREQUENTLY ASKED QUESTIONS", "VENTURA COUNTY RECOVERS", "VC EMERGENCY", and "VC ALERT". The main content area contains a section titled "Rebuilding Together" with text about the community's recovery efforts and a "We Are Here To Help" section with a "Contact Us" button. At the bottom, there is a "Unincorporated Area Permitting Progress Dashboard" with six boxes showing statistics: 64 Total Rebuild Applications Received, 33 Rebuild Application Reviews in Progress, 21 Applications in Plan Check, 6 Plan Checks Approved, Pending Clearance or Issuance, 31 Building Permits Issued, and 0 Construction Completed.

Unincorporated Area Permitting Progress Dashboard					
64	33	21	6	31	0
Total Rebuild Applications Received	Rebuild Application Reviews in Progress	Applications in Plan Check	Plan Checks Approved, Pending Clearance or Issuance	Building Permits Issued	Construction Completed

Overview of the County-Led Debris Removal Program and County Obligations

- 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

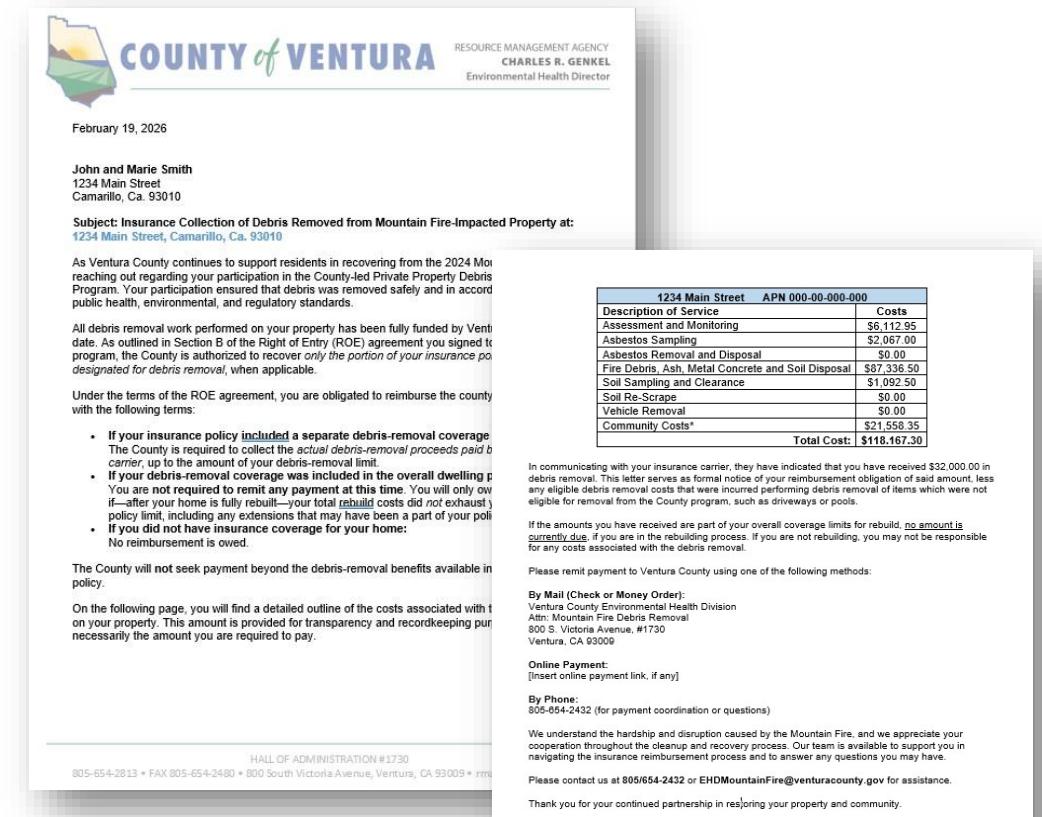
