



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
 - Survivor to Survivor - previous catastrophic loss survivors paying it forward
 - Consumer oriented professionals
 - Damage and repair/rebuild cost estimators
 - Lawyers
 - Public Adjusters
 - Tax and Financial Planning experts
 - Construction and Real Estate professionals

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

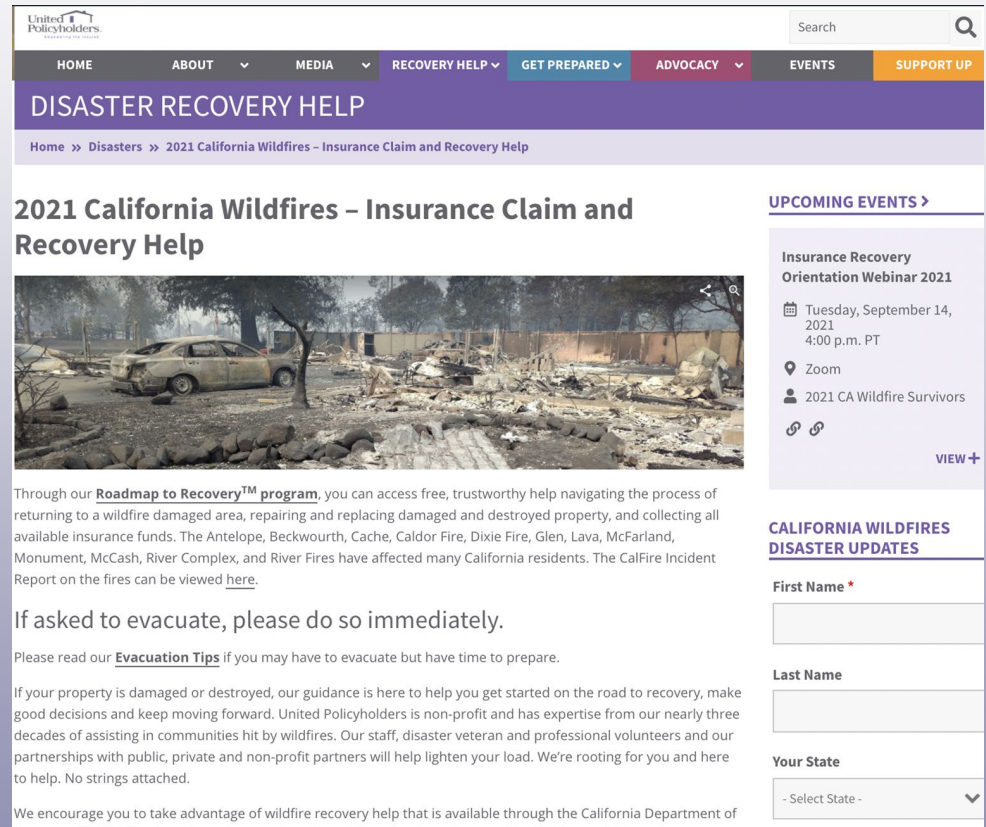
Advocacy and Action

- 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




United Policyholders
ADVANCING THE PROTECT

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

DISASTER RECOVERY HELP

Home » Disasters » 2021 California Wildfires – Insurance Claim and Recovery Help

2021 California Wildfires – Insurance Claim and Recovery Help



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. The Antelope, Beckwourth, Cache, Caldor Fire, Dixie Fire, Glen, Lava, McFarland, Monument, McCash, River Complex, and River Fires have affected many California residents. The CalFire Incident Report on the fires can be viewed [here](#).

If asked to evacuate, please do so immediately.

Please read our **Evacuation Tips** if you may have to evacuate but have time to prepare.

If your property is damaged or destroyed, our guidance is here to help you get started on the road to recovery, make good decisions and keep moving forward. United Policyholders is non-profit and has expertise from our 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 partners 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 California Department of

UPCOMING EVENTS >

Insurance Recovery Orientation Webinar 2021

Tuesday, September 14, 2021
4:00 p.m. PT

Zoom

2021 CA Wildfire Survivors

[Link](#) [Link](#)

CALIFORNIA WILDFIRES DISASTER UPDATES

First Name *

Last Name

Your State

- Select State -

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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The screenshot shows the United Policyholders website with a navigation bar including HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. The main heading is "DISASTER RECOVERY HELP". Below this, the breadcrumb trail reads "Home >> Disasters >> 2021 Marshall Wildfire - Insurance and Recovery Help". The page title is "2021 Marshall Wildfire - Insurance and Recovery Help". The main text states: "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." A call to action box encourages survivors to visit the Disaster Assistance Center at 1755 South Public Road, in Lafayette, CO, from 9:00 a.m. to 5:00 p.m. (beginning 1/15/22). Below this, a paragraph explains the Roadmap to Recovery program. Another paragraph offers guidance for property damage. A third paragraph encourages taking advantage of wildfire recovery help from the Colorado Division of Insurance. A final paragraph lists selected items from the extensive library of resources. On the right side, there are two sections: "UPCOMING EVENTS" featuring an "Insurance Town Hall - Partial Losses in the Boulder Fires & Straight Line Winds" on Wednesday, January 19, 2022, and a "Wildfire Recovery Insurance Orientation" on Thursday, January 27, 2022. Both events require registration and are for 2021 Marshall Fire Survivors. At the bottom right, there is a "DISASTER UPDATES" section with a "First Name" input field.

