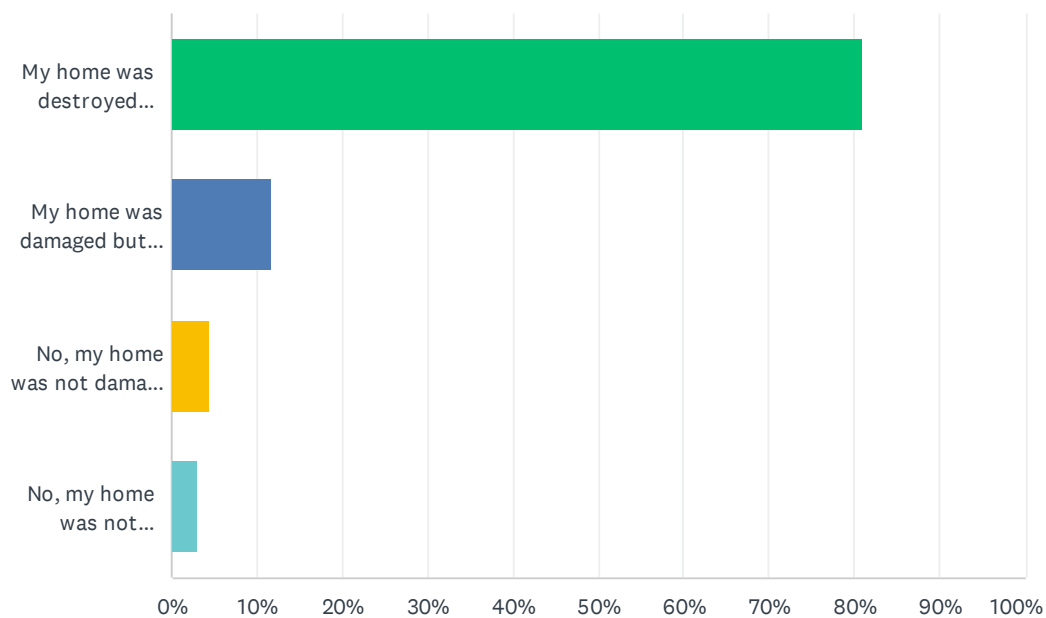


Q1 Thank you for your time completing this confidential survey. The goal of this survey is to track progress and problems throughout the long term recovery. The information we collect will help our non-profit organization and our partners support your community. This survey is conducted by United Policyholders (a nonprofit organization) in partnership with the California Office of Emergency Services. To see previous surveys we have conducted after past disasters, visit [uphelp.org/surveyresults](http://uphelp.org/surveyresults) Was your home damaged or destroyed in a wildfire in California in 2020?

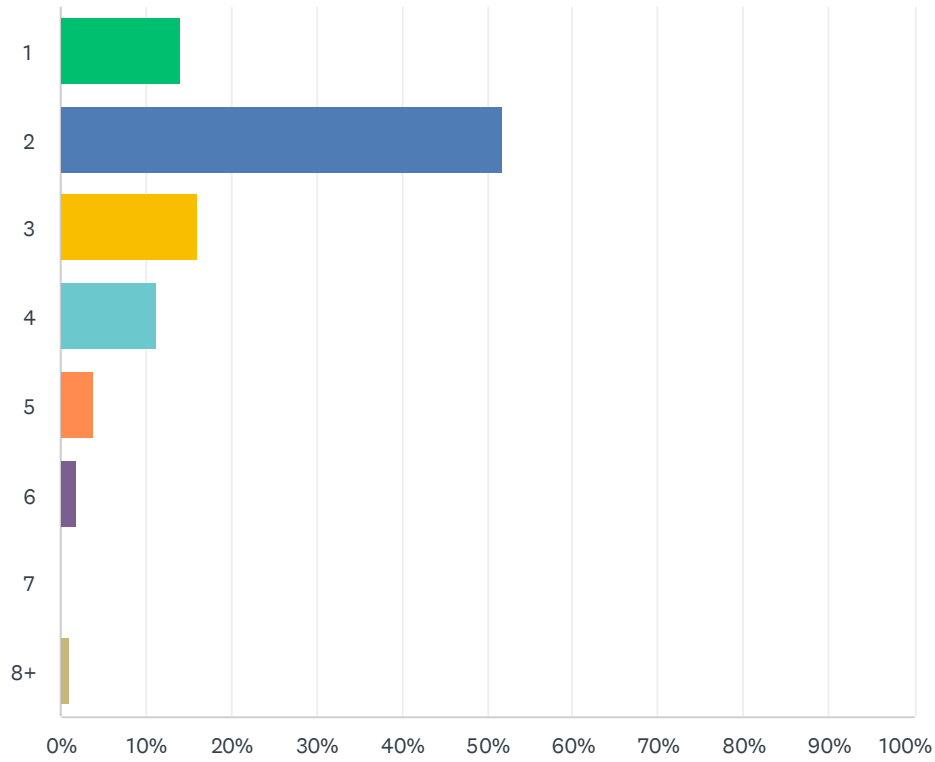
Answered: 205 Skipped: 0



ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	80.98%	166
My home was damaged but still standing (partial loss due to charring/heat/smoke/ash damage)	11.71%	24
No, my home was not damaged but other items were (trees, outbuildings, etc.)	4.39%	9
No, my home was not damaged/destroyed by a wildfire	2.93%	6
<b>TOTAL</b>		<b>205</b>

## Q2 How many people are in your household?

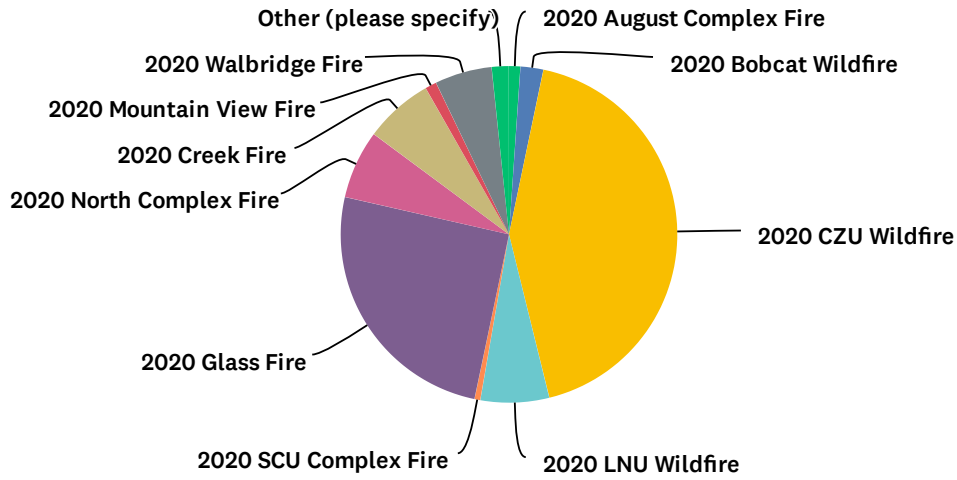
Answered: 205 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	14.15%	29
2	51.71%	106
3	16.10%	33
4	11.22%	23
5	3.90%	8
6	1.95%	4
7	0.00%	0
8+	0.98%	2
TOTAL		205

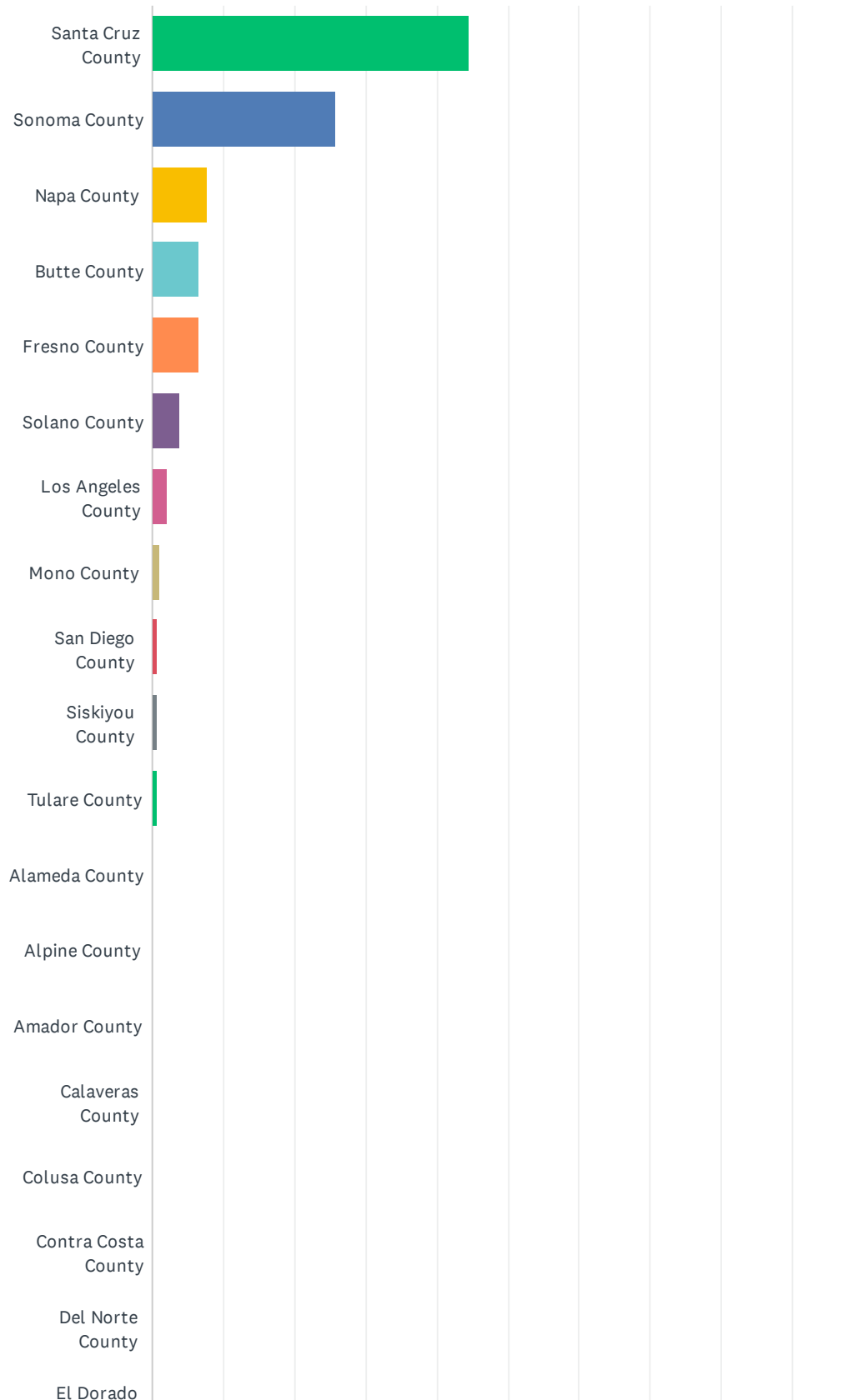
### Q3 What is the name of the wildfire that impacted your community?

