



Buying a Replacement Home vs. Rebuilding After a Wildfire

Roadmap to Recovery^(R) Webinar

Marshall Fire R2R #10 / 2021 CA Fires R2R

July 28, 2022

If you'd like to download and follow the slide deck

<https://uphelp.org/events/buying-a-replacement-home-without-leaving-money-on-the-table/>

EVENTS

[Home](#) » [Events](#) » [Buying a Replacement Home Without Leaving Money on the Table](#)

Buying a Replacement Home Without Leaving Money on the Table

 Wednesday, July 27, 2022
5:00 p.m. PT / 6:00 p.m. MT

 Zoom - registration required

 2021 California and Colorado wildfire survivors

[REGISTER](#)

This webinar will help you maximize your insurance benefits when buying a replacement home.

RESOURCES

 [BUY or REBUILD?](#)

[Buy or Rebuild? FAQs on replacing a dwelling after a total loss](#)

 [2022 7 28 Buying a Replacement Home Without Leaving Money on the Table](#)

www.uphelp.org/events

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

Copyright 2022. United Policyholders.
All rights reserved.

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

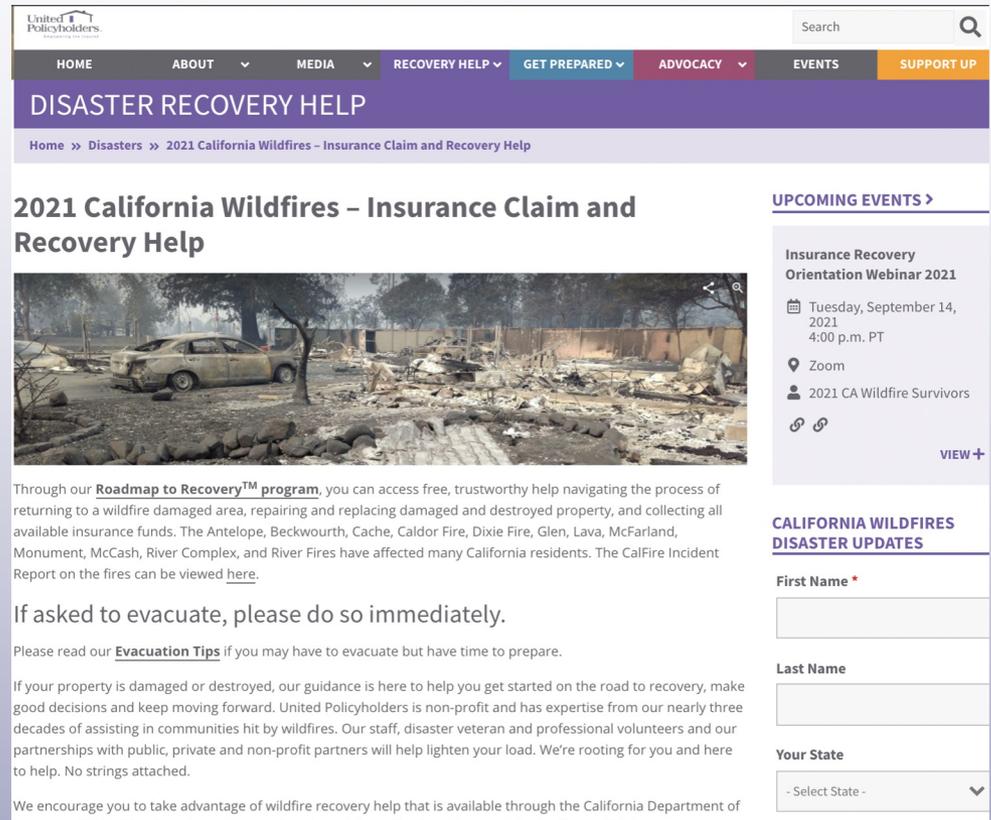
The Fine Print

- 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

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
SEARCH

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

VIEW +

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
- Sample Letters & Claim Forms
www.uphelp.org/samples
- Survivors Speak Tips
www.uphelp.org/survivorsspeak
- Upcoming Workshops and Resources
www.uphelp.org/events

The screenshot shows the United Policyholders website. The top navigation bar includes links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. The main heading is "DISASTER RECOVERY HELP". The breadcrumb trail is "Home >> Disasters >> 2021 Marshall Wildfire - Insurance and Recovery Help". The main content area is titled "2021 Marshall Wildfire - Insurance and Recovery Help". It contains a paragraph about the Marshall Fire's impact and a call to action: "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." Below this is a section titled "Through our Roadmap to Recovery® program you can access free, trustworthy help navigating the process of returning to a wildfire damaged area..." and another section titled "If your property is damaged or destroyed, our guidance will help you get started on the road to recovery..." The right sidebar features "UPCOMING EVENTS" with two events: "Insurance Town Hall - Partial Losses in the Boulder Fires & Straight Line Winds" and "Wildfire Recovery Insurance Orientation". A "DISASTER UPDATES" section is partially visible at the bottom.