United Policyholders

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

DISASTER RECOVERY HELP

Home >> Disasters >> 2021 Marshall Wildfire - Insurance and Recovery Help

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.

UPCOMING EVENTS >

Insurance Town Hall - Partial Losses in the Boulder Fires & Straight Line Winds

Wednesday, January 19, 2022
5:30 p.m. MT

Zoom - registration required

2021 Marshall Fire Survivors

VIEW +

Wildfire Recovery Insurance Orientation

Thursday, January 27, 2022
6:00 pm MT

Zoom - registration required

2021 Marshall Fire Survivors

VIEW +

DISASTER UPDATES

First Name *

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/>


EVENTS

[Home](#) » [Events](#) » [Wildfire-Prepared Resilient Rebuilding](#)

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)



Today's Presenters & Partners

UP staff

Valerie Brown, Deputy Executive Director

Professional volunteers

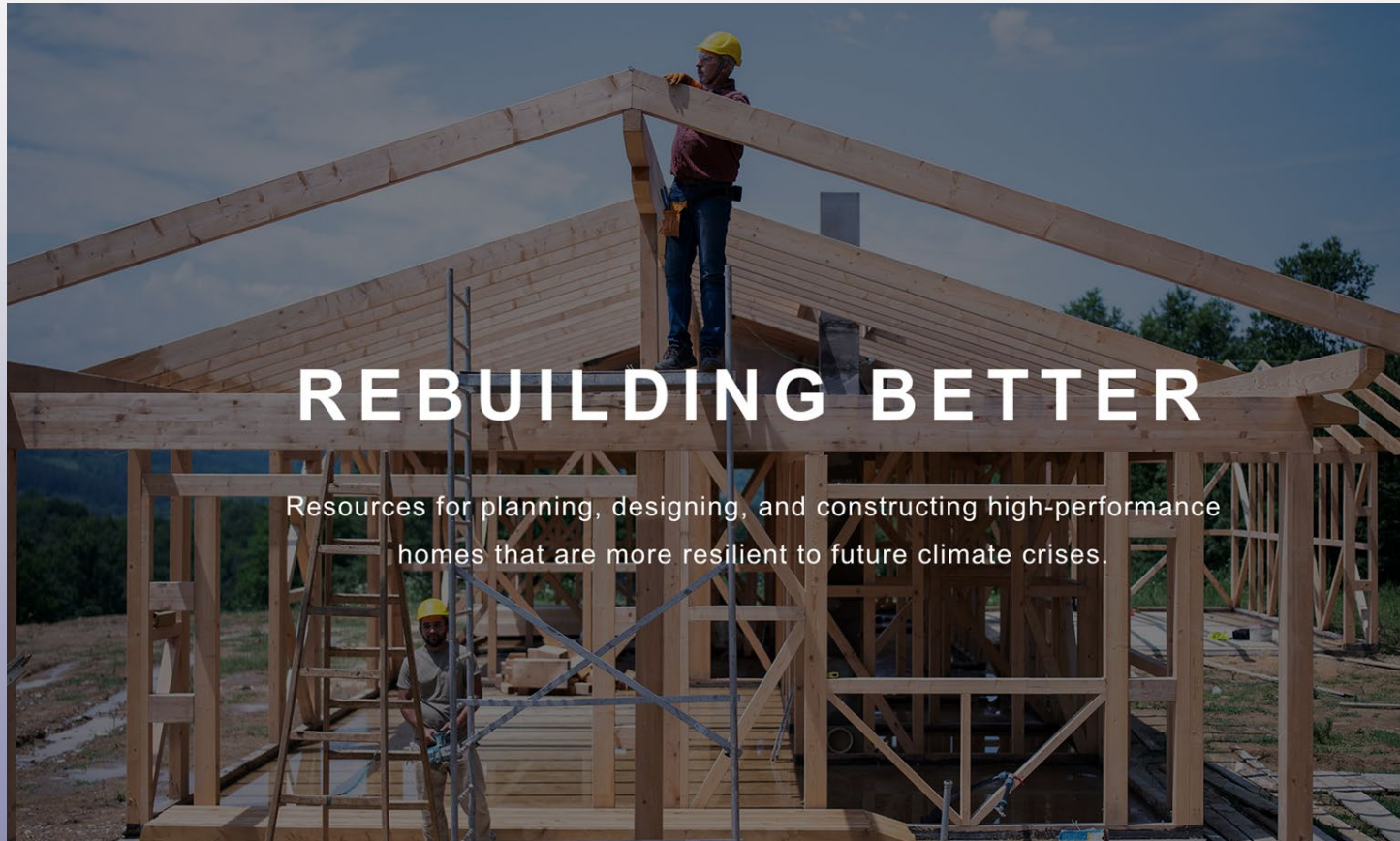
Laurie Fisher & Sarah Walker, PHNX Development
info@phnxdevelopment.com