Answered: 182 Skipped: 23



## Q4 What County was your home was located in?

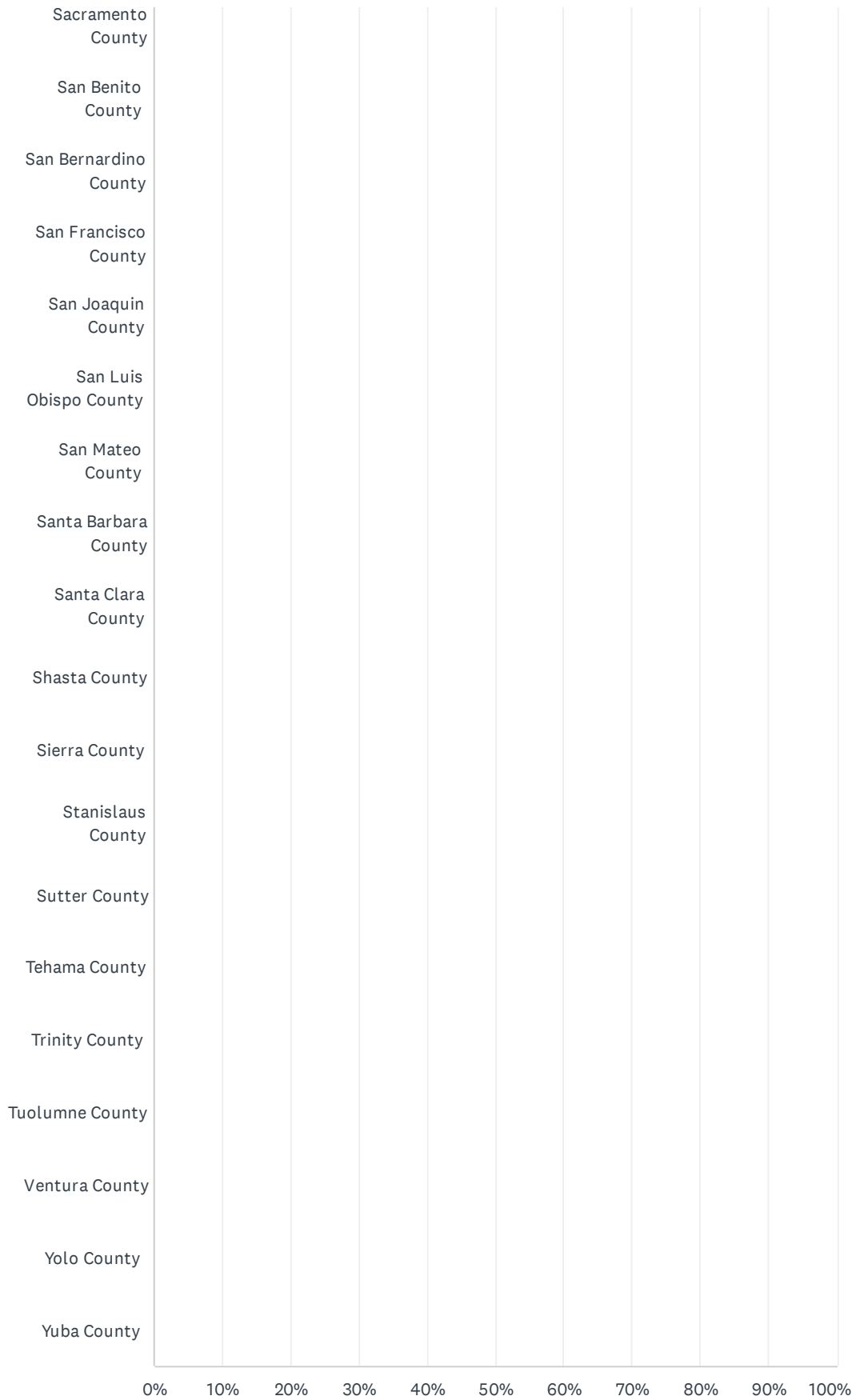
Answered: 182 Skipped: 23



<span style="color: #6658a4;">2020 CA Wildfires 12 Month Survey</span>

County									
Glenn County									
Humboldt County									
Imperial County									
Inyo County									
Kern County									
Kings County									
Lake County									
Lassen County									
Madera County									
Marin County									
Mariposa County									
Mendocino County									
Merced County									
Modoc County									
Monterey County									
Nevada County									
Orange County									
Placer County									
Plumas County									
Riverside County									

<span style="color: #6658a4;">2020 CA Wildfires 12 Month Survey</span>



<span style="color: #6658a4;">2020 CA Wildfires 12 Month Survey</span>

ANSWER CHOICES	RESPONSES	
Santa Cruz County	44.51%	81
Sonoma County	25.82%	47
Napa County	7.69%	14
Butte County	6.59%	12
Fresno County	6.59%	12
Solano County	3.85%	7
Los Angeles County	2.20%	4
Mono County	1.10%	2
San Diego County	0.55%	1
Siskiyou County	0.55%	1
Tulare County	0.55%	1
Alameda County	0.00%	0
Alpine County	0.00%	0
Amador County	0.00%	0
Calaveras County	0.00%	0
Colusa County	0.00%	0
Contra Costa County	0.00%	0
Del Norte County	0.00%	0
El Dorado County	0.00%	0
Glenn County	0.00%	0
Humboldt County	0.00%	0
Imperial County	0.00%	0
Inyo County	0.00%	0
Kern County	0.00%	0
Kings County	0.00%	0
Lake County	0.00%	0
Lassen County	0.00%	0
Madera County	0.00%	0
Marin County	0.00%	0
Mariposa County	0.00%	0
Mendocino County	0.00%	0
Merced County	0.00%	0

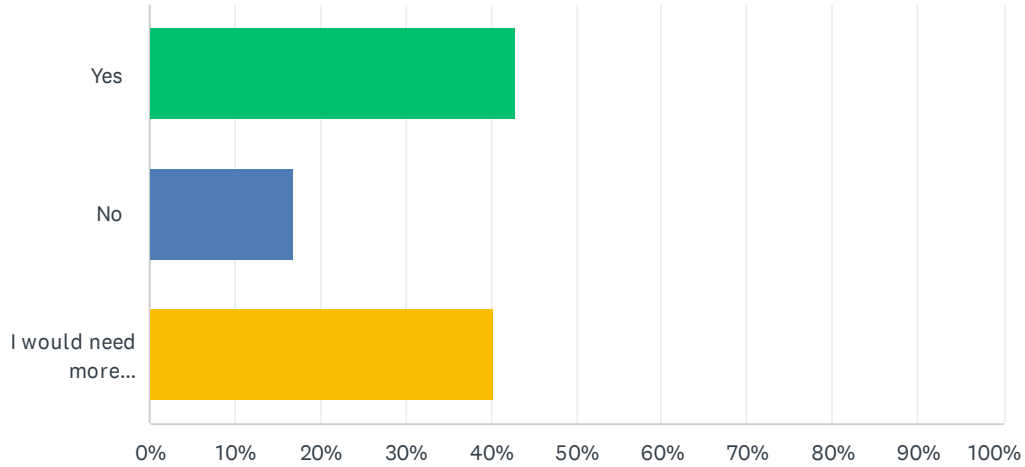
<span style="color: #6658a4;">2020 CA Wildfires 12 Month Survey</span>

Modoc County	0.00%	0
Monterey County	0.00%	0
Nevada County	0.00%	0
Orange County	0.00%	0
Placer County	0.00%	0
Plumas County	0.00%	0
Riverside County	0.00%	0
Sacramento County	0.00%	0
San Benito County	0.00%	0
San Bernardino County	0.00%	0
San Francisco County	0.00%	0
San Joaquin County	0.00%	0
San Luis Obispo County	0.00%	0
San Mateo County	0.00%	0
Santa Barbara County	0.00%	0
Santa Clara County	0.00%	0
Shasta County	0.00%	0
Sierra County	0.00%	0
Stanislaus County	0.00%	0
Sutter County	0.00%	0
Tehama County	0.00%	0
Trinity County	0.00%	0
Tuolumne County	0.00%	0
Ventura County	0.00%	0
Yolo County	0.00%	0
Yuba County	0.00%	0
<b>TOTAL</b>		<b>182</b>



## Q5 If you could save \$100,000 on septic costs, would you consider using compostable toilets in your rebuild?

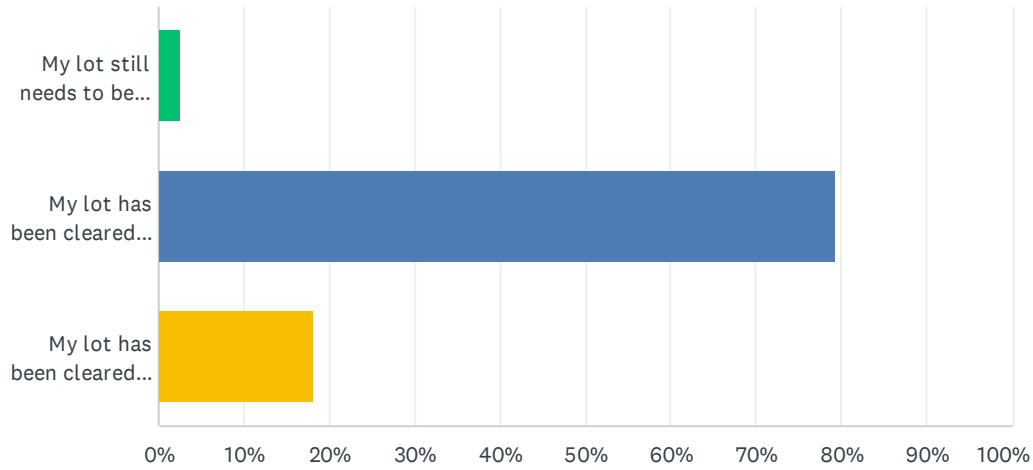
Answered: 77 Skipped: 128



ANSWER CHOICES	RESPONSES	
Yes	42.86%	33
No	16.88%	13
I would need more information	40.26%	31
TOTAL		77

