

[We get it...risk reduction isn't easy](#)



Here's a New Year's resolution that doesn't involve depriving yourself of something you like to eat or drink: Do at least one thing in 2022 to make it less likely that your home could be damaged or destroyed due to a weather event or natural disaster.

Depending on where you live, it could be:

- Cleaning out gutters regularly.
- Installing hurricane straps or shutters.
- Installing sand bags around areas where heavy rains might enter your home. In many areas, you can get them free from your town, city or a [local charity](#).
- Relocating bushes, plants and small trees away from your home so there's at least 5 feet of open space around your home. This [best practice](#) is likely to become legally required in many rural and suburban areas in the near future.

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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We know many home improvements aren't easy or easily affordable, and incentives and rewards can make all the difference. Some insurance companies will reward you for reducing risk, and UP is [working hard](#) to turn "some" into "ALL".

Call your insurance company or agent and ask what you can do qualify for home insurance discounts. [In some states](#) they are legally required to give rewards to those who make specific risk reduction improvements. Some insurers are [offering rewards voluntarily](#). For more info on wildfire risk reduction and rewards, click [here](#).

If you live in California and are a homeowner, PLEASE take our very short and easy to complete [Home Insurance Survey](#).

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