Insurance companies make the difference in recovery process for Angora residents

By Linda Fine Conaboy

Not only did the people living within the boundaries of the huge swath of the Angora Fire suffer titanic losses to the rampaging fire, they also, when the dust settled, had to begin the process of working with their insurance companies. They found, when it comes to fire insurance, not all outcomes are painted with the same brush.



Angora Fire --5 years later

Imagine the overwhelming intensity of this situation: More than \$145 million in damage; 254 homes destroyed; 26 homes damaged; 3,000 evacuations.

Estimates are the Angora Fire was among the top half-dozen most costly fires in the United States with the price tag to fight the fire topping \$20 million, while losses to the local economy estimated to be even more.

According to a report from KCRA.com, the California Department of Insurance received more than 60 consumer complaints about insurance companies in the aftermath of the 2007 fire.

Tony Colombo and his wife, Tara Brennan, lost their home to

this fire.

"It disintegrated," Colombo said. "All the way down to the foundation. We had about 90 pine trees and shrubs, deciduous trees, a fenced yard and a beautiful, soft lawn that we played croquet on."

Unfortunately, Colombo told *Lake Tahoe News*, we were underinsured. "We had changed agents, so consequently, we were underinsured by about \$400,000. [The fire] was a financial catastrophe, but the physical and emotional damage was the worst."



Tony Colombo and Tara Brennan rebuilt on Mount Olympia Circle. Photo/Linda Fine Conaboy

Colombo, who previously owned Colombo's Burgers a Go-Go on Emerald Bay Road, sold it and found what he called his dream job with plans to retire in 2010. After the fire and the downturn in the economy, Brennan sold her business, Pandora's Trunk, also on Emerald Bay Road.

Now, however, the part-time dream job is no longer reality. For the time being, life is somewhat of a challenge and retirement is not looming in the near future. Colombo is a driver for BlueGo, South Shore's public transit service, a job he says he loves, while Brennan is the floor manager at High Chaparral Western Wear.

All is not lost for them, however. The couple decided to sue their insurance company — State Farm Insurance — and finally settled out of court a week before the trial was to commence.

"It was immensely worthwhile," Colombo said. "Otherwise, we would have gone bankrupt and had to leave the area.

"But here's what's ironic. I'm still with them. We just don't want to look for another company. There are four of us out here with them, but I'm the only one who went to litigation."

An agent's perspective

Dick Horn has been with State Farm Insurance for 29 years and worked at the South Lake Tahoe office for 19 of those years. He said he handles about 2,400 fire policies in South Lake Tahoe, Carson City and Gardnerville.

"During the fire I had the same number of policies. There were 52 homes damaged with State Farm Insurance and I had about half of them," he said.

"I knew we were in serious trouble [when the fire started] because of the high winds. It got into the tree tops and there was no stopping it until the wind died."



So many items lost in the fire did not have a true price tag because

sentimental value is priceless. Photo/USFS

Horn said the first thing he and other agents did was man their office and hold on tight to see what they could do to help. "We knew we had access to shelter, from Harvey's to rental homes, for our clients. I have authority out of my office to write some pretty healthy checks for food, clothing, shelter, etc. I wrote quite a few of those checks."

The fire started on a Sunday, Horn recalled, and by noon he and others had moved a big motor home into their parking lot to serve as a disaster shelter. "We also rented a building to serve as a disaster claims office. For nine months it was staffed with claims adjusters, estimators, logistics staff and secretaries.

"At first you can't believe it, then realization sets in," he said of the fire victims. "It takes time to get their lifestyle back. There's some counseling to be done as an agent. I found myself in a role of assisting clients with claims people, contractors, adjusters, city officials and had to go to fire meetings, too. I helped people get new driver's licenses. You lose all of your personal papers."

Horn had high praise for Guy Lease, president of Lake Tahoe Community College at the time. "He really came through. He threw open the doors for as long as necessary for people who needed a place to meet; a place to contact FEMA or the state or whoever."

Since the fire, Horn's company is much more sensitive to wildfire now. "Now we have locations, not just South Lake Tahoe, but throughout California that are designated as wildfire areas. This means these places have a higher propensity or risk for fire, so they require, for me, extra underwriting (exposure to risk)."

Here's a list of some of the new considerations for fire insurance underwriting, put into place since the Angora Fire:

- how far away are trees and brush from a home
- roofing; no wood shingles, must be Class A or metal roofing
- windows; no plastic/vinyl window casings
- siding must be fire resistant
- decks must be enclosed around their perimeter.

In order to be more proactive, Horn said he now inspects and photographs every home he insures. "We're trying to be fire wise," he said.

In Horn's estimation, 99 percent of his clients were pleased with the service they received. "It was a well-choreographed claims situation. Other governmental agencies have come to Tahoe to see what we did."

