Wildfire Prepared Rebuilding Q&A

Roadmap to Recovery(R) Webinar
Marshall Fire R2R #9 / 2020 & 2021 CA Fires R2R
July 21, 2022
About United Policyholders (UP)

• A 501(c)3 consumer-focused non-profit with a 30-year track record assisting in disaster recovery

• A trusted information resource and respected voice for insurance consumers in all 50 states

• Not for profit…not for sale

• Funded by donations and grants

• Platinum Guide Star rating (charity verification)
Team UP

• Professional staff
• Government, Business, Nonprofit partners
• Volunteers
  o Survivor to Survivor - previous catastrophic loss survivors paying it forward
  o Consumer oriented professionals
    • Damage and repair/rebuild cost estimators
    • Lawyers
    • Public Adjusters
    • Tax and Financial Planning experts
    • Construction and Real Estate professionals

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Our Three Programs

Roadmap to Recovery®
  – Guidance on insurance, restoring assets and getting back home after a catastrophic loss

Roadmap to Preparedness
  – Helping households and communities reduce risk and be resilient to disasters and adversity

Advocacy and Action
  – Upholding insurance consumer rights and protections
California 2021 Wildfire Help Library
www.uphelp.org/2021CAwildfires

- California Specific Resources with Step-by-Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Links to Pro-consumer Professional Help
  www.uphelp.org/findhelp
- Sample Letters & Claim Forms
  www.uphelp.org/samples
- Survivors Speak Tips
  www.uphelp.org/survivorsspeak
- Upcoming Workshops And Resources
  www.uphelp.org/events
2021 Marshall Fire Help Library
www.uphelp.org/MarshallFire

- Colorado Specific Resources with Step-by-Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Links to Pro-consumer Professional Help www.uphelp.org/findhelp
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2021 Marshall Wildfire – Insurance and Recovery Help

The Marshall Fire has affected many Boulder County residents, leading Governor Polis to declare a state of emergency. For the most current information from Boulder County on restrictions, evacuations, and other emergency messages, click here. FEMA has declared the Marshall Fire as a Declared Disaster. We urge all insured Disaster Survivors to register with FEMA. You may find out you need additional assistance. The deadline to register with FEMA is 3/2/22.

We encourage all survivors to visit the Disaster Assistance Center at:
1755 South Public Road, in Lafayette, CO
The DAC will be open from 9:00 a.m. – 5:00 p.m. (beginning 1/15/22)
United Policyholders resources are available at the DAC.

Through our Roadmap to Recovery® program you can access free, trustworthy help navigating the process of returning to a wildfire damaged area, repairing and replacing damaged and destroyed property, and collecting all available insurance funds.

If your property is damaged or destroyed, our guidance will help you get started on the road to recovery. Make good decisions and keep moving forward. United Policyholders is non-profit and has expertise based on nearly three decades of assisting in communities hit by wildfires. Our staff, disaster veteran and professional volunteers and our partnerships with public, private and non-profit agencies and organizations will help lighten your load. We’re rooting for you and here to help. No strings attached.

We encourage you to take advantage of wildfire recovery help that is available through the Colorado Division of Insurance. They have issued comprehensive guidance for those impacted by the fires - click here to access those resources. You can find updates from the Colorado Division of Insurance at the bottom of this page.

The following are selected items from the extensive library of resources we offer. Through our Roadmap to Recovery® program you can access tips, tools and the straight scoop on insurance, clean up, contractors, lawyers, adjusters, avoiding rip-offs and mistakes, your legal rights and emotional support from people who genuinely care about helping you navigate successfully.

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The Fine Print

• This workshop is intended to be general guidance only, not legal advice
• If you have a specific legal question, we recommend you consult an experienced attorney
• We do not endorse or warrant any of the sponsors or the speakers at our workshops
• We are not creating a professional/client relationship with any individual
If you’d like to download and follow the slide deck
https://uphelp.org/events/wildfire-prepared-resilient-rebuilding-for-ca-2020-and-2021-wildfire-survivors/

Wildfire-Prepared Resilient Rebuilding

📅 Wednesday, June 29, 2022
5:00 p.m. PT
📍 Zoom - registration required
👥 2020 and 2021 California and Colorado wildfire survivors

REGISTER

Learn about construction products and strategies for rebuilding that can help you prepare for future wildfire risk.

RESOURCES
- Questions to ask a repair/rebuilding contractor
- Survivors Speak: The Rebuilding Process
- Rebuilding 101: A Guide to the Reconstruction Process
- 2022 6-29 Wildfire-Prepared Rebuilding
Upcoming Roadmap to Recovery® Events

Deadlines and Decisions at the Two-Year Anniversary
(for 2020 CA and CO wildfire survivors)
Wednesday, July 13, 5:00 p.m. PT / 6:00 p.m. MT (www.uphelp.org/july13)

Survivor to Survivor
Tuesday, July 19, 7:00 p.m. PT / 8:00 p.m. MT (www.uphelp.org/july19)

Resilient Rebuilding Q & A
Thursday July 21, 2022 (check Events section at www.uphelp.org)

Buying a Replacement Home
Without Leaving Money on the Table
(for 2021 CA and CO wildfire survivors)
Wednesday, July 27, 5:00 p.m. PT / 6:00 p.m. MT (www.uphelp.org/july27)

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Today’s Presenters & Partners

UP staff
Valerie Brown, Deputy Executive Director

Professional volunteers
Laurie Fisher & Sarah Walker, PHNX Development
info@phnxdevelopment.com
Ryan Palos, 2019 Tick Fire, CA
Robby Schwarz, Marshall Fire New Homes Building Advisor (Boulder County Energy Smart program)
Rebuilding Better (Boulder County)

https://rebuildingbetter.org/

REBUILDING BETTER

Resources for planning, designing, and constructing high-performance homes that are more resilient to future climate crises.