Ryan Palos, 2019 Tick Fire, CA

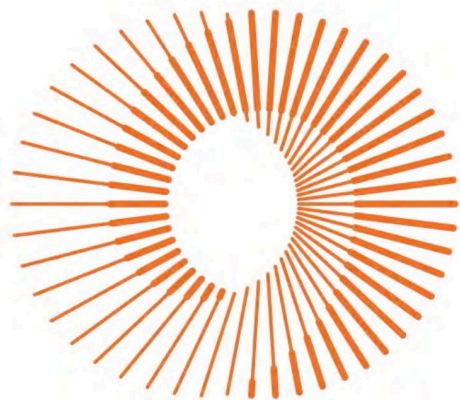
Robby Schwarz, Marshall Fire New Homes Building Advisor (Boulder County Energy Smart program)

Rebuilding Better (Boulder County)

<https://rebuildingbetter.org/>



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PHNX
DEVELOPMENT

www.PHNXDEVELOPMENT.com



Fire & Disaster Resistance

- Type II Non-Combustible Construction
- Insulated Concrete Forms
- Standing Seam Metal Roof
- Aluminum Clad/Tempered Glass Windows



Climate Resilience

- Net-Zero Energy Use
- No Fossil Fuels
- Grid Independent
- Up to 80% Less Construction Waste
- Durable "Forever" Home



Design Excellence

- Award-Winning Team
- Experienced Industry Leaders
- Quality Products & Materials
- Trending Interior Design
- Daylight & Natural Ventilation



Clarity & Transparency

- Predictable Budget
- Streamlined Schedule
- Affordable
- Less Stressful Trauma-Informed Approach

Building to co-exist with fire



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?

Survived Woolsey Fire (2018)



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%.

Destroyed in Tubbs Fire (2017)



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

Institute for Home and Business Safety "Wildfire Prepared Home"	United Policyholders WRAP Initiative "Mitigated Dwelling Measures"	California Interagency Wildfire Partnership "Safer From Wildfire"
Class A fire rated roof	Class A fire rated roof	Class A fire rated roof
Ember Resistant Vents	Ember Resistant Vents	Ember Resistant Vents
Cleared 5 foot Home Ignition Zone	Cleared 5 foot Home Ignition Zone	Cleared 5 foot Home Ignition Zone
6 inches noncombustible clearance at base of exterior	6 inches noncombustible clearance at base of exterior	6 inches noncombustible clearance at base of exterior
Enclosed underdeck / clear combustible materials from underneath decks	No combustible materials underneath deck	No combustible materials underneath deck
Maintain trimmed trees/maintain yard clear of debris	Limb up branches, maintained and irrigated landscape	Defensible space compliance - trimming of trees, removal of brush and debris
Replace combustible attached fencing	Last 5 feet of any fencing attached to home must be noncombustible materials	Upgraded windows or defensive shutters
No outbuildings near home	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	Removal of sheds or combustible outbuildings to at least 30 feet from the dwelling
(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		Enclosed eaves

