

[The Agony of the List](#)

NY Times

The text notification woke Ashley Bryn Carter at 12:38 a.m., hours after the start of the most destructive wildfires in California history. She packed quickly, imagining she'd be back soon.

But earlier that day, something had possessed her to go room by room and film her cottage.

This visual log is now among the few pieces of evidence showing what existed until a few weeks ago — the living room with the curved walls, the chimney facing a shaggy rug, the nook that cradled her sewing machine, the racks and racks of vintage clothes. Almost nothing of Ms. Carter's former home in Altadena is now recognizable — except a claw foot tub that was blown on its side.

She and a circle of friends have been using the three-minute, 52-second iPhone video to create a detailed inventory.

Losing one's home in a fire is devastating, with the first priority being to find somewhere to live. The trauma is then compounded by the onerous requirement of most insurance carriers to submit an exhaustive list of lost belongings — “with line items as specific as the number and brand of toothbrushes in a bathroom,” according to a report about unfair insurance practices.

Many homeowners had to scramble to even get insurance. In recent years, companies have left the market or have raised rates in California. On Monday, State Farm, the largest insurer in the state, asked regulators for a 22 percent average rate increase to cover the fallout from the catastrophic fires.

Those who are covered have to overcome the obstacles to get compensated. Consumer advocates have been pushing insurance companies to drop the itemization requirement. “Our biology helps us heal from pain by making us forget things,” said Amy Bach, who has been tracking industry practices since the 1980s, when she served as an insurance analyst for the New York State Consumer Protection Board.

“So it’s not just about, you know, that you can’t remember stuff. It’s about, it’s painful to remember stuff,” said Ms. Bach, who now heads United Policyholders, which proposed and worked to enact a law in the California state legislature that attempts to do away with the itemization rule.

For now, people must work on their lists.

“I’m overwhelmed,” said Ms. Carter, 43, a costume designer.

About 30 miles away from the home she lost, the “war room” is meeting at a circular table at the home of Ms. Carter’s boyfriend.

It includes her mother, her sister and three friends who live locally. Five more have joined by Zoom from as far away as Atlanta. Most of them have been friends since they were in middle school, and their members include an executive assistant who is helping organize, a doctoral student who is doing research, an interior designer who is sourcing the cost of household items, and a lawyer who did pro bono work during Hurricane Sandy. The lawyer shared with the war room how insurance adjusters were itemizing even the contents of someone’s freezer (“1 pound of shrimp,” one adjuster wrote, including for the home of a rabbi who didn’t eat shellfish).

Using a Google spreadsheet for each room in Ms. Carter’s house, they began by inputting the objects that were typical of that room. “Everyone has a bed, and that’s about, ‘this much,’” explained her sister, Erinn Hayes, an actor.

Next, they take shifts looking at the video, mining each frame and jotting down every object they see.

A series of lucky breaks made it possible for Ms. Carter, who makes less than \$100,000 a year, to buy the house.

For nearly a decade, she rented an apartment she lovingly called a “dump” in the Echo Park neighborhood. In 2017, her landlord sold it to her off-market and at a discount. The day after she closed, developers started calling. She agreed to sell it two years later, making enough of a profit to put a down payment on the house in Altadena in 2020.

The house is in Janes Village, a neighborhood of English-inspired homes designed by the developer E.P.

Janes as a form of affordable housing over a century ago. An ad from 1925 advertised houses — then priced between \$5,000 to \$7,000 — as “fine homes for people of moderate means.”

Ms. Carter decorated her home in vintage tapestries, throw blankets, puffy sheepskins and midcentury furniture. Her three-bedroom became an intersection of friends who would come to stay for days or weeks, and over-the-top costume parties in her backyard, where she built a deck and put in a claw foot tub, threaded with a pipe from the house so that it could have hot water.

The tub is one of the few objects that is still identifiable inside the floor plan of her former house, now a rectangle of soot. The tub was blown onto its side. Its exterior was burned to a parch, like a piece of meat on a barbecue. Strangely, the tub’s interior is still a pearly white and two of its four feet remain a golden metallic color, a reminder of both the ferocity and randomness of the wildfire.

Also still standing is the chimney, with the fake, decorative logs still in the fireplace. The palm trees facing her home are also untouched — or at least the trunks. Look up, and you can see that the undersides of the fronds were singed.

“It’s been devastating for her,” said Ms. Carter’s mother, Beky Townsend, 74. “She’s not a wealthy Hollywood person.”

In many ways, the losses are immeasurable, but Ms. Townsend and the rest of the war room have already spent days of their collective time trying to make some calculations.

Many homeowners often don’t have the stamina to keep fighting, leaving money on the table, said Selina Clark, a former insurance adjuster with Pilot Catastrophe, a subcontractor for State Farm. “It’s a very unlevel playing field,” she said.

Ms. Clark, of Sullivan, Ill., said she was fired in 2022 after she contradicted a manager whom she believed had prematurely closed a homeowner’s claim, which would have resulted in the homeowner losing thousands in promised benefits.

She said the system is not created to help the insured. She recalled a homeowner in her 90s whose home was razed in the 2018 fire in Paradise, in Northern California, a blaze that killed 85 people. The woman was required to itemize each belonging using a software program provided by State Farm.

The woman, who didn't know how to use a computer, turned in a handwritten list.

Ms. Clark took it upon herself to enter each item in "Contents Collaboration," the insurer's software, which she said requires a voluminous amount of information. "They want a model number. They want the price. The quantity. They want you to put whether it was below average, average, or new," she said. Then there's a field to attach a receipt, with the receipt needing to match the exact line number — "for crying out loud," she adds.

An online tutorial on State Farm's website offers customers three options to document losses: an Excel or PDF spreadsheet, an online portal, or an in-person meeting with an adjuster. One video on the site shows a homeowner taking pictures of the inside of every drawer and closet in an effort to be prepared for future disasters.

Justin Tomczak, a spokesman, said State Farm would welcome a handwritten list from a customer. He said he was unfamiliar with Ms. Clark, but added that the events she described do "not align with our practices, our values, or our commitment to being there for our customers."

For Ms. Carter, the heart of her list and the heart of her house were in a closet, one that she only partially filmed.

As a teen growing up in the "hippie town" of Fairfax, Calif., she developed a passion for vintage — a photograph shared by her mother shows her as a 15-year-old, wearing a hand-me-down Hawaiian shirt paired with a white army tank top she bought at a thrift shop, and a used woven bag.

"I could tell you where I got everything," she said, explaining how each item marked a discovery. "I just love that one person's trash is another person's treasure."

Vintage items are among the hardest to price out in this situation. While the owner of the Andy Warhol canvasses that burned the same week can in many cases point to catalogs and auction records to document the paintings' worth, there is no accepted value for the used Chanel purse that was hanging from a hook in one of Ms. Carter's bedrooms, nor for the puffy tulle skirt whose pink fabric poked out from a clothing rack, or the used shirt.

"Putting a monetary value on the things that you possessed and felt so strongly about, and had so much

love for them — like, how do you do that?” she said. “Does it matter that this shirt costs \$5 in a thrift store?”

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