AAA was one of the insurance company's that received a tremendous amount of praise after the fire because of the way claims people handled the situation — including writing checks before any paperwork was officially filed.

But it's five years later and the company has gone — at least physically — from the basin. The South Lake Tahoe and Kings Beach offices have closed in that time. And now Matt Skryja with AAA won't even give Lake Tahoe News an interview.

Proving your worth

Joe and Lisa McAvoy lost their home in the fire and have since rebuilt, although on a different parcel. The McAvoys said ultimately they were pleased with their claims coverage and the way it was handled, even though it took a year to go through the process.

"We had to haggle for a long time," Joe McAvoy said. Besides

fighting fires for a living, Joe is also a cabinetmaker, and with Lisa, did most of the planning and construction of both of their homes — pre-fire and post-fire.

"We showed them that the home couldn't be rebuilt for what they wanted to pay.

We showed them photos of the craftsmanship involved in our house. We finally showed them what it would cost to rebuild, although it was really tough to get them to see the true costs."

Although, in Joe McAvoy's words, the adjuster was a "good guy" and a "straight shooter," it took a year of haggling, topped off by six months dealing with El Dorado County and another nearly two years to rebuild.



Lisa MacAvoy in her rebuilt home. Photo/Linda Fine Conaboy

"The adjuster said we probably wouldn't like him when this is all done, but at least after all the stress of it, it turned out good in the end. They finally paid the policy that I was paying for. The adjuster kept saying it's going to take time. You have to inventory every single thing in your house from the forks and spoons, when you bought them and for how much.

"But there were groups of people who came up from San Diego

who had been in a fire and they had drawn up inventory sheets. So instead of starting from scratch, we had a road map. At least the blender and replacement costs were on the list," he laughed.

He said eventually his insurance company came through and they're still insured with the same company. "You end up doing what they say. My company ended up doing what was right, but the process was arduous. I think there should be a better way. But if we didn't have insurance, we'd be starting over from scratch."

Damage claims hard to process

Suzanne Kingsbury isn't entirely pleased with her insurance company either. The Kingsbury home didn't burn down, but it did suffer extensive smoke and heat damage that necessitated they vacate for six months.

"Everything we owned went to smoke rehab," the El Dorado County Superior Court judge told *Lake Tahoe News*. "What an ordeal. I had no clothes and no belongings."

Kingsbury said her experience with the insurance company was interesting to say the least. "The adjuster came out and made an assessment; all the restoration people were there too. As time moved on, the insurance company balked and the restoration folks disappeared.

"All of our neighbors were insured by the same company, but they had different adjusters. When we all compared notes, we found we were not being treated equitably. Interestingly, we all were accused of conspiring. We had a meeting with the insurance company and the end result was a different adjuster — service improved immediately."

For Kingsbury and her husband, the fire and their return from it became a multi-year project including painting, repainting and new siding. "It seemed like everything that was done had to be re-done multiple times, but our insurance company finally hung with us. I know people who had fabulous experiences and then there were those who did nothing but fight with their companies."

When you're in a trauma situation it makes it impossible to properly deal with insurance companies and fight with them, Kingsbury said. "Some people threw their hands up and couldn't deal with it."

Fortunately, Kingsbury's husband is retired and handled much of the legwork.

Rebuilding was important

Delicia Spees is seemingly is a poster child for all people involved in the Angora Fire. The Spees' family home burned to the ground; in fact, there was only one neighbor in her vicinity who didn't lose a home.

"We never considered not rebuilding," she said. "I have mixed emotions about our insurance company. We were underinsured by a whole lot; I didn't have a mortgage then and I do now."

She said it took a while to work with her insurance company because it didn't have a local presence. "We had our home for 34 years and had done extensive remodeling, but our agent never talked to us about upgrading to cover the additions. Up to that time, most of us lived in la-la land and didn't talk about insurance.

"We've learned to be quite pro-active now and have definitely changed companies. You'd think the insurance company would contact you about upgrades."

Spees continued: "My jewelry, my mom's jewelry, my kids' things are all gone. That's what kills you. Insurance didn't cover that. What I learned though, are monetary things come back. We lost no lives in the fire. I love this town — so

generous. I lost my children's things, but in reality, I now have a beautiful home and a job.

"Losing a human is tragic; losing a home is losing monetary things — just stuff that you were going to clear out anyway. Life isn't fair, but it doesn't pick on you; you go forward and you're lucky to have anything."

Things to consider

To help navigate the insurance recovery process, the Insurance Information Network of California offers the following advice to those whose property has been damaged or destroyed:

- Call your insurance agent or insurance company and report the damage. Most homeowner policies cover additional living expenses and will advance money if there is a need for temporary shelter, food or clothing.
- If your home or business has been damaged but not destroyed, make temporary repairs where possible to prevent any further damage. Save receipts for supplies and materials purchases as the insurance company will reimburse for any reasonable expense for those temporary repairs.
- Prepare for the adjuster's inspection. Take the time to inspect the property in advance and note anything that you would like the adjuster to see. Provide the adjuster with a list of the damaged items, photographs, receipts, bills and other relevant paperwork. Doing so will help the adjuster correctly determine the value of destroyed property information or how to create an inventory. Free inventory software is also available at the IINC website.