## Q6 Tell us about your debris removal needs:

Answered: 77 Skipped: 128



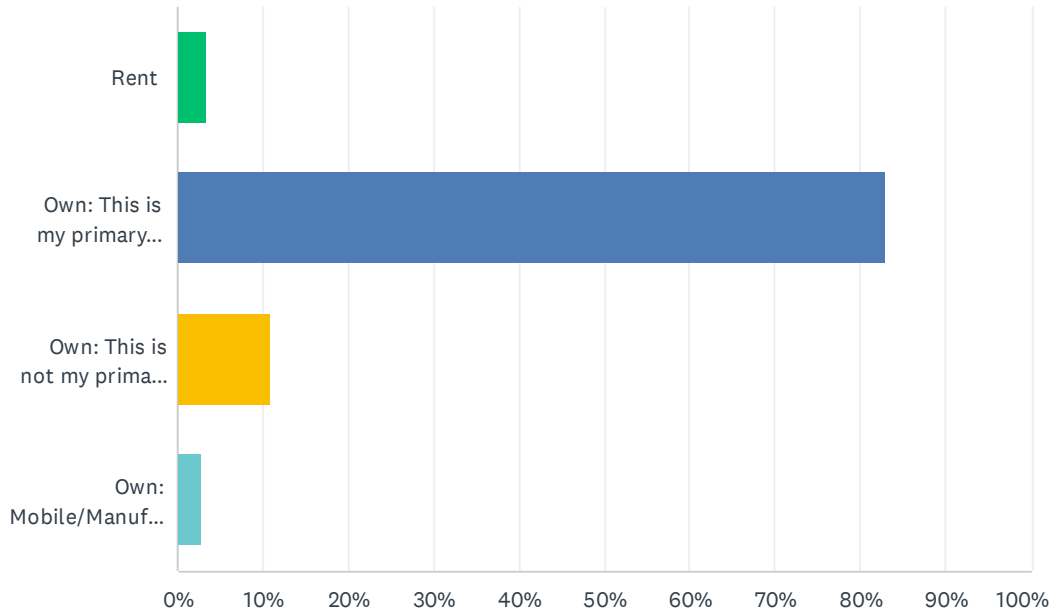
ANSWER CHOICES	RESPONSES	
My lot still needs to be cleared	2.60%	2
My lot has been cleared and I do not have any additional debris removal needs	79.22%	61
My lot has been cleared but I have additional debris on my property	18.18%	14
<b>TOTAL</b>		<b>77</b>

## Q7 What Santa Cruz County workshops or resources have been helpful to you?

Answered: 55 Skipped: 150

## Q8 Do you rent or own the home that was damaged or destroyed?

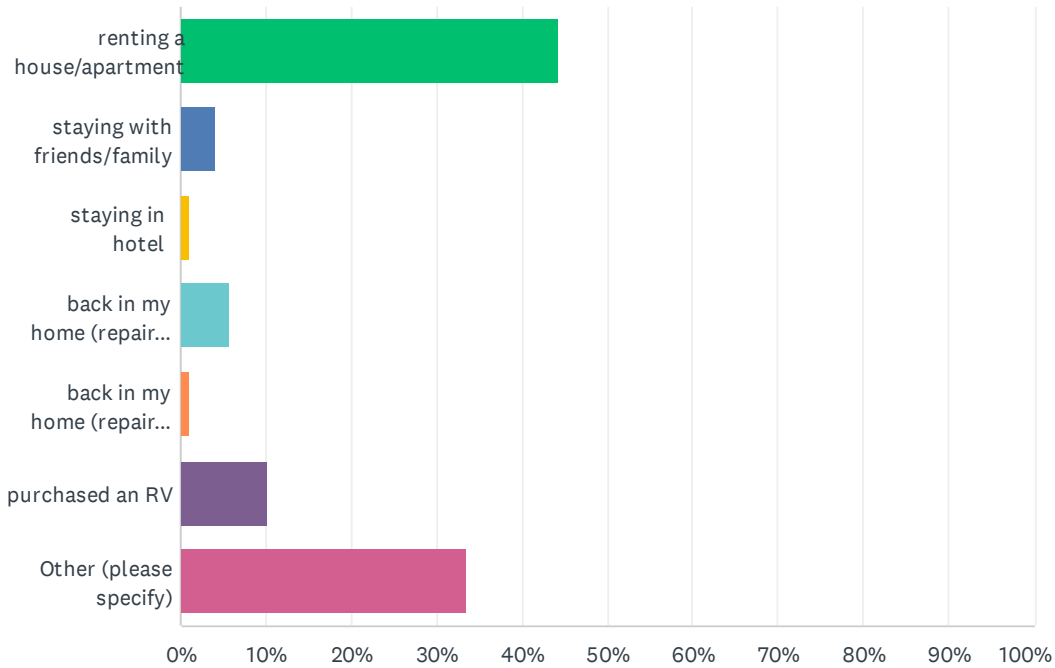
Answered: 176 Skipped: 29



ANSWER CHOICES	RESPONSES
Rent	3.41% 6
Own: This is my primary residence	82.95% 146
Own: This is not my primary residence	10.80% 19
Own: Mobile/Manufactured home	2.84% 5
TOTAL	176

## Q9 What is your temporary housing situation?

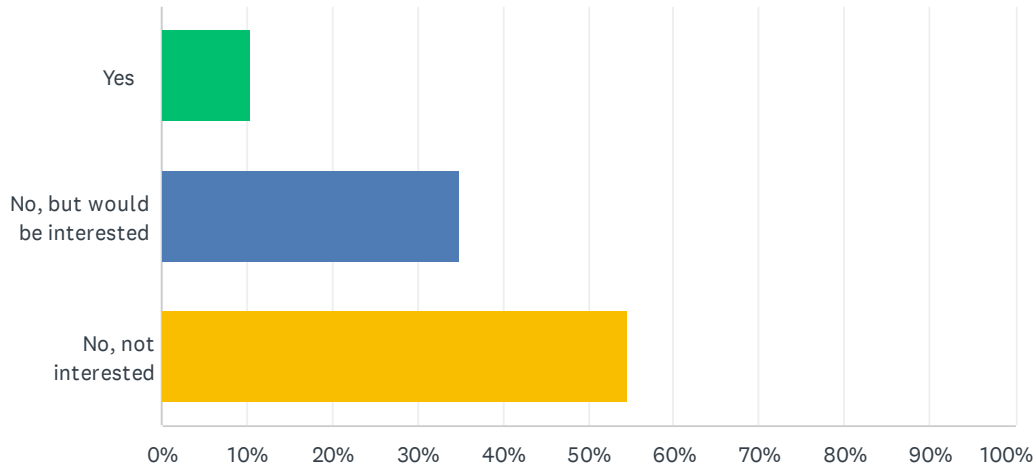
Answered: 176 Skipped: 29



ANSWER CHOICES	RESPONSES	
renting a house/apartment	44.32%	78
staying with friends/family	3.98%	7
staying in hotel	1.14%	2
back in my home (repairs made)	5.68%	10
back in my home (repairs not made)	1.14%	2
purchased an RV	10.23%	18
Other (please specify)	33.52%	59
<b>TOTAL</b>		<b>176</b>

## Q10 Are you currently in case management? (provided by a local nonprofit)

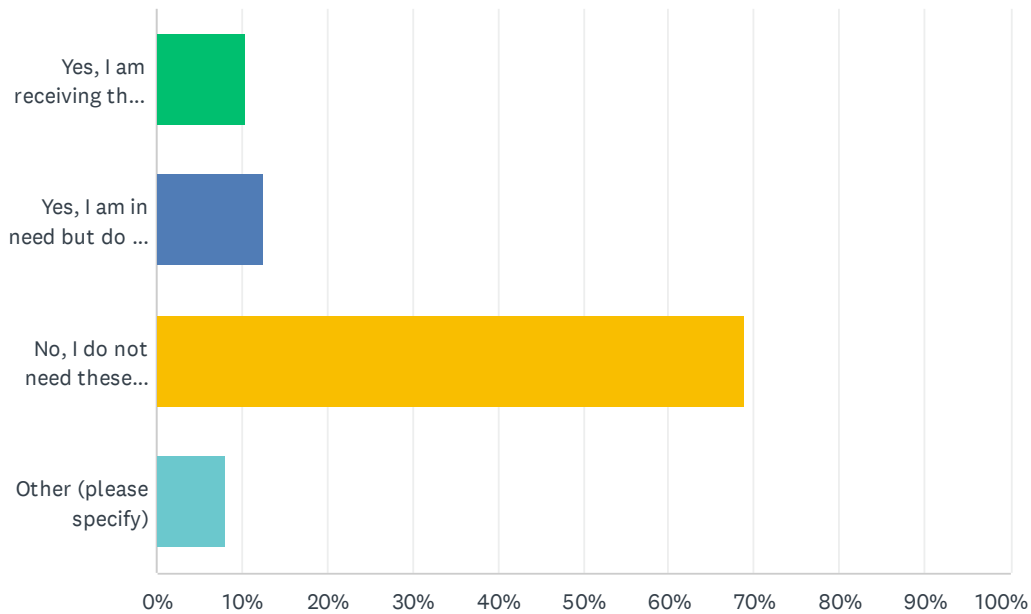
Answered: 174 Skipped: 31



ANSWER CHOICES	RESPONSES	
Yes	10.34%	18
No, but would be interested	35.06%	61
No, not interested	54.60%	95
TOTAL		174

## Q11 Are you in need of emotional support/mental health resources?

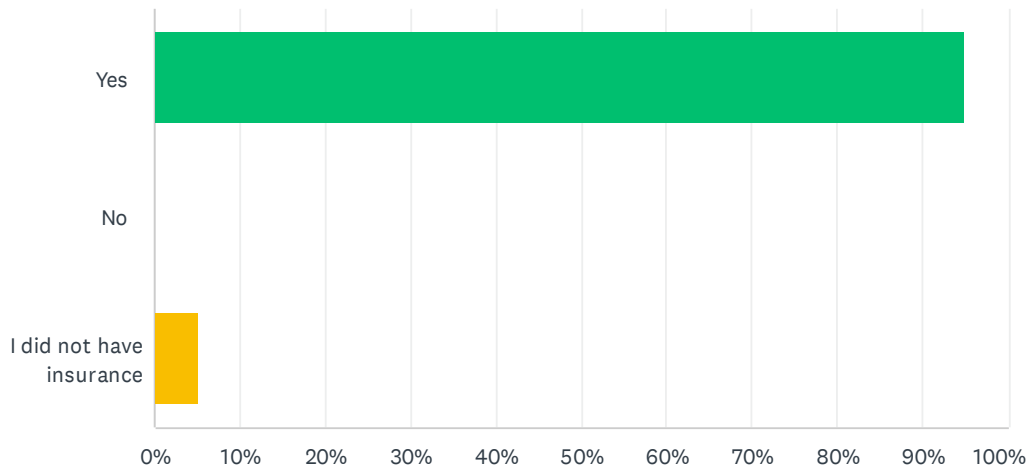
Answered: 174 Skipped: 31



ANSWER CHOICES	RESPONSES	
Yes, I am receiving the support/resources needed	10.34%	18
Yes, I am in need but do not have the resources/support needed	12.64%	22
No, I do not need these resources	68.97%	120
Other (please specify)	8.05%	14
TOTAL		174