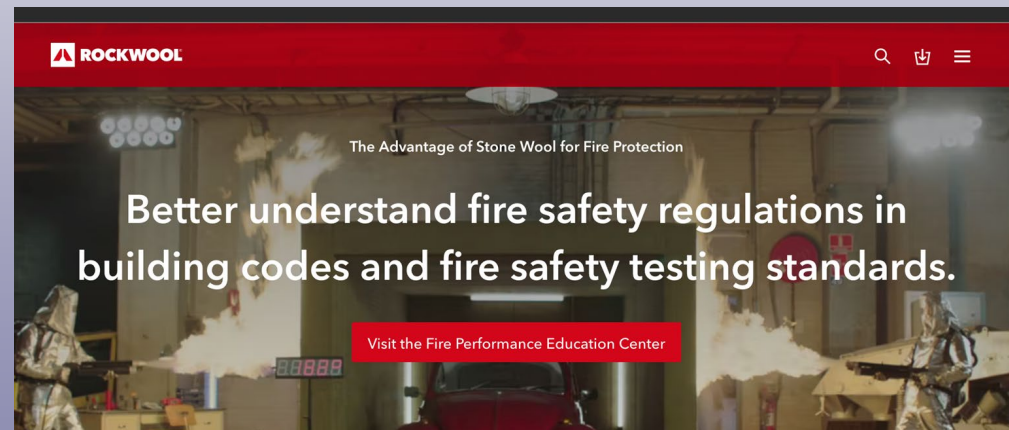
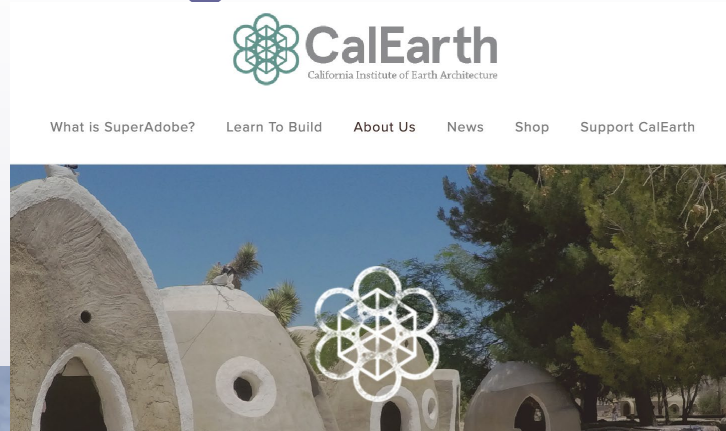


Effective landscape management practices helped protect this home in the 2012 Waldo Canyon Fire in Colorado Springs, CO. Photo: National Interagency Fire Center



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

Building with non-combustible materials



Autoclaved Aerated Concrete

Deep Breath



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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?

Q4. Sandy, CA

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?

Q7. Joel, CO

Can you explain what conditioned crawl spaces and attics do for energy efficiency? Do they help with fire resiliency?

Q8. Joel, CA

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?

Upcoming Roadmap to Recovery[®] Events

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www.uphelp.org/events

Register for upcoming events. View recordings of past events and related resources

Survivors Speak

Share your knowledge with other survivors

<https://uphelp.org/claim-guidance-publications/survivors-speak-tip-series/>

“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]

Submit your tip to info@uphelp.org



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**

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COLORADO
Department of
Regulatory Agencies
Division of Insurance

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

COLORADO
Department of
Regulatory Agencies
Division of Insurance

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Welcome to the Colorado Division of Insurance

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Thank you California funders



Thank you Colorado funders



**COMMUNITY
FOUNDATION**
BOULDER COUNTY

INSPIRING IDEAS. IGNITING ACTION.®

**United Way
of Larimer County**



Ask an Expert Forum

www.uphelp.org/ask-an-expert

The screenshot shows the 'Ask an Expert' forum page on the United Policyholders website. The top navigation bar includes links for LOG OUT, MY QUESTIONS, ASK AN EXPERT, and a search bar. Below this is a secondary menu with HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. The main header area features a large purple banner with the text 'ASK AN EXPERT'. Below the banner, there are tabs for HOME and ACCOUNT. A note states: 'NOTE: THIS FEATURE IS CURRENTLY IN BETA TESTING. Thanks for your patience as we work out the bugs.' Below the note, a paragraph explains the forum's purpose: 'You Need Answers. Use this forum to get them. Search for answers or post a question about your insurance issue or the loss recovery process. Expert volunteers include professionals in construction, insurance claims and insurance law plus people sharing their own disaster recovery lessons learned.' To the right of the text are social media icons for Facebook, Twitter, LinkedIn, Instagram, and YouTube. Below the text is a section titled 'WHAT DO YOU WANT TO KNOW?' with a search bar. To the right of the search bar is a section titled 'EXPLORE CATEGORIES' with a dropdown menu showing 'Additional Living Expenses (ALE)'. Below this is a section titled 'FREQUENTLY USED PUBLICATIONS' with a list item 'Top Ten Insurance Claim Tips'.

United Policyholders
ASK AN EXPERT

LOG OUT MY QUESTIONS ASK AN EXPERT Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

ASK AN EXPERT

HOME ACCOUNT

NOTE: THIS FEATURE IS CURRENTLY IN BETA TESTING. Thanks for your patience as we work out the bugs.

You Need Answers. Use this forum to get them. Search for answers or post a question about your insurance issue or the loss recovery process. Expert volunteers include professionals in construction, insurance claims and insurance law plus people sharing their own disaster recovery lessons learned.

Facebook Twitter LinkedIn Instagram YouTube

EXPLORE CATEGORIES

Additional Living Expenses (ALE)

WHAT DO YOU WANT TO KNOW?

Search

FREQUENTLY USED PUBLICATIONS

- Top Ten Insurance Claim Tips

- Register. It's free.
- Write in your questions.
- Get an answer from an expert in construction, insurance, laws and disaster recovery.