

United Policyholders has been with us through three disasters: Lean on me

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Leigh Candelas was one of the lucky ones.

When the Black Forest Fire consumed much of her neighborhood last summer, her house survived. But the situation wasn't as rosy as it appeared. There was significant damage to her home, and after her insurance company paid to have her carpets shampooed, her tongue swelled from an allergic reaction to the cleaning solution.

The restoration of Candelas' home wasn't complete until January, and during those months she and her family were living elsewhere, struggling to complete tasks like getting the kids to school. None of this mattered to her insurance company, she says, which initially refused to cover her rent.

Candelas had help, however.

United Policyholders is dedicated to assisting people like her, who have lost homes or suffered damage to properties due to disaster. The San Francisco-based nonprofit is holding its 12th and final "Roadmap to Recovery" meeting for Black Forest Fire victims, in conjunction with El Paso County, on May 15.

Candelas is one of about 465 survivors who's shown up for at least one of the meetings so far. She says they helped her settle her claim to her satisfaction.

"I don't know what we would have done if they hadn't been around," she says.

United helps people prepare for disasters, works with them afterward, and advocates for legislation that helps insurance consumers. The group has assisted with three local disasters recently: the Waldo Canyon and Black Forest fires, and last summer's floods. It hosted a workshop on flood insurance in Manitou Springs, with more to come.) It also lobbied for passage of the Colorado Homeowners Insurance Reform Act of 2013, which will better protect victims of future disasters in dealing with insurance companies.

Executive director Amy Bach, 54, says United is unique because it doesn't have ties to the insurance industry. It's simply there to offer help as survivors navigate a confusing system.

Big impacts

Back in the 1980s, Bach was working for a consumer advocate agency in New York. A newbie, she was

handed the least desirable assignment: insurance. But Bach didn't find it boring.

"I saw the need for a resource and a voice for insurance consumers," she says.

By the early 1990s, she was living in San Francisco, where she got involved with a group looking at insurance issues. After a 1991 wildfire in the area claimed 3,000 homes, the group became United Policyholders. Bach worked for United for 11 years before she saw a paycheck. She was so determined to help the victims of disasters that she got a law degree.

These days, United has an annual budget of about \$500,000 from grants and donations, four full-time employees, four part-time employees, and over 270 volunteers from around the nation — most of them experts or disaster survivors. Bach estimates the organization has assisted victims of 100 disasters, often by handing out information and tips. Representatives have personally met with victims of around 40 disasters.

After Waldo, United reached out to Colorado Springs, but the city-formed Colorado Springs Together was handling that recovery and didn't invite United to hold meetings. Nevertheless, Bach was able to host one workshop and participate in another three. She estimates that United helped between 100 and 300 victims, not near the effort made in other disasters.

It was a different story after Black Forest. El Paso County Commissioner Sallie Clark says she had heard positive reviews of United even before Waldo. The commissioners invited the organization to start hosting workshops right away, and gave them a \$60,000 grant.

"I've heard very little from people who felt like it wasn't a great help to them," Clark says.

Six months after Black Forest, United surveyed 123 survivors of the fire. They found that, unsurprisingly, 78 percent hadn't settled their claims and 38 percent said they were underinsured. They'll conduct another survey soon. Bach says she hopes those numbers will have improved. One year after 2010's Four Mile Canyon Fire in Boulder, only 36 percent of survivors hadn't settled.

A little help

Bach hasn't been doing this alone. In fact, she's only flown to Colorado Springs three times since the disasters. She says she has about 18 solid volunteers in Colorado, about half industry experts and half survivors.

One of the latter is Steve Price. He lost his home in the Waldo Canyon Fire — the only thing he found in the ashes was his wife's wedding ring. Having worked most of his life in commercial real estate, he thought he was well-protected. He kept lists of everything he owned, backed up by photos he updated once a year and stored on a drive in a safe deposit box.

"It still took me 13 months to settle my claim," he says.

Price received help from United, and he was more than happy to return the favor. He gave a presentation at United's first meeting after Black Forest, and he will speak again at the final meeting on May 15. He knows the challenges disaster victims face, but says he's tried to focus on positives that came out of the fire, like meeting more neighbors and connecting with the community.

"Life is good," he says. "We're really blessed. I would never wish that experience on anyone else in a million years, but I would never turn back the clock."

— stanley@csindy.com