Upcoming Roadmap to Recovery[®] Events

Survivor to Survivor

Tuesday, August 16, 7:00 p.m. PT / 8:00 p.m. MT (www.uphelp.org/aug16)

Strategies for Settling

(for 2021 CO and all 2020 wildfire survivors)

Wednesday, August 17, 5:00 p.m. PT / 6:00 p.m. MT (www.uphelp.org/aug17)



Today's Presenters & Partners

UP staff

Amy Bach, Executive Director

Valerie Brown, Deputy Executive Director

Survivor volunteers

Sharon Bard, 2017 Tubbs Fire, CA

Tim Crean, 2021 Marshall Fire, CO

Today's Topics

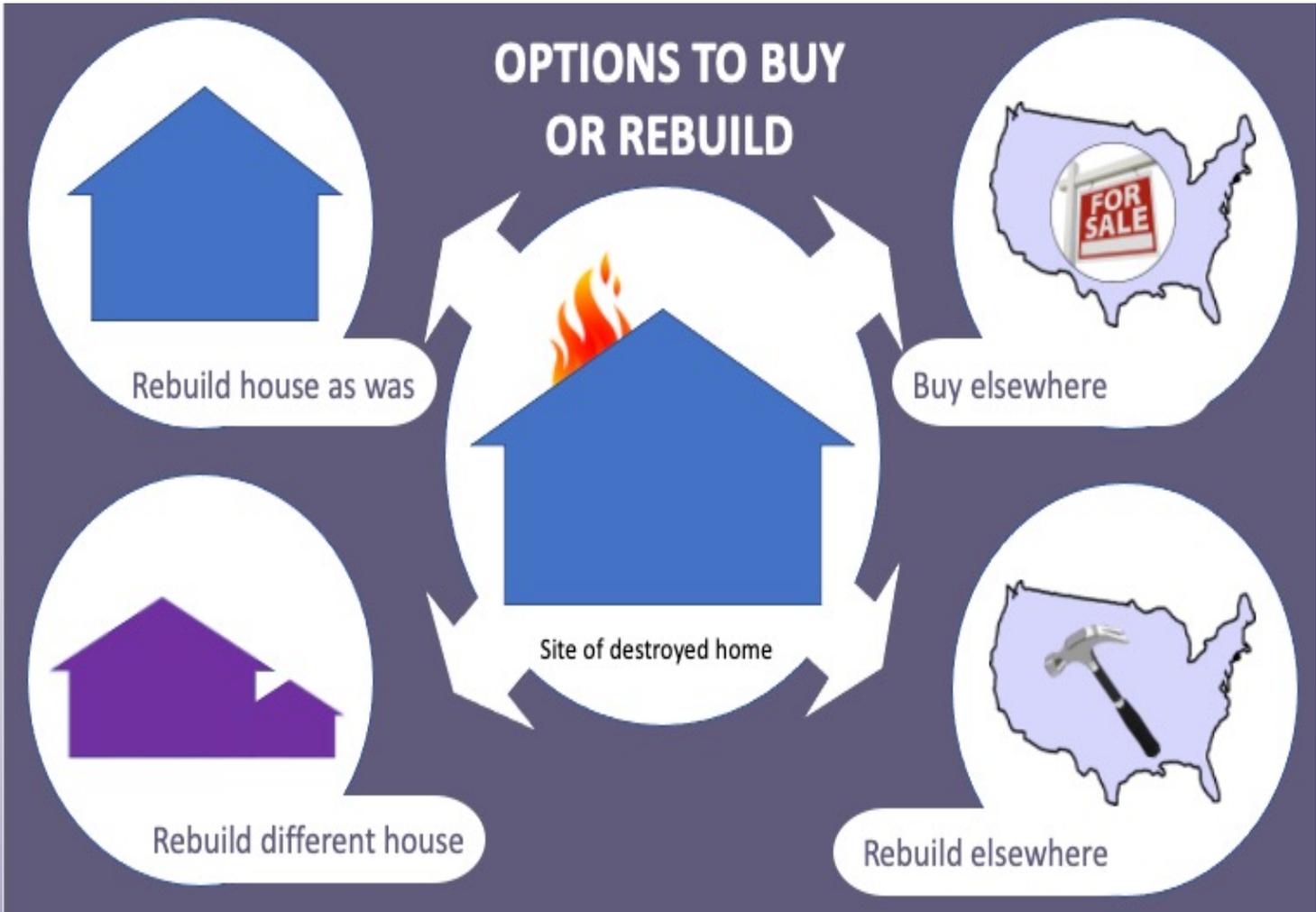
1. The decision process
2. Survivors who bought replacement homes
 - a. Tim Crean
 - b. Sharon Bard
3. Legislation
4. Challenges with buying a replacement home
5. Helpful resources

