



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, we are reaching out regarding your participation in the County-led Private Property Debris Removal Program. Your participation ensured that debris was removed safely and in accordance with all public health, environmental, and regulatory standards.

All debris removal work performed on your property has been fully funded by Ventura County to date. 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 specifically designated for debris removal*, when applicable.

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

- **If your insurance policy included a separate debris-removal coverage limit:**
The County is required to collect the *actual debris-removal proceeds paid by your insurance carrier*, up to the amount of your debris-removal limit.
- **If your debris-removal coverage was included in the overall dwelling policy limit:**
You are **not required to remit any payment at this time**. You will only owe reimbursement if—after your home is fully rebuilt—your total rebuild costs did *not* exhaust your full dwelling 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 insurance policy.

On the following page, you will find a detailed outline of the costs associated with the debris removal on your property. This amount is provided for transparency and recordkeeping purposes. It 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 \$45,00.00 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
P.O. Box 7600
Ventura, CA Ventura, CA 93006

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@venturacounty.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



COUNTY of VENTURA

RESOURCE MANAGEMENT AGENCY
CHARLES R. GENKEL
Environmental Health Director

Payment due within 30 days of receipt

Bill To: [Homeowner Name]
Homeowner Street Mailing Address
Homeowner City, State]

INVOICE NUMBER: [APN #]
INVOICE DATE: [Date]

Debris Removal Conducted at: [Property Address]. AND ASSESOR'S PARCEL NO. [APN]
Policy Number: [Policy]

Invoice Summary	
County-Led Fire Debris Removal Costs	[\$118,167.30]
Property owner's responsibility of the Debris Removal Services as set by the Insurance Debris Duplication of Benefits*	[\$45,000.00]
Payment received by the County from the property owner and/or eligible debris receipts provided	[\$0.00]
TOTAL AMOUNT DUE THIS INVOICE:	[\$45,000.00]

REMIT PAYMENT TO:

Checks only* Payable to [Ventura County Environmental Health Division]

Ventura County Environmental Health Division
Attn: Mountain Fire Debris Removal
P.O. Box 7600
Ventura, CA Ventura, CA 93006

To ensure accurate posting, please note the invoice number on your check.

*You will only be required to reimburse the government for insurance proceeds to the extent that they are specifically allocated to debris removal or to the extent that they will not be used for other covered expenses incurred by you as a result of the fire such as repairs and rebuilding.