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Development near slopes should be set back far enough from the slope’s edge to provide safety from flames moving up the slope or lapping over the edge. The safety area depends on the height of buildings and potential flame lengths of burning vegetation on the slope.

https://anrcatalog.ucanr.edu/Details.aspx?itemNo=8680
The importance of defensive space and landscaping

|------------------------------|--------------------------------|

The presence of vegetation around a home increases its chances of being destroyed - but by how much?

- By removing fuel around their homes, more than one-third of properties involved in wildfires could have reduced their chances of destruction by up to 50%.

- Buildings that had at least half of the area within 5 feet of their home covered by vegetation were destroyed in a wildfire 78% of the time.
Building with fire resistant materials

- Structured Insulated Panels (SIP)
- James Hardie
- Montana Timber
- Insulated Concrete Forms (ICF)
- Tridipanel
- BONE Structure
- Durisol
- Timber Tech
## Comparison of Wildfire Risk Reduction Standards for Existing Homes

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<tr>
<td>Class A fire rated roof</td>
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<tr>
<td>Ember Resistant Vents</td>
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<td>Cleared 5 foot Home Ignition Zone</td>
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<tr>
<td>6 inches noncombustible clearance at base of exterior</td>
<td>6 inches noncombustible clearance at base of exterior</td>
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<tr>
<td>Enclosed underdeck / clear combustible materials from underneath decks</td>
<td>No combustible materials underneath deck</td>
<td>No combustible materials underneath deck</td>
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<td>Maintain trimmed trees/maintain yard clear of debris</td>
<td>Limb up branches, maintained and irrigated landscape</td>
<td>Defensible space compliance - trimming of trees, removal of brush and debris</td>
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<td>Replace combustible attached fencing</td>
<td>Last 5 feet of any fencing attached to home must be noncombustible materials</td>
<td>Upgraded windows or defensive shutters</td>
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<td>No outbuildings near home</td>
<td>If other combustible structure is within 25 feet of dwelling, facing walls of dwelling must include tempered glass in dual pane window and noncombustible, fire rated cladding</td>
<td>Removal of sheds or combustible outbuildings to at least 30 feet from the dwelling</td>
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<td>(IBHS + Plus, set for later rollout, will require additional standards including, in addition to the above, noncombustible siding, enclosed eaves, upgraded windows or shutters, wildfire resistant deck)</td>
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<td>Enclosed eaves</td>
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Effective landscape management practices helped protect this home in the 2012 Waldo Canyon Fire in Colorado Springs, CO. Photo: National Interagency Fire Center

Noncombustible stucco and effective landscape management protected this house during the Carr Fire in Redding, CA in 2018. Photo: FEMA

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Building with non-combustible materials

Autoclaved Aerated Concrete
Q1. Georgann C., CA

Is anyone familiar with cement 3D printed homes? How energy and fire resilient are they?
Q2. Cindy R., CO

What appliances are considered energy efficient? Is an electric stove with "glass" radiant electric cooktop considered energy efficient? Is it that AND induction cooktop?
Q3. Eva, CO

Can you talk about exterior insulation and its importance for both fire and energy resilience?
I can’t afford to do all these things I hear but don’t want my rebuilt home to burn again, so what are the most important things to focus on? Are there things I can do later when I can afford it?
Q5. Andrew, CO

What are the benefits of ventilated siding for energy efficiency? What should we know about how it impacts fire resiliency?
Q6. Kelly, CA

Question for Ryan & PHNX – How did you get the insurance company to willing pay for building what you wanted, as opposed to paying for what you had, and you are not taking advantage of them?
Can you explain what conditioned crawl spaces and attics do for energy efficiency? Do they help with fire resiliency?
How can I save money now by building resilient, not just through long term energy savings? Does it provide labor savings, materials savings because of less waste?
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www.uphelp.org/events
Register for upcoming events. View recordings of past events and related resources

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“Survivors Speak” Tip Series

This section of our claim help library offers recovery guidance and strategies from people with personal experience recovering from a catastrophic loss, in their own words. While the label “disaster victims” is in common usage, many people whose homes have been damaged or destroyed prefer to be referred to as “survivors” because that term implies strength and a pro-active approach to getting out of a bad situation. Our Survivors Speak tips are part of United Policyholders’ extensive library of free information.

“We learned first-hand that the best way for us to heal from our devastation and loss was to help others recover.” — Karen Taylor-Burke, 42, of Leonardo, N.J., whose home was destroyed in October, 2012. She and her husband hope to be done rebuilding in the spring of 2015. [“Lessons Learned From Hurricane Sandy”, New York Times, 10/28/14]
CALIFORNIA
DEPARTMENT OF
INSURANCE

Wildfire resources and insurance information

FOR FREE, PERSONAL ASSISTANCE WITH YOUR CLAIMS OR UNDERINSURANCE ISSUES

CALL US AT: 1 800 927 4357

OR GO ONLINE: insurance.ca.gov
Colorado Division Of Insurance

For Free, Personal Assistance With Your Claims Or Underinsurance Issues

To File a Complaint Online:  www.doi.colorado.gov

By Email:  dora_insurance@state.co.us

Or Call:  (303)894-7499
Thank you California funders
Thank you Colorado funders
Register. It’s free.

Write in your questions.

Get an answer from an expert in construction, insurance, laws and disaster recovery.