



County of San Diego, Planning & Development Services  
**FIRESTORM POLICY AND GUIDANCE DOCUMENT**  
**BUILDING DIVISION**

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## ***Answers to Commonly Asked Questions on what to do after a Wildfire?***

Experiencing a destructive wildfire can be devastating. This guide was written to help San Diego County residents to recover after a wildfire, but can also be as a guide to help you plan ahead before a wildfire occurs. This guide is intended to provide useful information during this difficult time, and to start you on the road to recovery. Please keep in mind that everything reasonable will be done by the County to allow Fire Survivors to rebuild as soon as possible.

Wildfires can start from natural causes, such as lightning, but most are caused by humans, either accidentally - from cigarettes, campfires, or outdoor burning - or intentionally. They can occur at any time throughout the year, but the potential is always higher during periods with little or no rainfall, or during Santa Ana winds, which make brush, grass, and trees dry and burn more easily.

Knowing what to do in the aftermath of a wildfire can help you return to normalcy as quickly and safely as reasonably possible.

**Once you know your house has been damaged or destroyed by a wildfire, you should contact your insurer as soon as possible for guidance, so an adjuster can assess the damage. Hopefully, you have your Insurance Carrier's phone number on speed-dial.**

After damage from a wildfire - or any other major disaster - it's important to take detailed notes to help the insurance claim process go as smoothly, and as swiftly, as possible.

"Evidence, evidence, evidence," is the best protection according to Insurance Consultants from the Consumer Federation of America. You'll need evidence of what you had before the wildfire. Most likely, you will need to fill out some sort of list that indicates all damaged structures and personal items. This is when your "list" and pictures of belongings will come in handy.

After a home is damaged or destroyed by a wildfire, the owner should keep a journal (any notebook will do) and update it daily, noting the date and time of calls with insurers, adjusters and contractors, and a short summary of what was said. A pocket or envelope for keeping receipts is helpful, too.

Property damage caused by fire or smoke, including water or other damage caused by fire fighters while putting out a fire, is normally covered under a standard homeowner's policy. However ... even with all their goodwill, it's possible the insurance companies will not be able to make the process relatively painless. If their estimates fall short of predicting the magnitude of the wildfire, they might not be able to pay fully. The sheer scope of the fires can often not have been predicted.

You should keep any damaged items until the adjuster visits and a claim has been filed. Be aware of claim limits, which vary by company.

**DO NOT START ANY CLEAN UP UNTIL YOU HAVE BEEN CLEARED BY THE COUNTY DAMAGE ASSESSMENT TEAM AND RECEIVED APPROVAL FROM YOUR INSURANCE CARRIER AND THE FIRE AUTHORITY.**

**Document the damage with photographs and/or video and create a journal to ensure a smooth insurance claim.**

- Most standard homeowner's policies cover fire damage and destruction, even from wildfires, and will pay to rebuild or repair your home, including other structures on your property. There's generally no worry, but the sheer scope of the wildfire disaster, will probably mean that insurers and adjusters, who visit properties to assess how much the insurer will pay, will be stretched thin.
- In reality, insurance policies are written by teams of lawyers, and it can be rough for homeowners after a wildfire.
- Your homeowner's, renters or standalone dwelling policy also covers any belongings lost or damaged in the wildfire, including theft or vandalism in the wake of the fire.
- If you can't live in your home because of the damage, your homeowner's, renters or dwelling policy may reimburse you for additional living expenses such as hotel rooms, restaurant meals and clothing expenses while your home is repaired or rebuilt.
- Evacuation costs are typically not covered as additional living expenses -- even if the evacuation is mandatory.
- And while it may be painful, take photos of your property, even if it is a total loss. You definitely need to take pictures, no matter what.
- Normally, your vehicle is covered under the comprehensive portion of your auto insurance policy if you elected to have it. The comprehensive policy protects your car against fire damage and vandalism, as well as such perils like falling trees.
- **Make sure your property was checked by a County damage assessment team member and Insurance Carrier and Fire Authority before you do anything.**
- **Be aware of and use extreme caution** around trees, power poles and other tall objects that may have lost stability during the fire. Most burned structures and surfaces will be unstable. Stay out of burned forests in windstorms as burned trees are easily downed by wind. **Do not touch any power lines.**

# List of Q & A's

## A. AFTER A WILDFIRE!

### 1. Important phone numbers!

- *The County has established a hotline number for non-emergency questions. The hotline number is **211**.*
- *For building questions for fire-damaged properties in the unincorporated area of the County, please call (888) 336-7553. For zoning questions for fire-damaged properties in the unincorporated area of the County, please call (888) 267-8770.*
- *For information on septic systems requirements, please contact the Department of Environmental Health offices at (858) 565-5173.*
- *For information on stormwater, please contact the Department of Public Works at (888) 846-0800.*
- *For removal of burnt vehicles, please call (858) 694-2705.*
- *If someone is planning to rebuild, they may also want to read the PDS form titled "How to Obtain a Building Permit" and "Helpful Hints Before You Start Drawing Plans." Both documents can be found on our website at [www.sdcpds.org](http://www.sdcpds.org).*



### 2. **When will I know if my SFD has burned down?**

The County damage assessment team or fire authority will notify property owners (if we have the appropriate contact info) if your residence burned down.