## Q12 Have you filed a claim with your insurance company?

Answered: 176 Skipped: 29

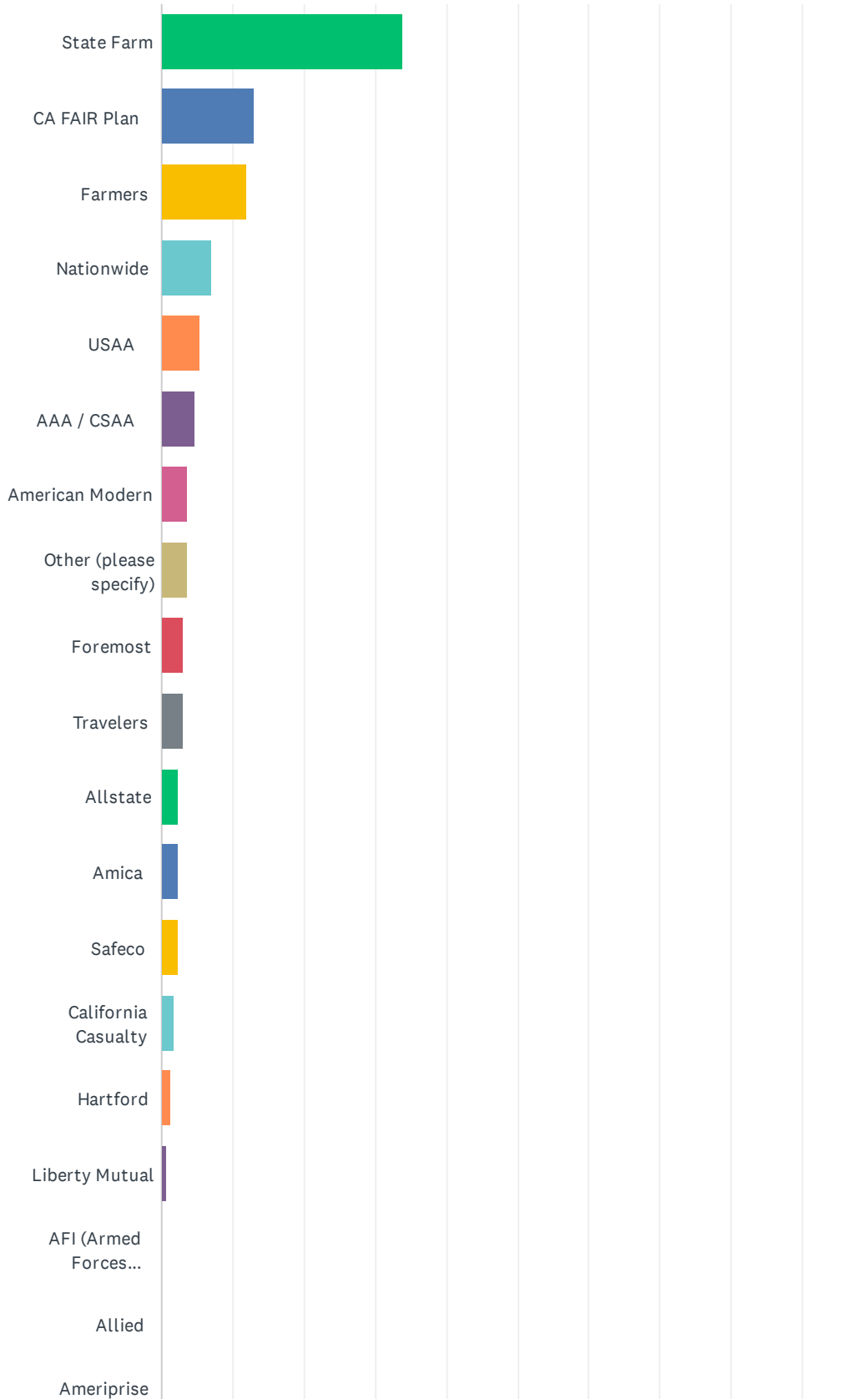


ANSWER CHOICES	RESPONSES	
Yes	94.89%	167
No	0.00%	0
I did not have insurance	5.11%	9
TOTAL		176



## Q13 What is the name of your insurance company?

Answered: 168 Skipped: 37



<span style="color: #6658a4;">2020 CA Wildfires 12 Month Survey</span>



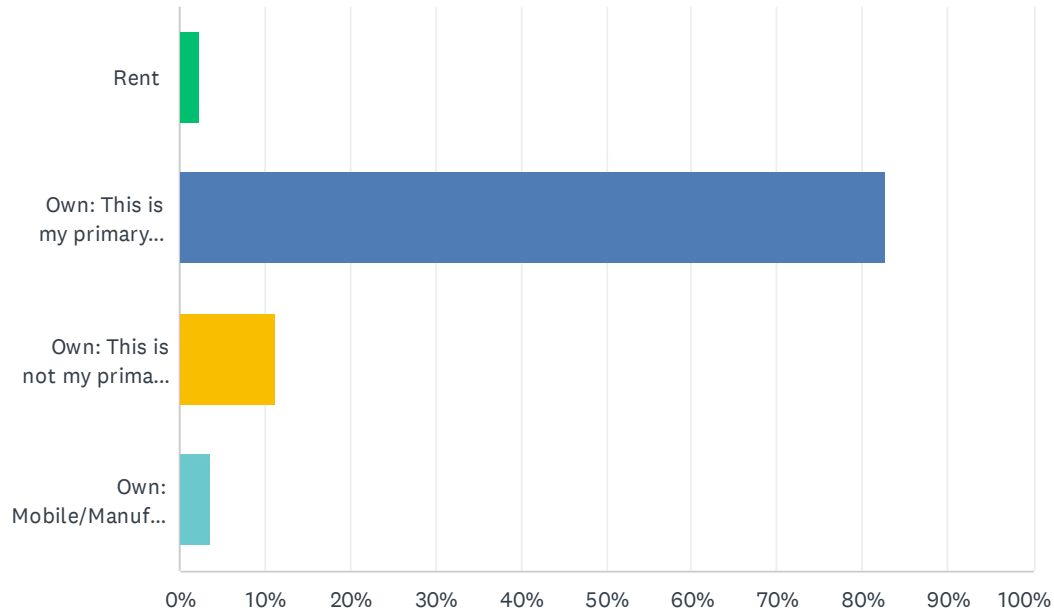
</span>2020 CA Wildfires 12 Month Survey</span>

ANSWER CHOICES	RESPONSES	
State Farm	33.93%	57
CA FAIR Plan	13.10%	22
Farmers	11.90%	20
Nationwide	7.14%	12
USAA	5.36%	9
AAA / CSAA	4.76%	8
American Modern	3.57%	6
Other (please specify)	3.57%	6
Foremost	2.98%	5
Travelers	2.98%	5
Allstate	2.38%	4
Amica	2.38%	4
Safeco	2.38%	4
California Casualty	1.79%	3
Hartford	1.19%	2
Liberty Mutual	0.60%	1
AFI (Armed Forces Insurance)	0.00%	0
Allied	0.00%	0
Ameriprise Financial	0.00%	0
Chubb	0.00%	0
CIG	0.00%	0
CSE	0.00%	0
First American	0.00%	0
Grange	0.00%	0
Geico	0.00%	0
Kemper	0.00%	0
Lloyds	0.00%	0
Mercury	0.00%	0
National General	0.00%	0
Progressive	0.00%	0
Stillwater Insurance	0.00%	0
I did not have insurance	0.00%	0



## Q14 Do you rent or own the home that was damaged or destroyed? (Please answer again! Thank you!)

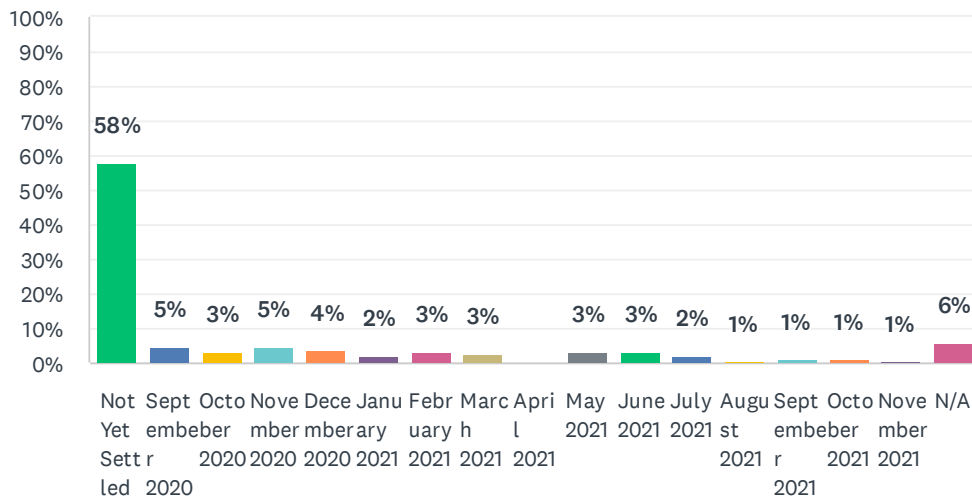
Answered: 168 Skipped: 37



ANSWER CHOICES	RESPONSES
Rent	2.38% 4
Own: This is my primary residence	82.74% 139
Own: This is not my primary residence	11.31% 19
Own: Mobile/Manufactured home	3.57% 6
TOTAL	168

## Q15 When did you settle with your insurance company on the full amount of your "dwelling" benefits?

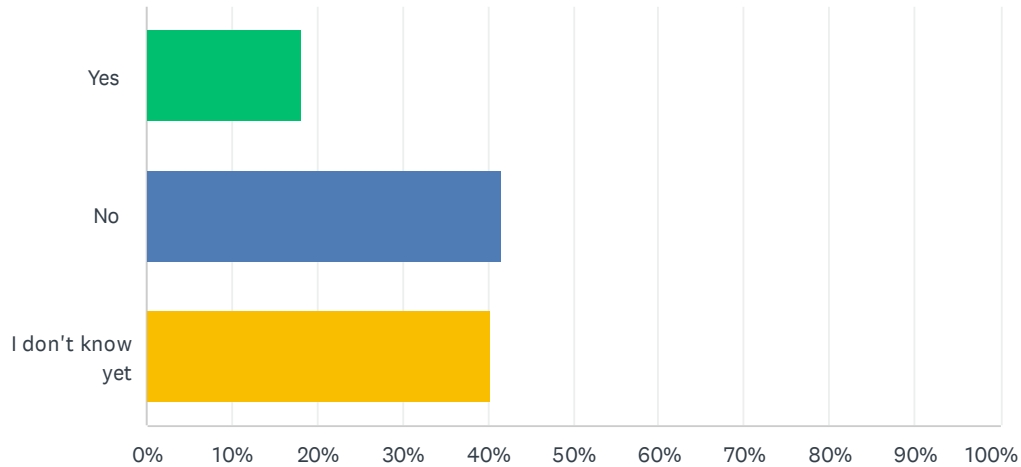
Answered: 154 Skipped: 51



ANSWER CHOICES	RESPONSES	
Not Yet Settled	58%	89
September 2020	5%	7
October 2020	3%	5
November 2020	5%	7
December 2020	4%	6
January 2021	2%	3
February 2021	3%	5
March 2021	3%	4
April 2021	0%	0
May 2021	3%	5
June 2021	3%	5
July 2021	2%	3
August 2021	1%	1
September 2021	1%	2
October 2021	1%	2
November 2021	1%	1
N/A	6%	9
<b>TOTAL</b>		<b>154</b>