It is important for those filing an insurance claim to maintain a calendar of benchmark dates for decisions on rebuilding and completing the recovery process.

To view a copy of the brochure, Settling Insurance Claims

after a Disaster, visit the IINC website.

Angora Fire — 5 years later part 2 coming June 10



Day 2 of *Lake Tahoe News'* four-part series on Angora Fire — 5 years later will run June 10.

El Dorado County Supervisor Norma Santiago talks about the fire, find out about insurance issues, defensible space and if there are the resources today to fight the next Angora.

If you missed the June 3 installment, here are links to those stories:

Susan Wood was the first reporter on the scene.

Forest Supervisor Nancy Gibson looks forward.

A garden grows from the ashes.

No arrests made.

What are your memories of the Angora Fire?

Angora area becomes outdoor classroom



Photo/Lisa Herron, U.S. Forest Service

South Tahoe High School senior Jason Reum plants a yarrow seedling in the Angora Fire area on May 29 as part of a cooperative project that includes the U.S. Forest Service, University of Nevada Cooperative Extension and South Tahoe High School.

The project aims to restore native plants to the burn area while teaching students about native restoration.

"It's great," said senior Michael Wood. "We're doing something

that benefits the environment and gets us out of the classroom."

Community garden sprouts from loss of family home

By Leona Allen

My father was the consummate naturalist and environmentalist. He paid attention to his surroundings, and worked hard to ensure that the native flora and fauna had a place to exist. He strove to educate others on the importance of the smallest plant and the largest mountain. He recycled before it was "cool" to do so. And he spent more time reveling in the beauty of nature than paying attention to things man made.



Angora Fire -- 5 years later

He shared this spirit of the outdoors with my mother, and together they always worked hard to surround themselves with gardens that mirrored the native species of the Sierra. It then made sense that after the Angora Fire's devastation to their home, that dad would decide to not rebuild, but rather to give back to the neighbors he loved so much by creating a garden.

When we sat down to discuss the concept, there were a few things that he was sure about. First, he wanted it to contain flowers, shrubs and trees that are native to Tahoe. Second, he wanted it to be something beautiful. And lastly, he was adamant that his beloved neighbors have access to the property.

Sadly, my father did not last too much past developing his initial idea. He was 90 years old at the time of the fire, and the event had taken its toll. Two years later he succumbed to old age and congestive heart failure. But the idea lived on, and after sharing the idea with the Tahoe Resource Conservation District (TRCD) we started to conceptualize on paper.

My history with the wonderful folks at TRCD had been steeped in education from the beginning. As a defensible space inspector for Lake Valley Fire Protection District, my job was to be a "landscape therapist" of sorts for homeowners whose surroundings put themselves and their neighbors at risk for spread of fire. As has been demonstrated in fire after fire across the nation, defensible space can make the difference between a bit of smoke damage to a house and total loss. I was tasked with showing our constituents how their property can be altered and managed to create a fire-safe environment while being pleasing to the eye.

TRCD was developed to help people protect land, water, forests, wildlife, and related natural resources with backyard conservation programs. They also work with their partner agencies to integrate all aspects of their conservation programs with fire defensible space, water conservation, fertilizer management and wildlife habitat enhancement. They are a non-regulatory, grant-funded, not-for-profit agency.



The gazebo beckons people to sit for a bit. Photos/LTN

We all worked together at various public events, and eventually started inspecting properties together so that we weren't telling the homeowners conflicting procedures and regulations. It was obvious that we all shared a strong sense of our natural environment and appreciated the uniqueness of our surroundings. In sharing my dad's vision, my enthusiasm for the project caught on and soon we had ideas on paper. Drawings led to gaining support from others. Encouragement led to funding sources. And finally, the first dedication ceremony was June 6, 2009, where our first deciduous tree — a maple — was planted.

During the first year, we overcame a few challenges with the support of neighbors, local garden enthusiasts, Tahoe Regional Planning Agency staff, Lake Valley Fire



This handmade rock conveys the garden's

Protection District, South Tahoe Public Utility District, Aspen Hollow Nursery and Tahoe Outdoor Living. A mound of dirt was placed on the property so that we could demonstrate plants and stabilization alternatives appropriate for sloped properties. Three large cedar trees were planted on the mound — compliments of my uncle and aunt, Dan and Sydney Kurtz — which were followed by several other evergreens. Deciduous trees were planted and a riparian area was formed, complete with a conveyance swale lined with rock.