### 3. **I was evacuated, what shall I do?**

If you were evacuated and are unable to live in your home, please contact your insurance carrier to find out what options are available to you and whether any of your costs will be covered.

### 4. **I was evacuated and I would like to know when I can return to my property?**

**Stay away from your home or business until County and/or fire officials tell you it is safe to return.** Cal Fire will notify the residents. If you were evacuated, you might be keen to return home to assess the damage to your property. But the [dangers of a wildfire](#) may not be over even after authorities have given the all-clear to return to an area. After a wildfire, you may face structural damage to your home, weakened trees, and unstable roads, all of which can lead to further property damage and even injuries.

### 5. **I just received confirmation that my house was burned down. Where do I start for my recovery process?**

The County of San Diego Recovery Team opens Local Assistance Centers at nearby location(s) after wildfires. The centers will be open daily from 9 am to 6 pm (if necessary) and will have several resources, including Insurance providers, Dept. of Animal Services, Planning and Development Services, Office of Housing and Community Development and several other departments and agencies, that will be available to the public there to assist in the recovery process.

### 6. **My house has been tagged with a color-coded sign, what does that mean?**

A building inspector may have determined that the house is unsafe. Therefore, if your house has been tagged with a color-coded sign, do not enter it until you get more information, advice and instructions about what the sign means and whether it is safe to enter your home.

**7. Who is doing the Clearing of my property?**

Clearing is the responsibility of the property owner. **The County of San Diego does not provide clearing services after a wildfire.** Take precautions during clean-up following a fire. Hazardous materials as well as structural damage pose serious threats to your health and safety. It is strongly advised you take some basic safety measures when inspecting and cleaning up your home and property. Ash, soot, dust, and other airborne particles may have been deposited inside and outside of homes and businesses. While ash from wildfires is relatively non-toxic and similar to ash that may be found in a home fireplace, it may be irritating to the skin, nose and throat.

**8. How are local authorities verifying identification of the property owners entering the vacated properties, to ensure only the residents have access to the properties?**

The Sheriff's department will have their Sheriff's out there verifying appropriate identification and will be patrolling the areas affected by the wildfire.

**9. When will I be notified of the opening of the road closures?**

Damage assessment teams evaluate and determine when a road closure will be lifted.

**10. Where can I drop off donations?**

A financial contribution to a recognized disaster relief organization is the most effective donation to make. When people support voluntary organizations with financial contributions, it helps ensure the right goods get to the right people at the right time following a disaster. For monetary donations, please see our list of community partners which can be found at [sdvoad.org](https://www.nvoad.org) or <https://www.nvoad.org/voad-members/national-members/>.

**11. I have a vacant house available I would like to offer to the Fire Survivors. Who should I contact?**

Please contact The Office of Housing and Community Development Services at (858) 694-4801.

**12. Will I be reimbursed for the loss of the food damaged during the power outage?**

We will have a Local Assistance Center open to the public who will have resources such as Health & Human Services available, to see if you qualify for food stamps, CAL Fresh/ Snap resources available to you. You may also contact SDG&E at 1800-422-7343, for power outage updates.

**13. When will SDGE turn the power back on?**

**If your home was damaged or destroyed, please check with your local utilities company.** Please contact SDG&E at 1800-422-7343 or visit their website at <https://www.sdge.com/safety/outages/outage-map>, for power outage updates.

**14. Is the water safe for consumption?**

**Do not drink or use water from the faucet** until emergency officials say it is okay; water supply systems can be damaged during wildfires or flooding. Visit the [DEH Website \(provide link\)](#) for more information, or call 858-694-3113 Monday - Friday, 8-5, for more information Or, contact the SD County Water Authority at 760-480-1991.

**15. Who do I call for deceased animal disposal?**

Please call County Animal Services at 619-236-2341 for lost pets or animal disposal.