When interacting with an adjuster
or insurance company rep

Two words describe the approach most likely
to get you what you need:

POLITE
ASSERTIVENESS

1. DECISION PROCESS



Decision Process



Rebuild, Rent or Purchase
Elsewhere



Affordability



Where Do Additional Funds
Come From?



Decisions You're Now Facing



Next Steps: Where To Go For
Additional Help

Affordability



Downsizing?



Moving?



Building Code
Impacts on your
decision?

Where Do Additional Funds Come From?



External Savings



**Personal Property
Proceeds**



**Retirement Savings/
Loan**

Federally Tax Favored
Qualified Withdrawal



**Granny Unit within
the Rebuild?**

Decisions You're Now Facing



How this will impact the rest of your financial future



College



Retirement



Medical and long-term care

Should You Rebuild?

- Where are you in life?
- Kids' ages? Family? - who else lives with you and who do you support?
- Are you rebuilding to stay in the area permanently or will you leave the area in retirement?
- Will your neighbor's decision have an impact on your decision to stay or relocate?
- How committed are you to remaining in your same neighborhood?

Common questions



- Were you properly insured?
- What if you were under insured?
- How much is owed against your home?
- Can you buy elsewhere in this market?
How far away would you need to move?
Will the commute impact your current lifestyle?
- Can you refinance?
- Should you consider accepting the insurance and now become a renter?

DISASTER INCOME TAX REPORTING

REPORTING A LOSS

Form **4684**

Department of the Treasury
Internal Revenue Service
Name(s) shown on tax return

Casualties and Thefts

- ▶ Go to www.irs.gov/Form4684 for instructions and the latest information.
- ▶ Attach to your tax return.
- ▶ Use a separate Form 4684 for each casualty or theft.

OMB No. 1545-0177

2017

Attachment
Sequence No. 26

Identifying number

SECTION A—Personal Use Property (Use this section to report casualties and thefts of property **not** used in a trade or business or for income-producing purposes. **If reporting a casualty loss from a disaster, see the instructions before completing this section.**)

1 Description of properties (show type, location, and date acquired for each property). Use a separate line for each property lost or damaged from the same casualty or theft. You must use a separate Form 4684 (through line 12) for each casualty or theft event involving personal use property.

Property A _____
Property B _____
Property C _____
Property D _____

	Properties			
	A	B	C	D
2 Cost or other basis of each property				
3 Insurance or other reimbursement (whether or not you filed a claim) (see instructions)				
4 Gain from casualty or theft. If line 3 is more than line 2, enter the difference here and skip lines 5 through 9 for that column. See instructions if line 3 includes insurance or other reimbursement you did not claim, or you received payment for your loss in a later tax year				
5 Fair market value before casualty or theft				
6 Fair market value after casualty or theft				
7 Subtract line 6 from line 5				
8 Enter the smaller of line 2 or line 7				
9 Subtract line 3 from line 8. If zero or less, enter -0-				10
10 Casualty or theft loss. Add the amounts on line 9 in columns A through D				

Talk to your CPA about the tax implications of buying or rebuilding.