### Q16 Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your home?

Answered: 154 Skipped: 51



ANSWER CHOICES	RESPONSES	
Yes	18.18%	28
No	41.56%	64
I don't know yet	40.26%	62
TOTAL		154

## Q17 Tell us more about your home, its estimated replacement cost and your insurance (please give your best estimate for all fields):

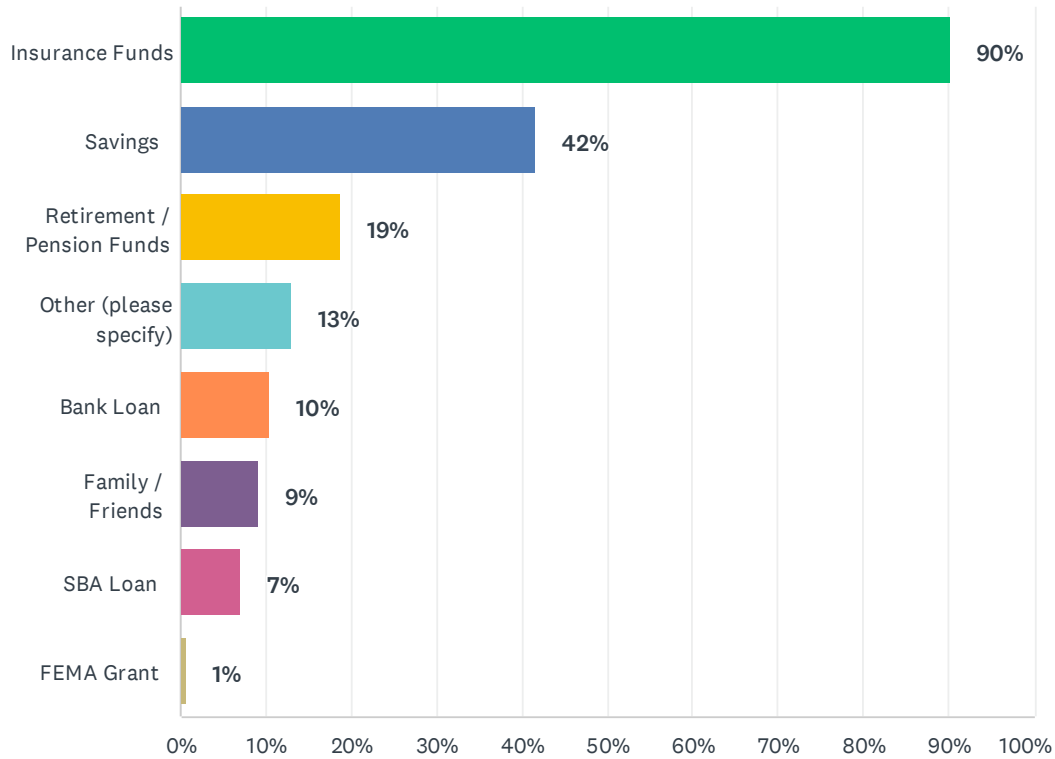
Answered: 139 Skipped: 66

ANSWER CHOICES	RESPONSES	
Square Footage of Living Space	99.28%	138
Estimated Cost to Rebuild / Replace / Repair	97.12%	135
Maximum Insurance Funds available to Rebuild / Replace / Repair Home	94.96%	132
FEMA funds received for Rebuild / Replace / Repair	82.73%	115



## Q18 What sources of funds are you using for rebuilding or replacing your dwelling? (check all that apply)

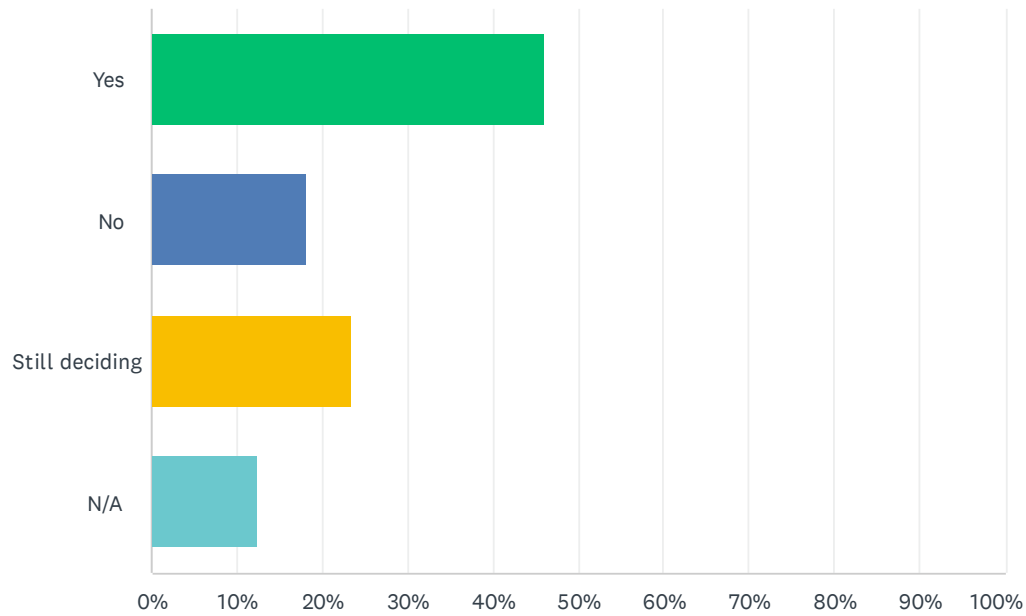
Answered: 154 Skipped: 51



ANSWER CHOICES	RESPONSES	
Insurance Funds	90%	139
Savings	42%	64
Retirement / Pension Funds	19%	29
Other (please specify)	13%	20
Bank Loan	10%	16
Family / Friends	9%	14
SBA Loan	7%	11
FEMA Grant	1%	1
Total Respondents: 154		

## Q19 Do you plan to rebuild at the original location?

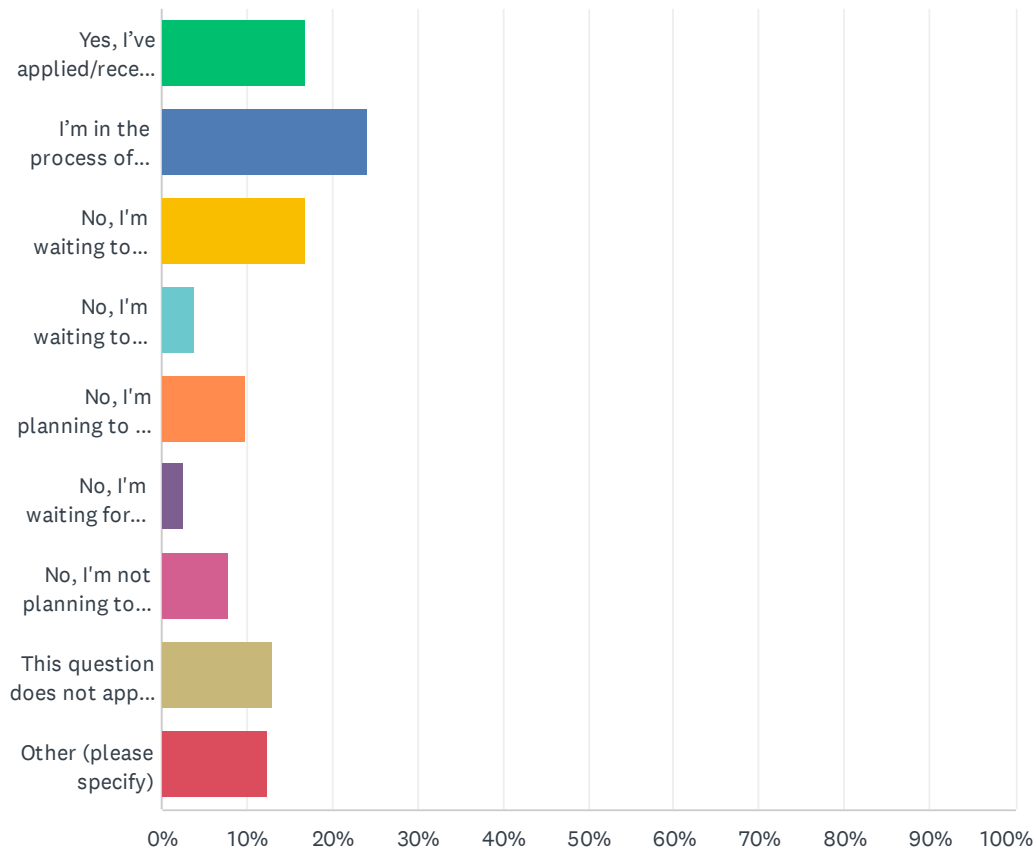
Answered: 154 Skipped: 51



ANSWER CHOICES	RESPONSES
Yes	46.10% 71
No	18.18% 28
Still deciding	23.38% 36
N/A	12.34% 19
TOTAL	154

## Q20 Have you applied for a building permit?

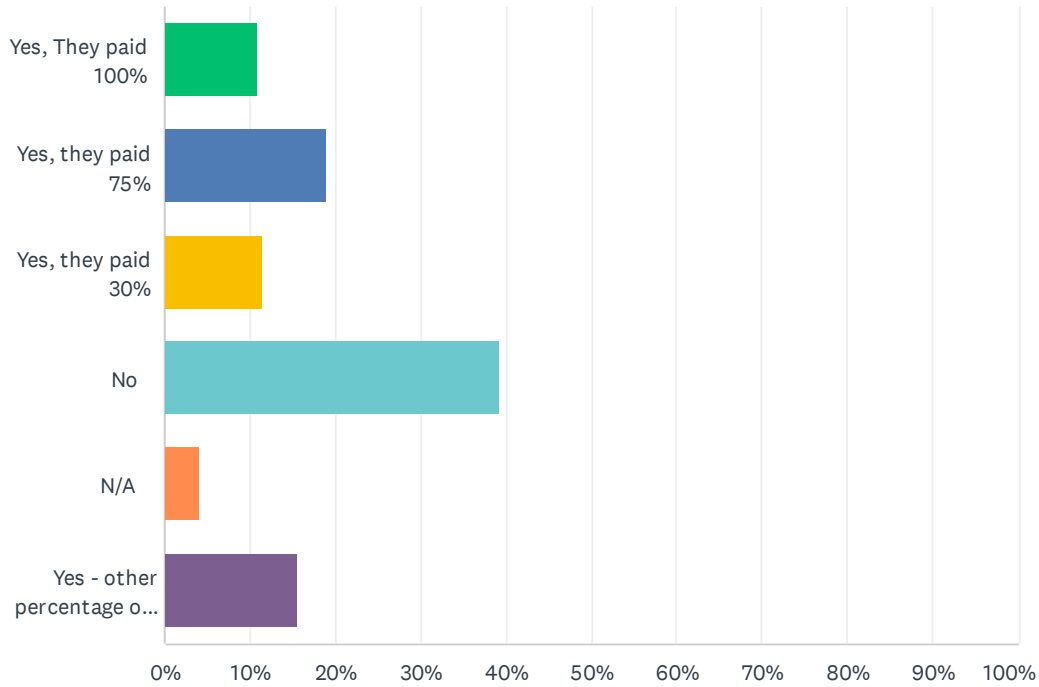
Answered: 154 Skipped: 51



ANSWER CHOICES	RESPONSES	
Yes, I've applied/received my permit	16.88%	26
I'm in the process of applying for my permit	24.03%	37
No, I'm waiting to determine if I have enough insurance funds to rebuild	16.88%	26
No, I'm waiting to determine if I have enough funds from other sources (loans, grants, etc...) to rebuild	3.90%	6
No, I'm planning to buy a replacement home	9.74%	15
No, I'm waiting for debris flow information	2.60%	4
No, I'm not planning to rebuild	7.79%	12
This question does not apply to me	12.99%	20
Other (please specify)	12.34%	19
Total Respondents: 154		

## Q21 Did your insurer pay personal property/contents benefits without requiring you to submit an itemized home inventory?