## B. REBUILDING

### 1. Is a Demolition Permit required to remove a building that was damaged or destroyed by the fire?

*No. The County will waive the requirement for a demolition permit. However, do not start any cleanup in the unincorporated area of the county until a County Damage Assessment Team has cleared you. Also, check with your insurance company or you could jeopardize your insurance claims. The Damage Assessment Team will post a green card notifying you that the assessment has been done. DO NOT REMOVE THIS CARD. For your safety, please check with SDG&E to be sure all utilities have been properly shut off before beginning demolition and clean up.*

### 2. When a home is rebuilt, must it be built in compliance with current building codes?

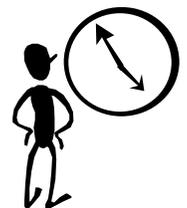
*Yes, the buildings must be constructed according to current codes in effect at the time the permit is issued for the reconstruction.*

### 3. Can someone live in a trailer on their property while they are rebuilding a home that was destroyed by fire?

*Yes, provided the County has issued a building permit to rebuild your home, you may be issued a Temporary Occupancy Permit (TOP). The County will not charge a fee for this permit when your home has been destroyed by the firestorm.*

### 4. When will the Temporary Occupancy Permits expire?

*Temporary Occupancy Permits that are issued to Fire Survivors are valid during construction of your home, so long as building permits for the reconstruction of the single-family dwelling are maintained and kept current throughout construction.*



### 5. How long do I have to rebuild my permanent residence?

*There is no timeline on when you have to rebuild. However, once issued, building permits are valid for three years, so long as progress is being made on construction and regular inspections (one every six months, minimum) are being scheduled and conducted by a County of San Diego building inspector.*

### 6. How is the County determining the amount of square footage that was on my property?

*When determining square footage, County staff will refer to building permit history records and Damage Assessment Team information. However, the County will consider the square footages in other formal documents, such as insurance papers or old building plans on a case-by-case basis.*

### 7. Can a house be rebuilt on a fire-damaged foundation?



*Applicants who wish to use the existing foundation systems must have a “suitability analysis” of the existing foundation performed by a registered civil or structural engineer. This analysis shall state that the engineer has visited the site and investigated the condition of the existing building elements. It shall also state that the remaining foundation is suitable for*

*the support of the new structure, and that all under-slab utility systems (such as drain, waste, vent, water, mechanical, electrical, etc.) are suitable for continued use. Electrical conduits may remain but all under-slab electrical conductors must be replaced.*

*Applicants who choose to demolish the slab/foundation system will need to provide a compaction report to address re-compaction of the lot after slab removal if soil was disturbed to a depth greater than 12 inches. A licensed geotechnical or civil engineer must prepare the compaction report.*

#### **8. Once I have prepared plans, how do I submit for a building permit?**

*If you are submitting plans for the first time, drive to the County Permit Center located at 5510 Overland Avenue, San Diego, CA 92123. Upon arrival, walk to the check-in counter and inform the clerk that you are a Fire Survivor, or that you represent one, and you wish to submit plans. Staff will provide guidance on how to proceed with your submittal.*

#### **9. Does the County of San Diego keep home plans on file for existing homes?**

*Typically, the County does not keep plans for residential buildings on file. However, the county may have plans if the dwelling passed final inspection within the last 90 days or is part of a developer-built subdivision.*

### **C. LEGAL, ILLEGAL AND NONCONFORMING STRUCTURES/USES**

#### **1. Can I rebuild a nonconforming structure (a structure that was lawfully built, but because of changes in the zoning ordinance, is no longer permitted)?**

*Yes, so long as you are not expanding the nonconforming structure and you can prove that the structure existed prior to the fire. Refer to C.6 for answers on how the eligible square footage is determined. Once rebuilt, the structure will retain its “nonconforming structure” status. However, it is in the homeowner’s best interest to attempt to minimize the non-conformity by modifying the structure or its location to comply with current codes to the maximum extent practical.*

#### **2. What if a structure was legally built, but the use was converted illegally (i.e., a residential dwelling in a residential zone that was converted into commercial office space)? Will a building permit be issued to reestablish the converted business?**

*No. A building permit will be issued only for the legal or nonconforming structure; it does not authorize illegal use. In the example above, a building permit will be issued for a residential dwelling, but not for the illegal commercial conversion.*

#### **3. What if there were three or more houses on one parcel prior to the fire, when only two are allowed by code? Will the County issue a building permit for more than two houses?**



*No. The use for which a building permit is sought must be either permitted by current Zoning Ordinance requirements, or must be shown to be a "legal nonconforming" structure on the property.*

- 4. Where there are numerous lots with two dwelling units on them that are now nonconforming, will building permits be issued?**