Paths were also designated, and with the hard labor of many volunteers decomposed granite was carefully placed to encourage foot traffic and prevent erosion. Lake Tahoe Community College's Demonstration Garden donated four fruit trees that had to be removed from their property, and the wildlife garden



The Evans and Allen families demonstrate a sense of community by giving the neighborhood a garden of growth.

started to take shape. Plants and shrubs were carefully placed

by members of local garden clubs, and birdhouses were built by the Boys and Girls Club. As winter settled on the property, a real garden had begun to take shape. To my amazement, before the snow fell we were witness to an array of wildflowers blooming — columbine and monkey flower to name a few.

During the first year's work, we realized that a corner of the garden was starting to sprout on its own without help from anyone. It was decided that this area should be allowed to come back without our intervention to demonstrate how natural recovery from a fire takes place.

In 2010, the snows melted early and we were able to start work in earnest. The first things I noticed upon setting foot on the property that year was that the trees had buds on them — a good sign that they were taking root. Best of all, however, was a mother bird hovering near the birdhouse. Her eggs were inside. Later, we were to find evidence of a robin's nest in the cedar trees. The local wildlife had found the garden, and approved.

We immediately started working on irrigation issues with a drip system. All of us had taken turns watering the garden as needed, but a drip system would save water and give our volunteers some time to themselves. We also planted more in the riparian area with the assistance of the local Girl Scout Troop and their beautiful hand-made garden tiles. The South Tahoe Rotary Club came for a day of major planting and soil moving.

On Father's Day of that year, I sat on the garden wall to see the progress that we had made. To my delight, that was the day chosen by the birds to try their first flight. I was able to watch the young birds as they tried out their wings for the first time, looking much like Snoopy's friend Woodstock. After many "first flight" tries and a few crashes, the youngsters were able to make it around on their own.

The summer saw many volunteers in the garden, including a group of Russian students and an environmental educational program from the American River Conservancy/Sierra Epic Adventures. With their help, many new plants were placed in the garden and a lot of weeding was accomplished.

In my hours spent at the garden, I also watched people walking by and talking about the flowers but never setting foot on the property. We realized that a "welcome" sign of sorts was needed, and began the design of our interpretive sign. With the most generous assistance of Angie's Signs, we created a work of art that explains the garden's purpose and encourages entrance to the property. From then on, neighbors and visitors alike began to come on to the paths and explore the work being done.

The other planned structure was an arbor, which represented the home in the defensible space equation. My husband, Mark, and our friend, Michael Keiser, were put to work. Both had backgrounds in construction and woodworking, so the task suited them perfectly. Before we knew it, a beautiful redwood arbor had been completed at the rear of the property, complete with benches that could house tools and equipment. The timing was perfect, as winter again ascended on the garden — this time with a blanket approximately 4-feet high.

As we all know, the summer of 2011 got a late start. By the time the snow melted, the flowers were very ready to bloom. All the winter's moisture proved to do well, and the garden was rife with currant, serviceberries, lilacs, iris, lavender, thyme and daisies. Nature at its best. As well as a cottage garden and some wildflowers, we built two raised beds and a moveable compost box. With several organically grown starts, we planted zucchini, tomatoes, peppers, mint, rosemary, cucumbers and potatoes. Much to my pleasant surprise, the garden exploded with produce — only the cucumbers didn't succeed. As of the writing of this article, I am still kneedeep in blanched and frozen zucchini (which comes as no shock

to those who have grown it, I'm sure!).

We also found ourselves doing a lot of maintenance work on what we had already planted. After all, what is a garden without invasive species, pruning needs, voles, and weeds to keep us busy. But with the generosity of our volunteer gardeners and the TRCD staff, we watched the winter take over feeling satisfied that our garden had taken shape quite beautifully.

So now begins another season of planting, mulching, repairing, digging, volunteering, and generosity. We look forward to this time of growth, and welcome anyone who wishes to help out. You can check out the garden at www.evansfamilygarden.org or contact TRCD at (530) 543.1501 — ask for Jennifer Cressy or Courtney Walker.

And thank you to the folks who have donated so much to our project:

American River Conservancy/Sierra Epic Adventures

Lake Tahoe UCCE Master Gardeners

Local Girl Scouts, Boys and Girls Club and Rotary Club

Lake Valley Fire Protection District

Tahoe Resource Conservation District

Nevada Fire Safe Council

South Tahoe Public Utility District

Tahoe Regional Planning Agency

Aspen Hollow

Tahoe Outdoor Living

Mapes Landscaping and Snow Removal

Earth and Stone Landscapes

Swift General Engineering

Western Nevada Supply

Herback General Engineering.

Leona Allen Evans Family Garden is online.

