

## **IMPACT Report: Roadmap to Recovery®** **Financial Decision-Making Clinic**

**United Policyholders (“UP”), in collaboration with the *Financial Planning Association, Los Angeles Chapter*, (“FPA/LA”) hosted a one-day Roadmap to Recovery® event that featured limited scope, in-person and online confidential *pro bono* (no charge) consultations with Certified Financial Planner® volunteers and a Resource Fair.**

The Resource Fair featured staffed tables where agencies including the U.S. Small Business Administration, Los Angeles County Assessor’s Office, Legal Aid and other non-profits answered survivors’ questions and disseminated information before and after their appointments with the planner volunteers. Together we helped 55 households navigate financial decisions related to wildfire recovery.

CFP® volunteers included members of the FPA/LA Chapter plus United Policyholders’ CFP® volunteers based in Southern and Northern California. UP led a volunteer training prior to the event, and FPA LA Co-Chair Jamie Rugg provided them with a comprehensive Reference Guide. During the event, UP staff and a Certified Public Accountant volunteer were in a “reference room” on Zoom for the duration of the clinic supporting the volunteers and answering questions on insurance and tax matters.

During the financial decision-making consults, CFP® volunteers offered guidance to wildfire-impacted homeowners and renters on decisions related to mortgage and loan matters, relocating versus rebuilding or buying a replacement home (on their original lot or elsewhere), holding onto or selling their lot, tax considerations, sources of money to fill insurance gaps, and short and long term strategies for restoring their financial health. Local non-profit that helped host and promote the event included DayOne, the Emergency Housing Stabilization Committee and The Collaboratory/Eaton Fire Collaborative.

Our CFP® volunteers were unanimously positive about participating in the event, and plans are underway for a follow up clinic. Here are a few photos of this impactful event.

The Resource Fair featured tables at the Collaboratory where survivor attendees were able to access information on insurance, property taxes, construction resources and a range of other relevant topics. Thank you to the following organizations for enhancing the event: US Small Business Administration, Los Angeles County Office of the Assessor Jeff Prang, Neighborhood Housing Services of LA, LA Legal Aid Foundation, Los Angeles County Department of Mental Health, Day One, HPP Cares, Samaritans Purse, Legacy Land Project and United Policyholders' Roadmap to Recovery® program.



• Thank you to our in-person and online CFP® Volunteers

Thank you to our in-person and online CFP® Volunteers: Jamie Rugg, Gina Hagen, Patrick Yaghoobians, Alex Zanier, Kevin Galvez, Michael Burr, Jessica Lu-Buetow, Jeff Bricmont, Cecilia Fairfax, Linda Polwrek, Christopher Siraganian, Katerina Minevich, Alvin Gebhart, Wende Headley, Kimberly Helm, Theresa Pablos, Rebecca Gao and Jun Huang.

United Policyholders' collaboration with Financial Planning Association chapters and Certified Financial



Planner<sup>®</sup> volunteers was beneficial to disaster survivors after the Tubbs, Atlas, Kincade, Woolsey fires, and is serving survivors of the Eaton and Palisades fires well now. We are deeply grateful to the Foundation for Financial Planning for being an early supporter of this collaboration supporting our Roadmap to Recovery<sup>®</sup>/CFP volunteer trainings, clinics and related efforts. We also thank the California and Pasadena Community Foundations, the Anthony J. Pritzker Foundation and the Emergency Network of Los Angeles for supporting our overall 2025 Los Angeles Wildfires Roadmap to Recovery program and the Resource Fair feature of our recent clinic.

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Source: <https://uphelp.org/impact-report-roadmap-to-recovery-financial-decision-making-clinic/> Date: May 18, 2026