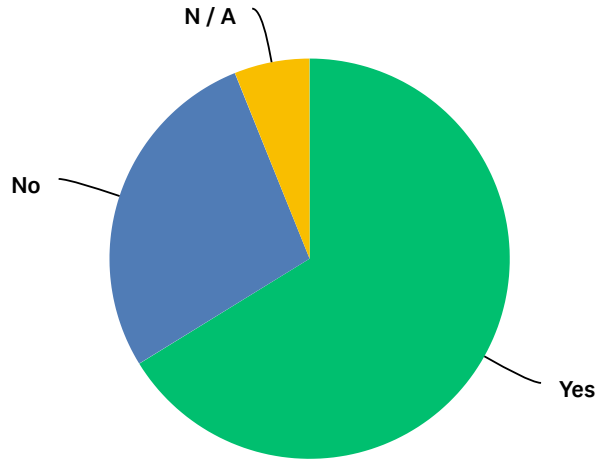
Answered: 148 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes, They paid 100%	10.81%	16
Yes, they paid 75%	18.92%	28
Yes, they paid 30%	11.49%	17
No	39.19%	58
N/A	4.05%	6
Yes - other percentage or amount (please specify)	15.54%	23
<b>TOTAL</b>		<b>148</b>

### Q22 For your personal property/contents claim, did your insurer require you to list and describe every single damaged or destroyed item?

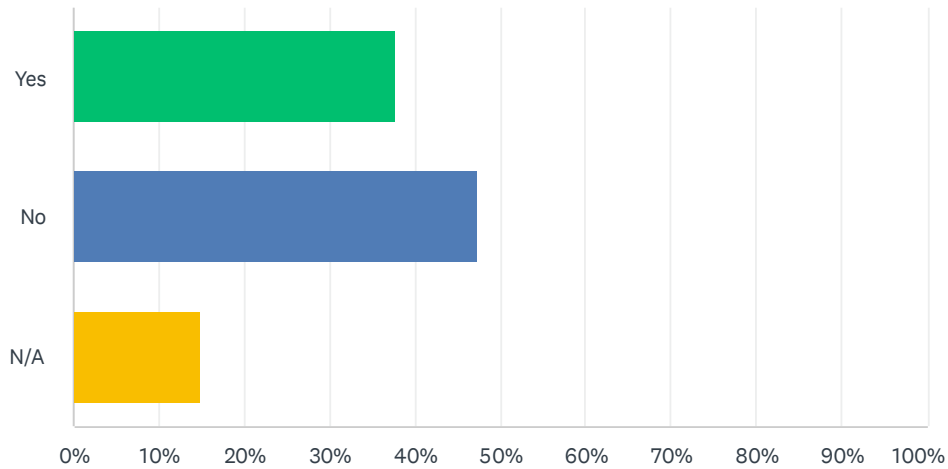
Answered: 148 Skipped: 57



ANSWER CHOICES	RESPONSES
Yes	66.22% 98
No	27.70% 41
N / A	6.08% 9
TOTAL	148

### Q23 Did your insurance company explain "depreciation" or "hold-backs" and what you need to do to collect full replacement value on items that have depreciated?

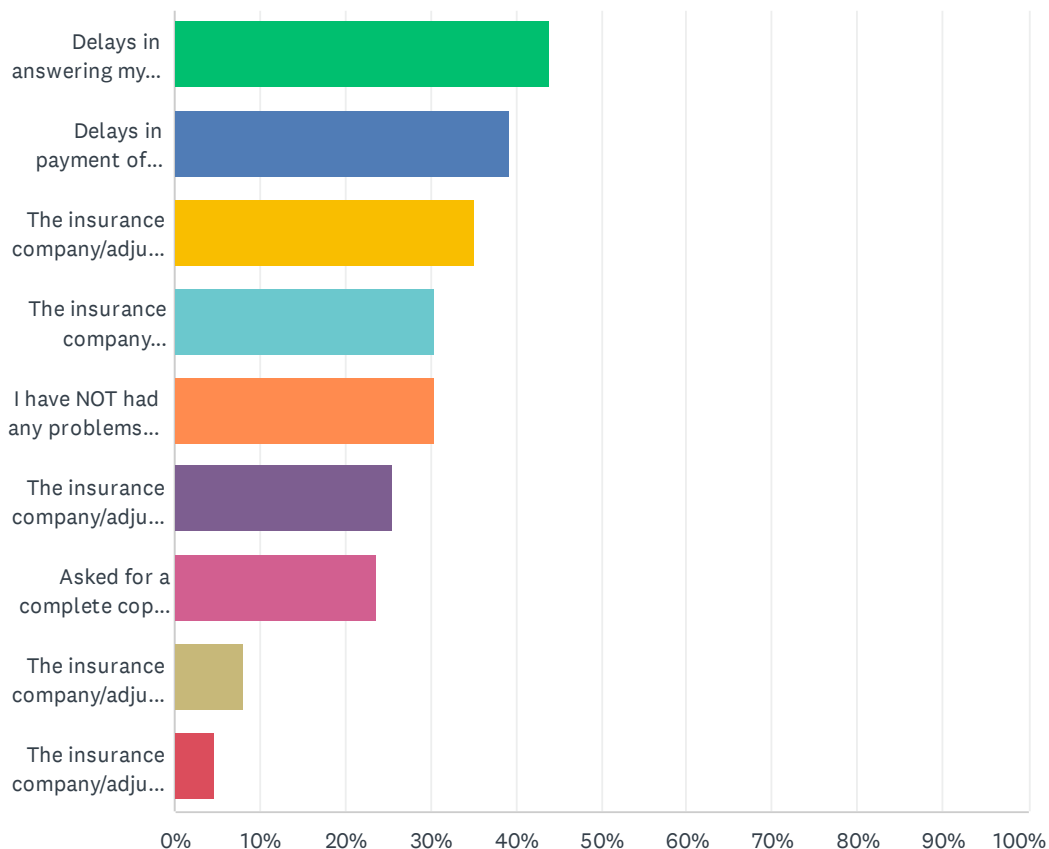
Answered: 148 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes	37.84%	56
No	47.30%	70
N/A	14.86%	22
TOTAL		148

## Q24 Have you experienced any of the following problems? (please check all that apply)

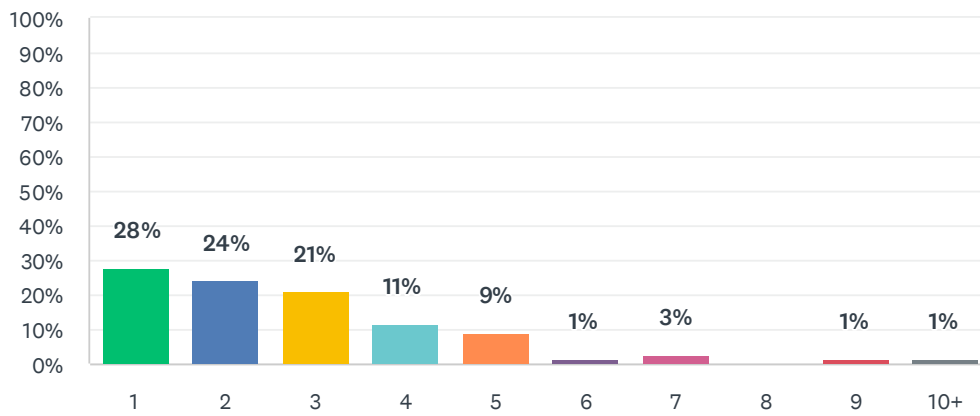
Answered: 148 Skipped: 57



ANSWER CHOICES	RESPONSES	
Delays in answering my questions, phone calls and/or emails	43.92%	65
Delays in payment of policy benefits	39.19%	58
The insurance company/adjuster made a "lowball" settlement offer	35.14%	52
The insurance company switched adjusters and we had to keep starting from scratch	30.41%	45
I have NOT had any problems with my insurance claim or with the insurance company representatives	30.41%	45
The insurance company/adjuster excessively or unfairly depreciated my property (dwelling and/or contents)	25.68%	38
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	23.65%	35
The insurance company/adjuster brought in experts I didn't trust	8.11%	12
The insurance company/adjuster required me to hire their contractor	4.73%	7
Total Respondents: 148		

## Q25 How many adjusters have been assigned to your claim?

Answered: 148 Skipped: 57

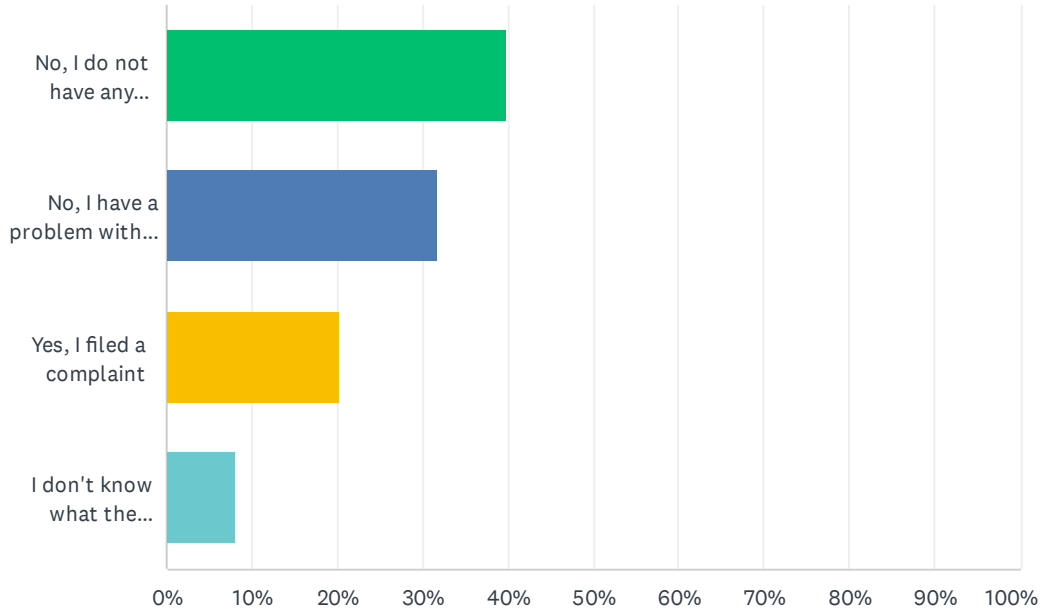


ANSWER CHOICES	RESPONSES	
1	28%	41
2	24%	36
3	21%	31
4	11%	17
5	9%	13
6	1%	2
7	3%	4
8	0%	0
9	1%	2
10+	1%	2
<b>TOTAL</b>		<b>148</b>