USFS: Looking back at Angora provides lessons for the future

By Nancy Gibson

The Angora Fire was a significant and emotional event for the U.S. Forest Service Lake Tahoe Basin Management Unit, just as it was for the community as a whole. Many of our employees are members of the Meyers community, and experienced the emotional trauma of evacuation or learning of homes that were damaged or destroyed. Our wildland firefighters joined firefighters from our local districts and CalFire, among others, all of them true heroes as they fought to contain the wildfire and protect our neighborhoods from further harm.

Five years later, I want to take a moment to look back and see how far we've come. But I also want to look to the future, and the work that's left to do.

In the fire area itself, we've made significant progress,

including addressing immediate safety concerns, preventing erosion and runoff, and thinning trees to reduce fuel that could feed another wildfire in the decades to come. We've also planted thousands of native trees to help restore a healthier forest. During the summer, we'll be continuing fuels reduction and working to improve our road and trail system. In the next few years, restoring Angora Creek and Seneca Pond will close out our efforts to restore the fire area.



Angora Fire -- 5 years later

Most residents of the Lake Tahoe Basin probably know by now what I mean when I say fuels reduction — thinning trees and removing brush that could allow a wildfire to spread rapidly and with greater intensity. The Angora Fire gave our fuels reduction treatments their first test. These treatments proved very effective, performing as intended in dropping the fire down to the forest floor and providing firefighters a safer place from which to defend the neighborhoods. Their effectiveness could clearly be seen in the still-green trees that remained in many of the treated units.

In the early days of our fuels reduction efforts, we often heard from residents and long-term visitors who were taken aback by the appearance of the forest after we thinned the trees. In the years since Angora, the community has become much more accepting of fuels reduction and prescribed fire. We will depend on this support for active management as we implement the South Shore Fuel Reduction and Healthy Forest Restoration Project, meant to help protect Lake Tahoe's

largest community from wildfire.

During a span of eight years, we will complete initial treatments to reduce forest fuels on more than 10,000 acres, from the Nevada state line to Cascade Lake. For the first time on the California side of the lake, we've reached agreements with regulatory agencies that will allow us to effectively treat stream environment zones, using chainsaw crews and mechanical equipment. We're working with our partners to develop projects that reduce risk to our communities while respecting our environment. With the Incline, Carnelian and West Shore projects in the planning and permitting phases, we must all remain committed to streamlining the approval process and getting projects on the ground.



LTBMU Forest Supervisor Nancy Gibson plants trees in the Angora burn. Photo/Provided

While we're making progress on many fronts, I am concerned that we've failed to heed one of the most critical lessons of the Angora Fire. On June 24, 2007, the simple, thoughtless act of making an illegal campfire and leaving it burning on a

windy day caused hundreds of families to lose their homes and forced thousands of others to evacuate. Despite the teachable moment provided by this devastating fire, human activities remain the cause of most wildland fires in the Lake Tahoe Basin. The Forest Service is proud of our record for wildfire suppression. But given the wrong mix of conditions, any one of these fires has the potential to become another Angora.

As we approach the summer after an exceptionally dry winter, I know we're all a little uneasy. Let's focus that energy on remembering the hard-taught lessons of Angora and preparing the best we can. As forest supervisor, I'll be working with our staff to implement forest health and fuels reduction projects. At home, I'll make sure I've done my defensible space, stay alert to fire danger and prepare an emergency plan for my family. I hope you will do the same. Please stay safe this summer.

Nancy Gibson is forest supervisor for the Lake Tahoe Basin Management Unit.

No arrests ever made in Angora Fire

By Kathryn Reed

Even if someone were arrested or admits to having been responsible for the Angora Fire, he or she may never be punished other than through their own guilt or if vigilantism takes over.



Angora Fire — 5 years later

It would depend on the state and/or federal charges that could potentially be levied against the person or persons if he or she would be brought to justice. Various statutes of limitations have passed or are close to passing.

Hundreds of people were interviewed after the June 24, 2007, fire that reduced 254 houses to ashes. It was almost immediate that fire investigators located the ignition point near Seneca Pond in the Upper Truckee neighborhood on the outskirts of South Lake Tahoe.

"On the second day of the fire a group of us narrowed it to the general origin area," Beth Brady, fire investigator with the Lake Tahoe Basin Management Unit, told *Lake Tahoe News*.

While a person of interest was questioned extensively, not enough evidence could be secured to arrest that person.

"We often go after wildfires civilly instead of criminally. It has to do with intent," explained Lauren Horwood with the U.S. Attorney's Office in Sacramento. "Arson is willful, deliberate. If it's negligence, that is different than a crime."

The El Dorado County District Attorney's Office is now the lead agency on the investigation. Investigator Bill Dillard told *Lake Tahoe News* tips still occasionally come in and all are followed up.



What the area near where the Angora Fire started in 2007 looks like five years later. Photo/LTN

"In this particular case I have a strong suspect lead, but I don't feel like there is enough probable cause to go forward," Dillard said.

