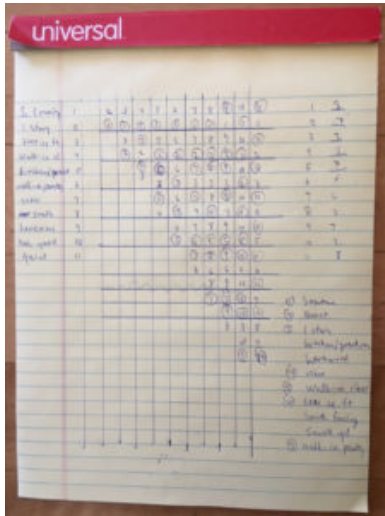


Breaking through indecision...



When you're under stress and need to make major decisions, it can be paralyzing. After Don and Lee Lehrman lost their home to a wildfire, they used a [“forced-choice decision matrix”](#) to decide how to replace it. You make a list of your wants, then rank them from most to least important to “force” a choice. You can use this tool for any decision, including where to go on vacation or what to eat for dinner...Below you will see an example of how Don and Lee used this tool to rank their priorities for what they wanted in a replacement home.



If you need help deciding whether to move, stay, build or [buy a replacement home](#) after a loss, you can start by making a list of your wants, then use the [matrix](#) to find a clear path.

Helping people overcome decision paralysis is a regular part of UP’s work, and we do it through the education and support we offer through our programs and website. Many of our suggestions for navigating challenges come from people who’ve shared their successes with UP to pay forward the help we gave them. You’ll find them in our [Survivor’s Speak Tips](#) and throughout our [Claim Help](#) libraries.

Team UP works hard to get state laws into place that give disaster victims more time and options to make the best use of insurance funds to restore their assets and quality of life.



This month we secured a [BIG advocacy win in Colorado](#). By signing a bill that UP helped negotiate and pass, Governor Polis gave Colorado residents the same enhanced flexibility that Californians and Oregonians have to use insurance funds to replace their homes as they see fit without leaving insurance money on the table. Many UP volunteers testified in support of the bill, it's a team win!

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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