



2020 CZU Wildfire Survey Report: *Recovery status at 6 months*

The purpose of this United Policyholders' Roadmap to Recovery™ survey is to identify individual and common insurance and recovery problems and progress and assess the claims handling performance of insurers in the region. Survey outreach was conducted via all available household email addresses, media alerts and assistance from partner entities including the Santa Cruz County Long Term Recovery Group, Santa Cruz County Office of Response, Recovery, & Resilience, public officials and community agencies. Aggregated survey data can be viewed at www.uphelp.org/surveyresults. UP maintains the confidentiality of survey participants' personal and identifying information.

Significant findings include pervasive underinsurance (policy limits that are too low to cover the actual cost of replacing destroyed assets), and a high level of stress associated with the insurance claim process.

Survey Sample Size and Information:

This survey was open from February 26th, 2020 to April 30, 2020. This survey captures data approximately 6 months after the CZU 2020 California Wildfire.

Sample size: 208 households representing a total of 520 individual fire survivors in Santa Cruz County. 147 of the households who responded to the survey had their homes completely destroyed and 61 homes were damaged but still standing.

Insured sample size: 94% of survey respondents filed an insurance claim following the 2020 CZU Wildfire. The sample size of insured households represents 489 individual fire survivors.

Case Management:

- 1.5% are currently in case management.
- 30% are not but would be interested.

Emotional Support/Mental Health:

- 10% are currently receiving the support/resources needed.
- 11% are in need but do not have the resources needed.

Financial Assistance:

The following organizations provided financial assistance to the CZU fire families who completed the survey: American Red Cross (78%), Tzu Chi Foundation (46%), Islamic Relief (6.6%), The Salvation Army (4.4%), United Sikhs (2.2%).

25.3% of respondents reported receiving financial assistance from: Bonny Doon Church, Boulder Creek Church, Boulder Creek Rec & Park, Catholic Charities Diocese of Monterey, Community Bridges, Community Foundation of Santa Cruz County, Davenport Resource Center, Last Chance Community Center, Mountain Community Resources, San Jose Presbytery, Twin Lakes Church, United Way, UC Santa Cruz.

Volunteer Labor/Assistance:

The following organizations provided volunteer labor to survey respondents: Resource Conservation District of Santa Cruz County (57.3%), Santa Cruz Fire Relief (8.5%), Fire Safe Council (4.9%). 36.6% reported receiving volunteer labor assistance from: Samaritans Purse, Walu, Boulder Creek community relief, Twin Lakes Church, State of California, FEMA, Santa Cruz County, United Policyholders, Pajaro Valley Quilt Association.

Helpful Resources and Workshops:

- Environmental Health Department
- United Policyholders
- Santa Cruz Community Relief
- Kaiser Permanente
- Facebook Groups
- Boulder Creek Rec & Park
- Recovery Permit Center
- County of Santa Cruz CZU fire webinars and town halls
- Scott's Valley meeting at Century 2
- Supervisor Ryan Coonerty's office
- Congresswoman Anna Eshoo's office
- Last Chance Community Center
- Community Foundation of Santa Cruz
- Last Chance Road Association
- County Assessor's Office
- RCD arborists
- Bear Creek Recreation Center
- Firescaping landscaping workshop
- County Reconstruction Manager
- California Department of Insurance
- 4Leaf team
- North Bay Foundation
- Bonny Doon Church
- Nielsen Architects
- Davenport Resource Center
- FEMA Resource Center
- Greenspan workshop
- Chris Copeland

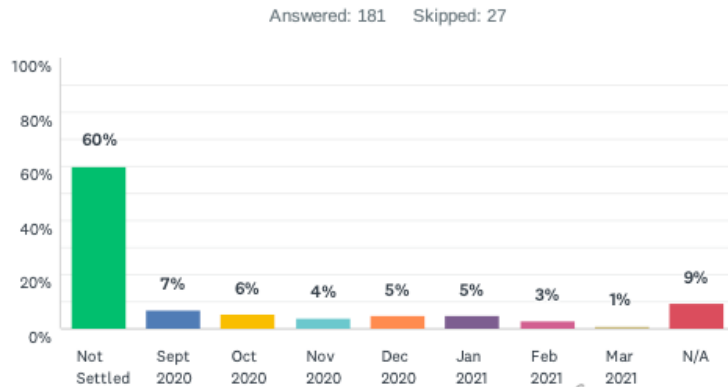
FEMA and SBA:

- 15% of FEMA applicants were approved. 16% of SBA loan applications were approved.
- 5% were denied FEMA assistance and are appealing; 3% were denied SBA assistance and are appealing.
- 27% were denied FEMA assistance and need help to appeal; 3% were denied SBA assistance and need help to appeal.
- 9% were denied FEMA assistance and plan not to appeal; 10% were denied SBA assistance and plan not to appeal.
- 23% did not apply for FEMA assistance; 19% did not apply for SBA assistance.

Insurance Claim Progress:

60% of survey respondents have not yet settled the dwelling portion of their claim.

Q15 Has your insurance company offered you the full amount of your available "dwelling" benefits? If so, when did you settle on that amount?



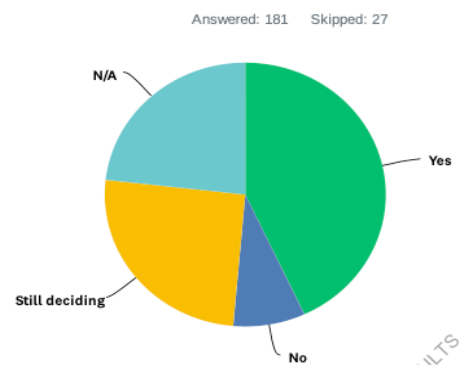
Underinsurance:

- 24.31% of survey respondents reported they have enough insurance to cover the cost of repairing, replacing or rebuilding their home.
- 42.54% of survey respondents reported they **do not** have enough insurance to cover the cost of repairing, replacing or rebuilding their home.
- 33.15% of survey respondents reported they do not know **yet** if they are underinsured.

Rebuilding:

- 43% of survey respondents plan to rebuild.
- 8% of survey respondents do not plan on rebuilding.
- 25% of survey respondents are undecided at the six month mark.

Q17 Do you plan to rebuild at the original location?



Loss of Use / Additional Living Expense Coverage:

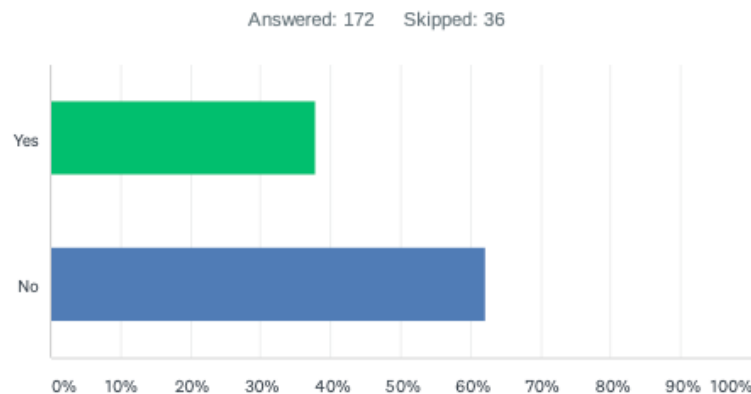
- 36.81% of survey respondents reported receiving an advance of 4 months of Additional Living Expense coverage. *(nearly 10% lower than the statewide average)*

- 23% of survey respondents reported their insurance company allowed them to use their Additional Living Expense benefits for a creative housing solution. Purchasing an RV was the most common creative housing solution listed.

Personal Property Claim:

- 7.7% of survey respondents reported receiving 100% of their personal property limits without having to complete an itemized home inventory. *(compared to 10% state average)*
 - 18% received 75% of their personal property limits without having to complete an itemized personal property inventory.
 - 13% received 30% of their personal property limits without having to complete an itemized personal property inventory.
 - Respondents who received a waiver reported having the following insurance companies: American Modern, AAA/CSAA, Allstate, CA FAIR Plan, Farmers, Foremost, Homesite, Amica, Geico, Lloyds, State Farm, and USAA.
- 37.8% of survey respondents reported specific belongings were uninsured or underinsured due to fine print in their policy. *(compared to the statewide average of 65.5%)*

Q20 Were any of your personal property items underinsured because of fine print in your policy that capped or excluded them specifically?