Finding the origin

Because of the intensity of the fire Brady and others were not able to get into the Seneca Pond area the first day. But she knew based on reports from firefighters first on the scene and the fire's behavior where it was likely to have started before stepping into the forest.

With the houses already destroyed, this blaze was significant

on Day 1. A high-level fire investigator was brought in to see if he would narrow the ignition area to Seneca as well without being told what others were thinking. He came to the same conclusion.

Investigators use a process adopted by the National Fire Protection Association to track down where a fire started.

"We work our way backward following burn patterns and marks left on trees and rocks," Brady explained. Witness statements factor in as well.

After the larger perimeter is established, investigators begin looking for micro indicators of the fire's origin.

"We still look for marks left, but we could be on our hands and knees looking at individual pebbles or grass stems," Brady said.

Angora was determined to have started by a campfire that was not fully extinguished. This is a locals spot; a known spot for young people to party. Seneca is a decent size pond about a quarter mile in from the houses on Seneca Road. Beyond it are some large granite boulders, with the largest one being the closest to where the campfire was.

"At this particular campfire there was limited forensic evidence, but there were certain characteristics of the campfire that were unique. But for the integrity of the case we don't want to describe what they were," Brady said. "I will say it did not have evidence of a large party fire we see in the woods ... where there is a big bonfire and lots of beer bottles around."

Without being shown where the starting point was or being a fire investigator, it would be impossible to know where the location is.

But looking around, surveying the area today, lush green is

just to the south of the spot. The winds swirled that Sunday, bringing the fire close to the streets that lead to this play area before flames whipped north up Angora Ridge and through the neighborhood just below it. So many trees here and elsewhere in the burn area are white. The bark is gone. It's like they are skeletons of a forest.

"I hope and pray that one day we will find out who is responsible and we hold them responsible so there is closure for this community," Dillard said.

Note: Anyone with information regarding the Angora Fire investigation is encouraged to contact Bill Dillard at william.dillard@edcgov.us or (530) 903.8041.

State senator to host Angora forum

State Sen. Ted Gaines, R-Roseville, is hosting a forum June 25 related to issues five years after the Angora Fire.

He plans to give an update on the Blue Ribbon Fire Commission's recommendations, educate people about what has been done and what still needs to be done to ensure future fire safety.



A helicopter gets water from a lagoon in Tahoe Keys at corner of Lassen and Texas streets. Photo/Steve Ellison

The 6-8pm event is at South Tahoe High School.

A job to do as community

burns, friends lives unravel

By Susan Wood

When the Lake Tahoe sky turned orange and black over the North Upper Truckee area five years ago, our land of blue was changed forever.

June 24, 2007, started out like any other late-spring Sunday. People were out and about. Some ventured out of town to get an early taste of summer. Of course I remember thinking it was breezy on the South Shore. So when the call later known as the Angora Fire came over the police scanner at 2:14pm, I soon learned what wind mixed with an unattended campfire could do as it rolled over slash piles, trees, brush and hundreds of homes.



Angora Fire -- 5 years later

As the reporter on duty, I threw on the fire suit in the *Tahoe Daily Tribune's* newsroom and headed down Highway 50 toward the Y and onto Lake Tahoe Boulevard. The huge plume of smoke told me this was no ordinary fire. It was indeed unprecedented.

In my many years of being a news reporter, including at large papers, I've responded to several fires. Nonetheless, being first on the scene brings a lot of responsibility. My truck raced by Sawmill Pond, beating a police barricade erected later. I parked east of the much-destroyed Mule Deer Circle after turning my truck around for a quick escape between Clear View Drive and Coyote Ridge Circle. Embers were blowing everywhere, and houses erupted in flames around me as I walked up Lake Tahoe Boulevard to North Upper Truckee Road — a neighborhood known for its permanent residents. My heart sank.

Homeowners were desperately throwing belongings in their vehicles. People were screaming, and others were running east. I peeked through the houses at what appeared to be a wall of fire mowing down everything in its path. Hot and determined, the fire crackled, groaned an eerie sound and filled the air with smoke.

Stopping to call in updates to the newsroom made it challenging. For one, a microscopic ember curled its way around my safety goggles, burning my left eye. With my good right eye, I saw small fires starting around my truck. As I contemplated leaving, the person I wanted to see most drove up in a U.S. Forest Service truck. It was Kit Bailey, Lake Tahoe Basin Management Unit fire management officer. Bailey is often serious, but the steadfast concerned expression across his face said it all. The fire was in control and taking many homes on its path as it headed over Tahoe Mountain Road and Gardner Mountain.

I needed to get in front of the fire so I drove back down to Sawmill Road where an El Dorado County sheriff's deputy was holding back a resident wanting to get her cat out of the house and was willing to risk arrest to do so. I felt bad. So many brave stories of neighbors rescuing trapped animals were told later. Some pets didn't make it.