*Yes, for these legal nonconforming dwellings.*

#### **D. SETBACKS/LOT LINES/EASEMENTS**

- 1. In certain cases, structures cannot meet current setback requirements due to lot sizes or topography. Will the County still issue building permits?**

*Yes, but the structures must meet setbacks to the greatest extent practical.*

- 2. Will the County require evidence of a legal lot prior to issuance of a new building permit?**

*Yes. Be aware that one legal lot may have several Assessor Parcel Numbers (APNs), and that APNs do not establish legal lot status. Therefore, the legal lot lines must be established prior to issuance of building permits.*

- 3. Is a Certificate of Compliance (COC) required to merge two lots if the septic system for a residence is located on a separate legal parcel?**

*Yes. The Certificate of Compliance must be issued prior to approval of the building permit.*

- 4. Must fire clearing and access width requirements be met for all rebuilds per review of the Fire Marshal having jurisdiction?**

*Yes.*

- 5. Can I rebuild a structure within a public or private road easement?**

*No. All structures must be located outside of all road right-of-ways, regardless whether the structure was located within the easement prior to the fire.*

- 7. Will building permits be issued for structures in a Floodway or Floodplain?**

*Regarding Floodways (that area necessary to pass to 100-year no. This is a health and safety issue and all structures must be outside of the floodway. Regarding Floodplains (that area located on side of the floodway that is subject to inundation by the 100-year Yes. Habitable structures in the floodplain must conform to the flood control ordinance and have a building pad elevated above the 100-year flood level.*



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## **E. OWNERSHIP TRANSFER (FIRE SURVIVORS WHO DECIDE TO SELL THEIR PROPERTY BEFORE REBUILDING)**

### **1. Is the new owner required to meet all zoning requirements, including setbacks?**

*Yes.*

### **2. Is the new owner eligible for fee waiving?**

*No.*

## **F. SEPTIC ISSUES**

### **1. If my home is on a septic system, may I use the existing septic system?**

*Yes, the County will waive fees for fire rebuilds, located on the same foundation, and with the same number of bedrooms as the destroyed structure. If the new building will be located significantly outside the original foundation footprint and/or with additional bedrooms or plumbing the DEH will need to review the project and DEH fees may apply*

*Refer to the DEH Guideline for permit processing with fire-damaged homes.*

### **2. If my home is on a well, do I need to have the well tested?**

*Testing is not required. However, if the well was opened or disturbed in any way DEH strongly suggests that owners of buildings served by individual water wells have the well tested for potability prior to re-occupancy of the permanent dwelling.*

## **G. CLEARING REQUIREMENTS**

### **1. What clearing is allowed by the County for fire prevention purposes around existing buildings?**



*The County allows 100 feet of clearing around existing dwelling units. The cleared area should be landscaped with fire resistant plants. Any additional clearing for fire prevention, control or suppression purposes can be done when authorized or required in writing by a fire prevention or suppression agency. See link for additional information:*

*<https://www.sandiegocounty.gov/sdcfa/>*

### **2. Are any permits required to clear up to 100 feet away from an existing residence?**

*No. Clearing for fire protection purposes can be done within 100 feet of existing dwelling units without a permit. This does not authorize off-site clearing, although clearing in cooperation with your neighbors is encouraged.*

### **3. If a building permit has been issued for a proposed building, is an additional clearing permit required to clear?**

*No. Clearing and grading, which are exempt from a grading permit (if less than 200 cubic yards and cut, and fill less than 8 feet), DO NOT require an additional County clearing permit provided they are incidental to the repair, alteration, or construction of a proposed structure with an approved building permit. The building permit authorizes the construction to begin and that includes clearing the building site. However, property owners must use caution regarding what is cleared and how the clearing is done. All disturbed earth will be required to have erosion control measures installed in accordance with County stormwater pollution prevention standards.*

**4. Who is responsible for clearing the brush from around buildings?**

*The property owner.*

**5. Who enforces the regulations regarding clearance of brush from around buildings?**

*The Fire Agencies enforce weed abatement programs that require clearing of flammable vegetation from around buildings. The County's Weed Abatement Ordinance applies to unincorporated areas that are not within by a fire protection district.*

**H. OTHER CODES/ORDINANCES**

**1. Do new building permits for structures have to meet fire code and septic system requirements?**

*Yes.*



**2. Is a grading permit exempt from environmental review?**

*Not automatically. Since grading permits are not ministerial, they do not enjoy that exemption from CEQA. Another exemption may apply, but this needs to be evaluated case-by-case. Also, for related requirements, call the ENVIRONMENTAL HOTLINE at 858-694-3825.*

**I. HELPFUL HINTS BEFORE YOU START DRAWING PLANS**

In order to expedite the review of your building application, the Building Division recommends that some initial research and data collection be conducted prior to preparing your building plans. Issues such as legality of prior use, legal lot status, proximity to floodplain, and damage assessment information can significantly impact the design and location of your new home. In order to help you identify this needed information, the Building Division has identified some basic fact finding steps, which are outlined below.