Types of under/uninsured items reported include: Antiques/Collections, Cash, Coins, Computers, Fine Art, Firearms, Jewelry, Musical Instruments, Trailer, Tools/Equipment, Vehicles, Refrigerator/Heating.

Claim Issues:

- 41% of survey respondents reported experiencing delays in communication such as answering questions, phone calls or emails.
- 40% of survey respondents reported delays of payments.
- 36% of survey respondents reported receiving a “lowball” settlement offer.
- 33% of survey respondents reported the insurance company has switched adjusters. *(5% higher than the statewide average)*
- 39% of survey respondents reported they have not had any problems with their insurance claim or with insurance company representatives.
- 19% of survey respondents who report having a problem with their insurance claim have filed a complaint with the California Department of Insurance. *(compared to the statewide average of 34%)*
- 29% of survey respondents who report having a problem with their insurance claim have not chosen to file a formal complaint with the California Department of Insurance.

COVID Considerations

- 35% of survey respondents reported that COVID has impacted moving their recovery and/or insurance claim forward.

Post-Disaster Stress:

When asked what are your biggest sources of post-fire stress, insured fire survivors responded:

- 66.3% - insurance claim process
- 51.6% - overwhelmed by too many decisions
- 47.8% - rebuilding stress
- 37.5% - mental health stress
- 32.6% - temporary housing issues
- 31.5% - general financial stress

At the end of the survey, we ask survivors. “Is anything else you would like to share?”

Here are quotes from survivors in their own words:

“Our community has been extremely helpful in so many ways. I have acquired my household needs and gotten needed information on events and resources from friends that are on Facebook, as I am not. Banding together has made all the difference.”

“If I were skilled in speaking, I would wish to share my experiences. Post-fire tasks ought to be more straightforward, honest (from the side of insurance companies and vendors, we need clear guidelines and regulations from the state), transparent. So that person of any age can handle it efficiently, without wasting months of time and health!”

“The insurance process has been incredibly difficult and stressful to manage. I feel like I am pretty well equipped to manage it, and have confidence I’ll get through it. However, it makes me very upset thinking about how some insurance companies are taking advantage of people that have less time to manage the process, or less tools and skills to navigate the (confusing by design) process. Hope to help others once I can resolve my insurance claim.”

“UP has been super helpful and gave wonderful support! You provided the idea to file the DOI claim that was so integral in getting State Farm to respond. Thank you!!”

“A note of profound and deep gratitude for the UP programs and staff overall; outstanding.”

“Your organization is phenomenal! I cannot tell you how much great help and information you have provided for us. We would be lost without the resources you provide! Thank you so much!!!”

“Just gratitude that you are there helping people like me who have been affected by wildfire. The information you provide homeowners is very empowering and helped me to get the attention of my adjustor.”

“We didn’t lose our lives, but we did lose everything else! My husband and I have been married almost 45 years and I thank God every day that at least we have each other. I couldn’t imagine going through this nightmare of paperwork, red tape and government intrusion with their “one size fits all” mentality, by myself. I would like to thank United Policyholders for all their support and help getting our insurance settled...finally!”

About Roadmap to Recovery™ Surveys:

United Policyholders routinely conducts surveys to collect data from impacted households on the long term recovery process, insurance claims, repairs and rebuilding. Our organization uses the collected data to identify problems, progress, community and individual needs. The survey results inform the Roadmap to Recovery™ workshop, webinar and website guidance and services we provide in disaster-impacted communities. 97% of 2020 CZU Wildfire survey respondents found United Policyholders services helpful.

Thank you to the Santa Cruz County Office of Response, Recovery & Resilience and the Santa Cruz County Long Term Recovery Group for helping with survey design and outreach, and the local community organizations who helped with survey outreach.



For more information on United Policyholders' work with 2020 California wildfire survivors, visit: www.uphelp.org/2020wildfires. For questions or comments, please email emily.rogan@uphelp.org.

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