My thought at the time was: What if the fire rolled over Tahoe Mountain and the Angora Ridge to the Fallen Leaf Lake community? Getting out of there would be a nightmare.

I picked up Sierra Nevada Media Group photographer Kat Allison, whose bravado is larger than her logic. I decided to drive back to Highway 89 and go up Fallen Leaf Lake Road, where another deputy stopped my progress before reaching Tahoe Mountain Road. We turned around, parked and scampered up the ridge in our hiking boots in time to see an army of firefighters from an onslaught of agencies awaiting its fierce arrival. Fire burns faster up hill, and this one was extremely hot as it roared over boulders and houses. Part of the fire had already arrived, consuming at least one Uplands Way house in my peripheral vision.

Upon my return to my office, my heart poured out again. Many homeowners were already emailing me to see if I knew whether their houses were standing. Even my fellow writer, then Sports Editor Steve Yingling, saw me open a topographical map and asked about his home on Boulder Mountain Road. I didn't want to jump to conclusions, but my anxiety rose because I knew the path mowed through that area. And by that time, it was hot and unrelenting.



Susan Wood was the first reporter on the scene of the Angora Fire on June 24, 2007. Photo/LTN

My colleague lost his home, but found his black cat, which returned days later to the burned-out fireplace hearth.

Randy Peshon, Norma Sprague, Keith Cooney, Solange Schwalbe, John and Louise Simon — so many stories like these with names we know were shared for days, weeks, months and years after the Angora Fire, which consumed 254 homes, caused more than \$160 million in damage and consequently prompted swift changes to stringent environmental regulations and cooperative emergency communication systems. (No local radio reports came over the airwaves, and calls from Lake Tahoe Golf Course were quickly dismissed by the California Highway Patrol dispatch center in Truckee as a "control burn".)

The hope is we've learned a lot from the experience. (Hence, a first-of-its-kind study examining the communication, prevention and recovery of wildfires is being drafted by the University of Colorado. Read about it June 17 as this writer took part in the study's questionnaire.)

The aftermath resembled 'the last days'

After a near sleepless, emotionally draining night, I returned Monday morning to what seemed like the scene of a crime. As I drove up Lake Tahoe Boulevard to North Upper Truckee, power lines were down. Ash filled the air and blanketed the ground. A few people were out sifting through debris. So many sites were simply marked by a fireplace or burned out vehicle. I talked to homeowners, but felt as though I wanted to back off and just take it all in. The scene was nothing short of devastating. The neighborhood was gone.

How would we recover? Would the fire take more with it as it mowed through Gardner Mountain and threatened South Tahoe High School structures before making its way down to Highway 89?

Placing priority on home

Tuesday was marked as yet another day of picking up the pieces

of our community and writing about it. I was emotionally drawn to the point of the fire's origin and arranged a special visit with the Forest Service's law enforcement team. I stood motionless and quiet at the illegal fire site near Seneca Pond — a favorite party spot for teens — with utter amazement as I was told how the fire from Saturday night had sparked up and was carried in the wind the next day. My thought was: Whoever did this would have to live with themselves and could they?

That afternoon I was tested as the scanner in the busy newsroom erupted again. A backfire jumped Highway 89 and landed in the West Way area. I gulped to think of the inadequate Lukins Water system serving that area. Evacuations in a heavily populated area leading into Tahoe Keys were under way. I had to get home to evacuate. I live outside the Keys.

Getting home was much of the adventure that afternoon as motorists found plenty of curbs, fences and easements to roll over in their haste. Tahoe Keys Boulevard resembled a parking lot as yet another round of panicked residents felt displaced. Surely, an emergency evacuation plan was in order for an area I later learned was deemed in the red as an extreme fire hazard, according to the California fire marshal's office. (To this day, there is no designated evacuation route for the South Shore. It depends on the emergency.)

You know what people ask: What would you take if you had to evacuate in a matter of minutes? The answer for me was clear: Things I couldn't replace. Bailey, our black Labrador, went into my truck camper bed first. She was later surrounded by documents, photo albums and even the Olympic torch that I carried on Sierra Boulevard in 2002. I threw in camping gear to be mobile. But which bicycle was a more perplexing question.

There's indeed a psychological benefit to watering down your house, fence and trees with a garden hose waiting for a fire to arrive, but that's about it. You can bet a fire of this

magnitude would dry out whatever I doused as it forced me out, and I knew this.

I remember being ever so thankful that my neighbor John Poell is a very skilled firefighter with Lake Valley Fire. He fought it at the highway before that danger was diminished.

Frayed nerves — that's how I would describe my community's initial reaction in the first few weeks of the most significant disaster on the South Shore of Lake Tahoe. After the fire was mopped up, community meetings showed angst, anger and concern.