**Step 1 – Check the County Assessor's Office Records**

Obtain a copy of the Building History Record from the County Assessor's Office. If there were improvements on your parcel that were being taxed, they should be reflected on this document (e.g. building footprint, square footage, number of buildings, etc.). This information will assist our staff to determine what portion of your rebuild is subject to waiver of building permit fees, what additional square footage may need to meet current zoning and septic requirements, and confirm what structures existed on your parcel prior to the fire. In order to obtain this information, you must have the Assessor Parcel Number (APN), owner name, signature of owner, address and phone number. Please call the office listed below to confirm that the Assessor's Office has your records on file.

Downtown Assessor's Office  
1600 Pacific Highway, Suite  
260  
San Diego, CA 92101  
Phone: (619) 237-0502

San Marcos Assessor's  
Office  
141 East Carmel Street  
San Marcos, CA 92078  
Phone: (760) 940-6868

El Cajon Assessor's Office  
200 S. Magnolia Avenue  
El Cajon, CA 92020  
Phone: (619) 401-5700

Please do not be alarmed if the Building History Record does not identify all of the structures that were on your parcel. Also, please do not assume any square footage is legal until staff completes their review of the property as identified in the steps below.

## **Step 2 – Check your Personal Records**

If you have any records related to building permits or septic systems, please combine those records with the Building History Record. This information will further assist staff in identifying what structures existed prior to the fire.

## **Step 3 – Reconstruction Record**

Bring the information gathered in Steps 1 and 2 to the County Permit Center. Identify yourself as a Fire Survivor, or as assisting a Fire Survivor. Staff will assist you through the next steps.

County Permit Center  
5510 Overland Ave. Ste. 110  
San Diego, CA 92123  
(888) 336-7553

## **Step 4 – Check with Department of Environmental Health**

After you conclude your meeting with Planning & Development Services, bring the information gathered in Steps 1 through 3 and visit the Department of Environmental Health (DEH) counter, which is also located in the County Permit Center. Ask the DEH counter staff if they have any septic information such as a layout approval or septic permit on file. Share with them your plans for rebuilding so they can identify any major issues prior to you drawing official building plans.

Please review the DEH "Permit Processing for Fire-Damaged Homes" guideline because a site visit by DEH staff to your property may be necessary. Additionally, DEH may require that you expose the septic tank and verify the following: 1) the relationship of the tank to the proposed new structure(s); 2) location of the disposal portion of the septic system and reserve area; and, 3) lot topography. Should you have any questions, please contact the DEH office located at:

County Permit Center  
5510 Overland Ave. Ste. 110  
San Diego, CA 92123  
Phone: (858) 565-5173

Please keep in mind that if your septic system is undersized, impacted by seasonal high groundwater, and/or does not have 100% reserve area available, DEH may not be able to approve building plan designs that increase the potential occupancy of the building or increase the size of the building footprint.

### **Step 5 – Show a Draft Plot Plan to a PDS Planner**

Prepare a Plot Plan (as shown on [form PDS 090](#)). Bring all the documents collected in steps 1 through 4 and go to the County Permit Center. Please sign in to see a Planner, who will review your proposal and give you a preliminary zoning approval or other advice related to the zoning ordinance for your rebuild. Upon initial approval, the Planner will sign and date your plot plan.

### **Step 6 - Show a Draft Plot Plan to a DEH Counter Technician**

After you conclude your meeting with the Planner, take the information to the DEH counter at the County Permit Center. Similar to the process in Step 5, the DEH counter staff will review your proposal and give you pending approval or other advice related to septic/sewer requirements.

### **Step 7 – Submit Building Plans**

After our planner and DEH have given initial approval, please prepare your full sets of building plans and submit them (including the signed and dated plot plan) for plan check at the Building Division. Please call ahead if you have any questions about submittals and staff will direct you.

County Permit Center  
5510 Overland Ave. Ste. 110  
San Diego, CA 92123  
(888) 336-7553

Where can the public find out more information about fire prevention? *Planning & Development Services has informational brochures on fire-resistive landscaping, creating defensible space, building a fire-resistive home, and installing water storage tanks. Much of this information can be found on the [PDS website](#), in [A-Z Services](#), under **W**.*