Myth Busters

- 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



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



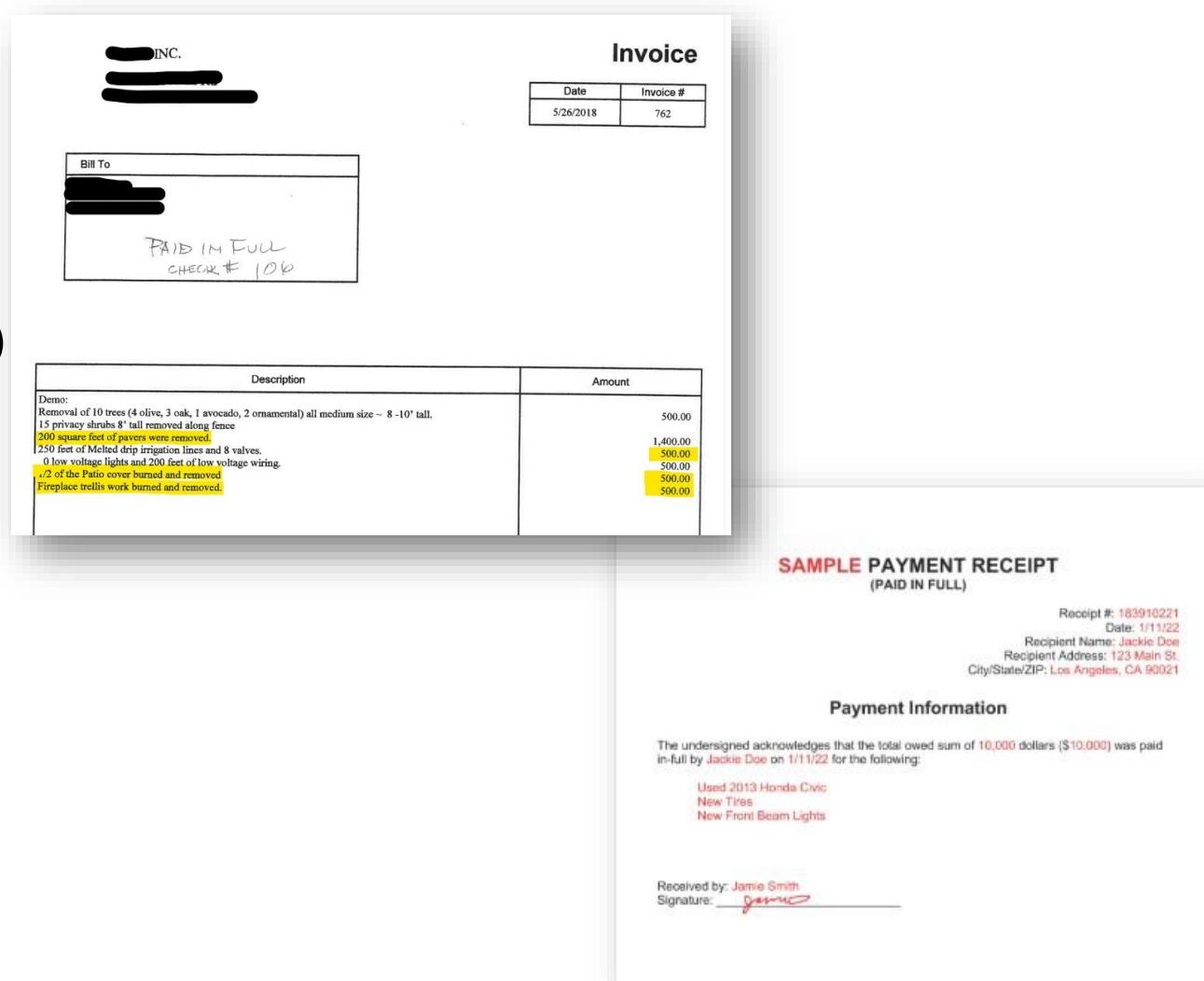
Allowable Offsets and Deductible Expenses: Classic Example

- 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



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: 

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

Invoice

Date	Invoice #
5/26/2018	762

BILL TO

PAID IN FULL
CHECK # 104

INC.

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 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

Contractor Invoice

From: [REDACTED] Landscape, Inc.

To: [REDACTED]

Ventura, Ca. 93001

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.	
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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 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**

Next Steps



COUNTY of **VENTURA**

Q & A

Follow up questions?

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Kendra Bowyer:
805/320-8378