Still, even in the face of trying to find those responsible, working through insurance plans, dealing with survivor's guilt, clearing debris and avoiding unscrupulous contractors, the community pulled together with donations, moral support and even a bistate Blue Ribbon Commission headed by then Republican California and Nevada Govs. Arnold Schwarzenegger and Jim Gibbons tasked with making constructive changes to handling fire fuel reductions in the basin.

As part of a small effort to clear our hearts and minds, a makeshift parade was organized to celebrate the living spirit of our town.

For me, the catharsis of the disaster was encapsulated by a visit down Coyote Ridge with *Tribune* colleague John Simon and his wife, Louise, a longtime teacher with Lake Tahoe Unified School District.

I drove the two of them beyond the police barricade days after the fire, so they could see their home. As they surveyed the wreckage of their completely destroyed home, they found solace in little items and minor things that survived. I'd never see John cry. But in such a brave, cleansing act, he felt OK to embrace Louise in front of me and sob like a baby. I wrapped my arms around both of them, and tears came streaming down my face. They were looking for her wedding ring (which later was

miraculously found).

I wished my tears could have drowned this fire. I sobbed thinking of so many displaced, scared and without essentials. I had held it together until then. There was so much to grieve and little time to allow for it. One of my nephews had also died on that fateful day.

You can bet I won't forget it.

Reflections of Angora Fire 5 years after the devastation

Life goes on, but that does not mean we can or should forget the past. To do so means the likelihood of forgetting what we have learned. Complacency can set in — which is never a good thing.

That is why with the five-year anniversary of the Angora Fire coming up later this month *Lake Tahoe News* is taking a look back and a look forward. This fire that started on June 24, 2007, wiped out 254 houses on the outskirts of South Lake Tahoe. These were homes primarily filled with our friends and colleagues.

While no one has been brought to justice for not fully extinguishing the campfire near Seneca Pond that started the fire, the investigation continues.



Angora Fire -- 5 years later

The people living in the Angora burn at the time of the fire and today are resilient folks. They had to endure heartache and suffering, and still today all the wounds are not healed. Perhaps, they never can heal. But the people are moving forward.

We know it can be hard to do so when reminders of the fire can't be ignored. Charred trees still dot the landscape. Winds blow like they never did before. Lights from neighbors are visible when before the trees blocked that glare.

Vegetation and animal life have changed. It's not just the people who were affected by this inferno.

Plenty of lessons have been learned from this fire that burned about 3,100 acres — mostly on U.S. Forest Service land, caused more than \$150 million in damage and cost \$23 million to fight.

About 80 percent of the terrain burned in Angora was charred within eight hours.

What has happened to that land in the last five years and do we have the resources to fight another Angora?

Those questions and more will be answered during the course of the next four Sundays as Lake Tahoe News explores various aspects of this wildland fire.

We have not attempted to cover every angle of this fire and the aftermath. We are not here to point fingers.

What we hope the four-day series will do is provide a glimpse of what has gone on in the past five years. It's also an opportunity for people and agencies close to the fire to offer their perspectives.

Anyone who was here while the fire raged has a story to tell. We hope you will share yours during the question of the week that is posted on Wednesdays, through letters, or in comments. But, please, be respectful in your comments on stories.

We want to thank everyone who wrote a story for this endeavor, who shared his or her stories. Thank you to the U.S. Forest Service and Lake Valley Fire Protection District for providing many of the photos. Thank you to Tahoe Production House for compiling the video and slideshows.

Thank you to the firefighters, law enforcement and others who contributed to ensuring not a single life was lost and that the fire, while horrendous, was not any worse than it was.

Thank you to the people of the Angora burn area — those who stayed and those who moved elsewhere — for showing everyone what courage, tenacity and community are all about.

Facts:

- June 24, 2007, Angora Fire started
- July 2, 2007, fire fully contained
- 3,100 acres burned
- 254 houses destroyed
- July 5, 2007, bi-state commission formed

- Aug. 9, 2007, Stan and Diana Freeman are the first to pour their foundation.
- 56,317 tons of ash and rubble were removed and transported for disposal (2,823 truckloads); 6,134 tons of concrete (352 truckloads) and 2,001 tons of metal were recycled (90 truckloads); and 8,511 tons of trees were recycled for lumber (405 truckloads).
- El Dorado County waived building fees for people not expanding their footprint. However, more than half went bigger.
- May 27, 2008, governors declare state of emergency in Lake Tahoe Basin. Fire commission's 247-page report's six categories are: Environmental Protection, Issues of Governance, Community and Homeowner Fire Prevention, Forest and Fuels Management, Fire Suppression, and Funding.
- June 2008, 63 percent of the homeowners had filed building plans with the county. Of those 161 permits, 153 applications were filed in 2007 so they could use California's old building regulations.
- June 2012, of 499 affected parcels, seven vacant parcels have changed ownership, 77 single-family residences have changed ownership.