## Q26 Have you filed a complaint (Request for Assistance "RFA") with the California Department of Insurance?

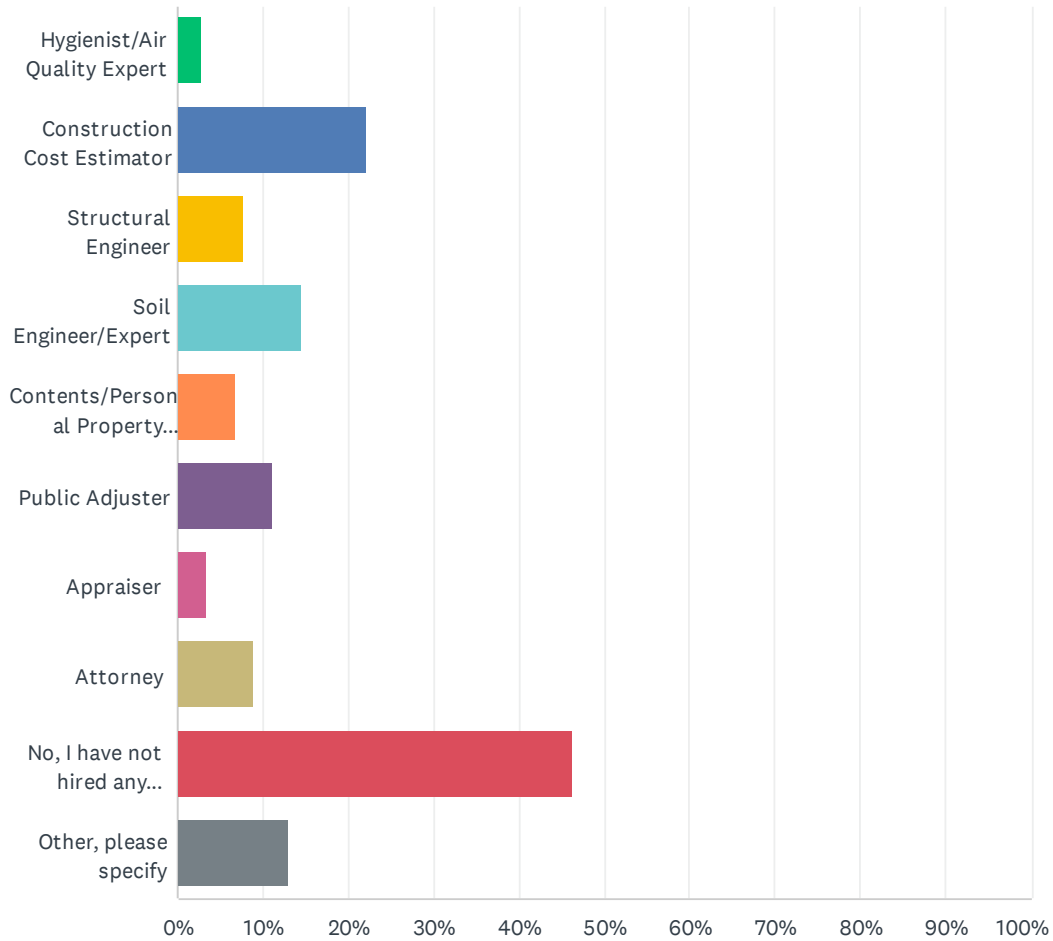
Answered: 148 Skipped: 57



ANSWER CHOICES	RESPONSES	
No, I do not have any complaints	39.86%	59
No, I have a problem with my insurance company, but have chosen not to file a formal complaint	31.76%	47
Yes, I filed a complaint	20.27%	30
I don't know what the California Department of Insurance is	8.11%	12
<b>TOTAL</b>		<b>148</b>

## Q27 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

Answered: 145 Skipped: 60

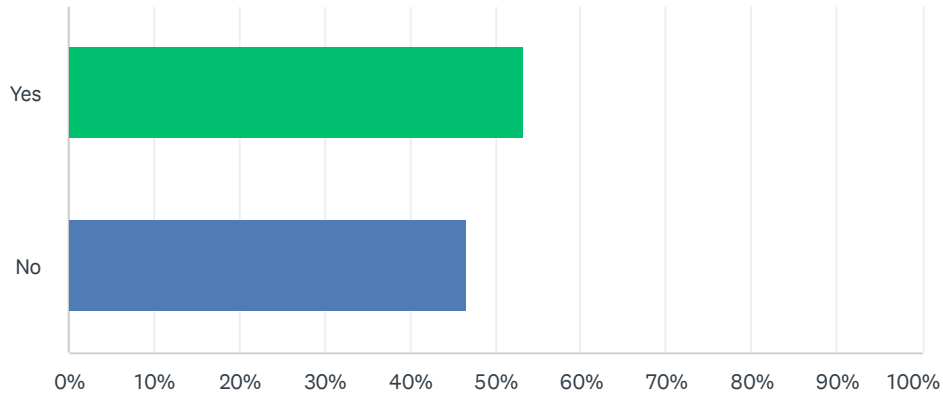


<span style="color: #6658a4;">2020 CA Wildfires 12 Month Survey</span>

ANSWER CHOICES	RESPONSES	
Hygienist/Air Quality Expert	2.76%	4
Construction Cost Estimator	22.07%	32
Structural Engineer	7.59%	11
Soil Engineer/Expert	14.48%	21
Contents/Personal Property Specialist	6.90%	10
Public Adjuster	11.03%	16
Appraiser	3.45%	5
Attorney	8.97%	13
No, I have not hired any professionals or experts	46.21%	67
Other, please specify	13.10%	19
Total Respondents: 145		

## Q28 Has COVID impacted your progress in moving your recovery and/or your insurance claim forward?

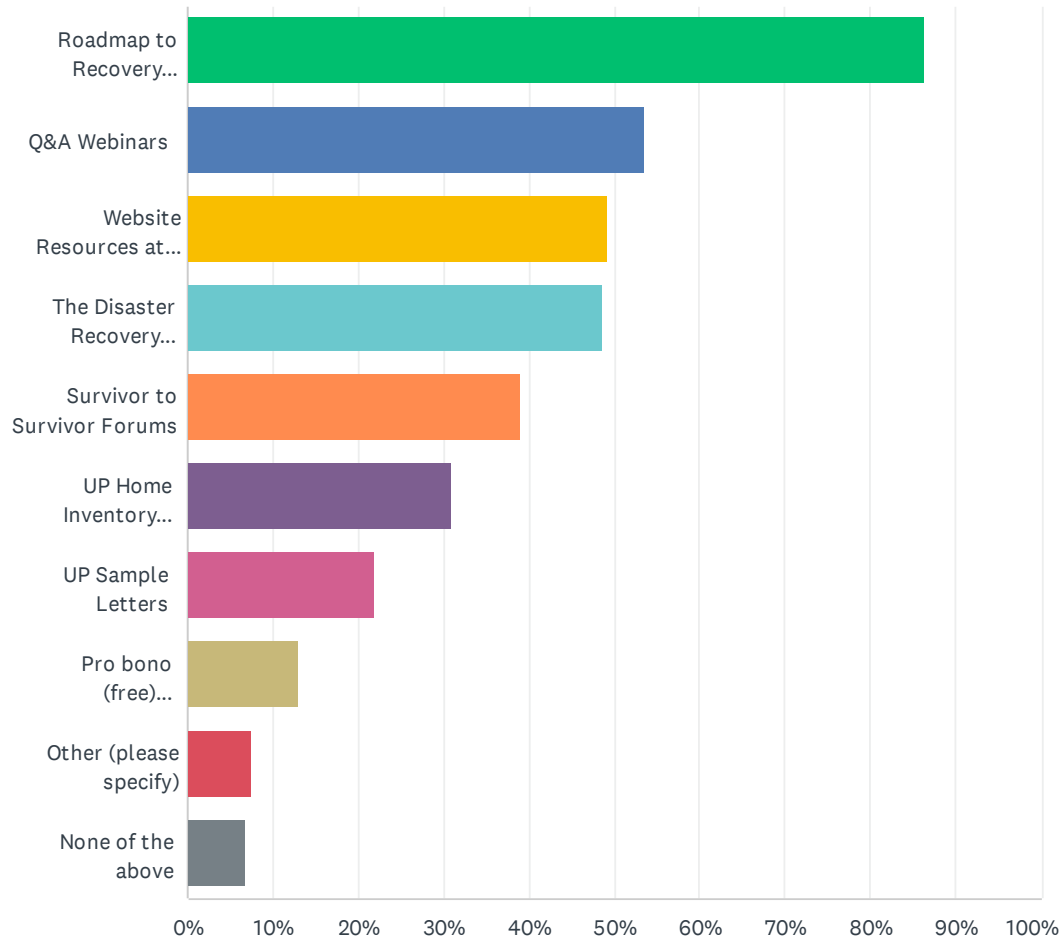
Answered: 148 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes	53.38%	79
No	46.62%	69
TOTAL		148

## Q29 Which United Policyholders resources have you used? (please check all that apply)

Answered: 146 Skipped: 59



<span style="color: #6658a4;">2020 CA Wildfires 12 Month Survey</span>

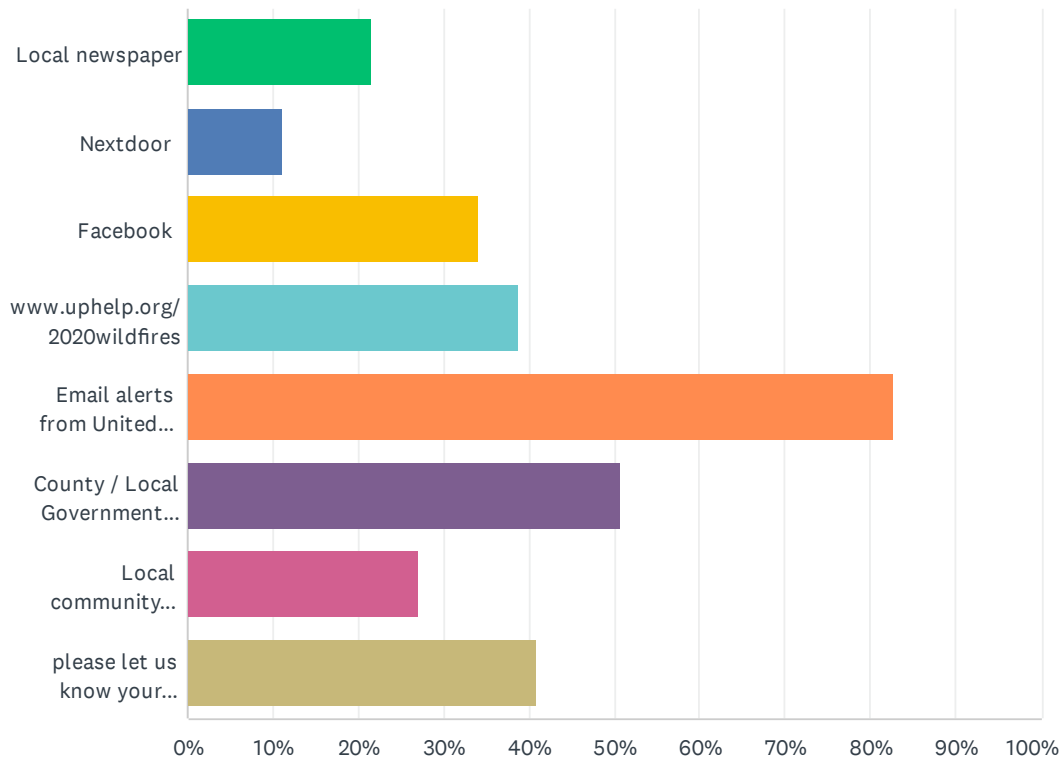
ANSWER CHOICES	RESPONSES	
Roadmap to Recovery Educational Meetings/Workshops (live or recorded)	86.30%	126
Q&A Webinars	53.42%	78
Website Resources at <a href="http://www.uphelp.org">www.uphelp.org</a>	49.32%	72
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	48.63%	71
Survivor to Survivor Forums	39.04%	57
UP Home Inventory Spreadsheet	30.82%	45
UP Sample Letters	21.92%	32
Pro bono (free) Professional Legal Help Clinic	13.01%	19
Other (please specify)	7.53%	11
None of the above	6.85%	10
Total Respondents: 146		

## Q30 Which topics would you like us to cover at future Roadmap to Recovery Workshops?

Answered: 55 Skipped: 150

### Q31 How are you getting information about wildfire recovery help events and information? (Please check all that apply)

Answered: 144 Skipped: 61

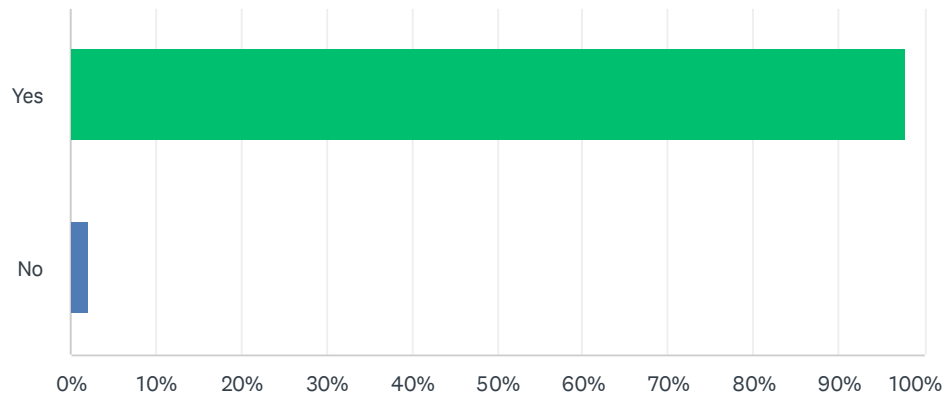


ANSWER CHOICES	RESPONSES	
Local newspaper	21.53%	31
Nextdoor	11.11%	16
Facebook	34.03%	49
www.uphelp.org/2020wildfires	38.89%	56
Email alerts from United Policyholders	82.64%	119
County / Local Government emails or website	50.69%	73
Local community organization	27.08%	39
please let us know your PREFERRED way of receiving information	40.97%	59
Total Respondents: 144		



## Q32 Have United Policyholders' services been helpful to you?

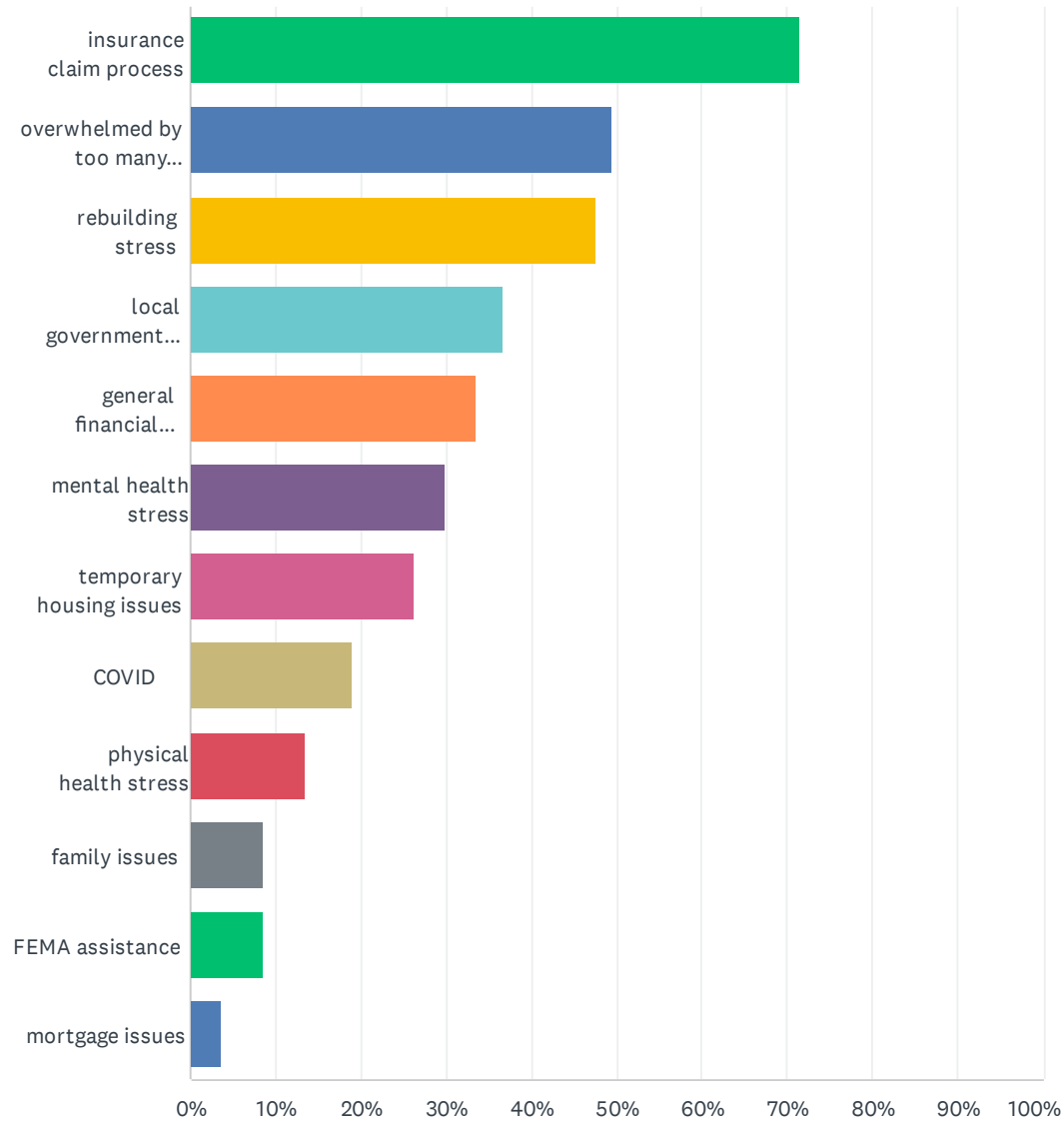
Answered: 135 Skipped: 70



ANSWER CHOICES	RESPONSES	
Yes	97.78%	132
No	2.22%	3
TOTAL		135

### Q33 What are your biggest sources of post-fire stress? (choose up to three)

Answered: 164 Skipped: 41

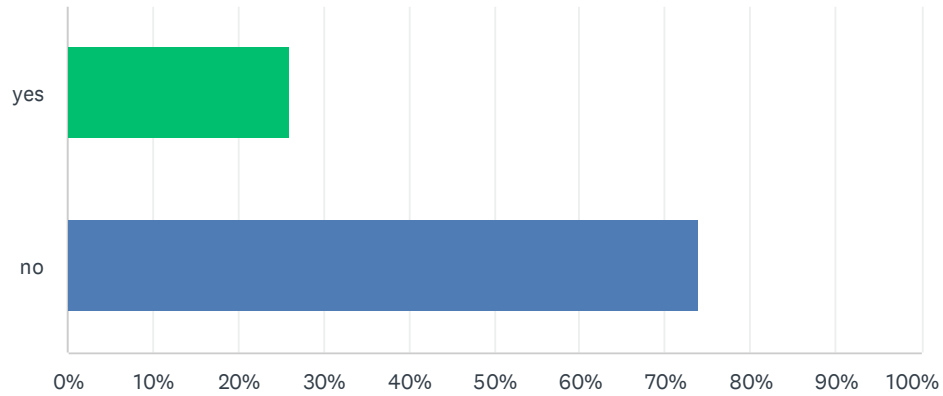


<span style="color: #6658a4;">2020 CA Wildfires 12 Month Survey</span>

ANSWER CHOICES	RESPONSES	
insurance claim process	71.34%	117
overwhelmed by too many decisions	49.39%	81
rebuilding stress	47.56%	78
local government hoops	36.59%	60
general financial stress	33.54%	55
mental health stress	29.88%	49
temporary housing issues	26.22%	43
COVID	18.90%	31
physical health stress	13.41%	22
family issues	8.54%	14
FEMA assistance	8.54%	14
mortgage issues	3.66%	6
Total Respondents: 164		

### Q34 Would you like to be notified of opportunities to share your story with the media?

Answered: 161 Skipped: 44



ANSWER CHOICES	RESPONSES	
yes	26.09%	42
no	73.91%	119
TOTAL		161

## Q35 Is there anything else you would like to share?

Answered: 76 Skipped: 129

Q36 This is a confidential survey and no personal information about you will be revealed without your express consent. You can participate anonymously if you so choose. Any reports that result from this survey will be based on aggregate data. We do not sell or share our mailing lists or the email addresses of people who complete UP surveys or communicate with UP. By completing the form below you will help ensure the validity of our survey and stay informed of upcoming Roadmap to Recovery events and help resources. As a thank you for completing the survey, your email address will be entered into a drawing to win a \$50 Amazon giftcard. The winner will be notified via email.

Answered: 149 Skipped: 56

ANSWER CHOICES	RESPONSES	
Name	98.66%	147
Address of Damaged Home	97.32%	145
Temporary Address	0.00%	0
Phone	0.00%	0
Email Address	0.00%	0
Would you like to the opportunity to share your story with the media or elected officials?	0.00%	0
ZIP/Postal Code:	0.00%	0
Please tell us your county	0.00%	0
Email Address:	99.33%	148
Phone Number:	91.28%	136