Deep Breath



2. Survivors who bought...

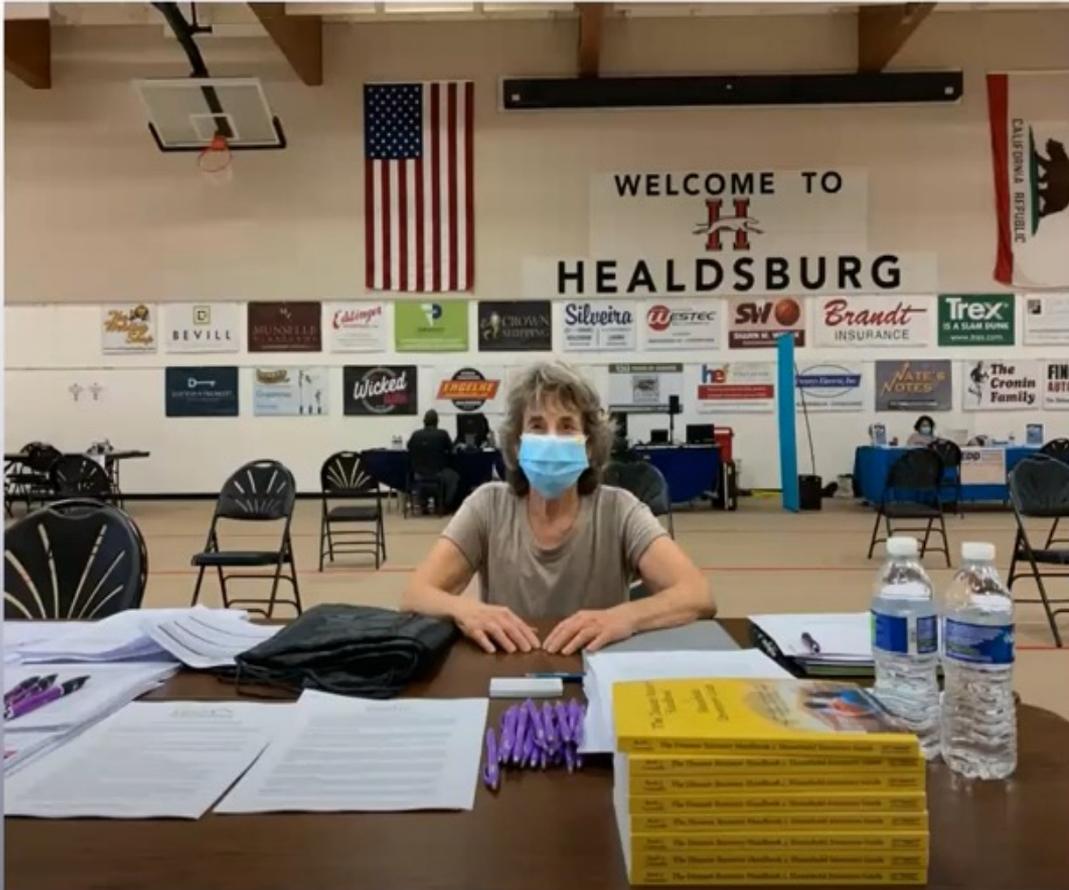
Tim Crean, Marshall Fire



Sharon Bard



Sharon Bard - 2017 ...



2017 Tubbs Fire
Survivor

Bought in 2019

Fired UP Volunteer
since 2020

STARTING POINT



You've decided to
BUY a house,
instead of rebuild.



So, where do you
start?

Buying vs. Rebuilding



The process is almost identical for all the different options (rebuild/buy/codes).



The most important thing: **KNOW HOW MUCH IT WOULD COST TO REBUILD THE HOUSE YOU LOST** up to the policy limits.



If buying, you will also need an estimate and a **CODE BID** for the house you lost, **NOT** the new one!



If you were paid the full policy limits, you will most likely not need an estimate.

Replacing by buying

<https://www.uphelp.org/pubs/buy-or-rebuild>

- All dwelling coverages should be available toward purchase including code upgrade, extended coverage, other structures
- The measure of what you're owed should include all costs that would have been incurred if you'd replaced the destroyed dwelling with one of the same size and features, including upgrades that would have been required to comply with current building codes and coverage for "Other Structures." If those costs would have exceeded your stated dwelling limit and qualified you for extended benefits, those are included in the funds available toward the purchase.

Replacement cost to rebuild vs. Price of replacement home you want to buy

- Present your insurer with one or more estimates for what it would cost to rebuild
- Reach an agreement with your insurer on that cost
- After you have reached an agreement with the insurer as to the amount it would have cost to build the home that was destroyed, find a home that costs at least as much as it would have cost to rebuild as was
- Present the real estate documentation to your insurer

Determining Coverage A - Dwelling

2051.5

(a) (1) Under an open policy that requires payment of the replacement cost for a loss, the measure of indemnity is the amount that it would cost the insured to repair, rebuild, or **replace the thing lost or injured**, without a deduction for physical depreciation, or the policy limit, whichever is less.

What does this mean???

- The amount you are owed is based upon the cost to rebuild the home you LOST, plus code upgrades, up to the policy limit.
- In most cases, you will need an estimate to determine what it would have cost to rebuild your prior home, even if you do not intend to rebuild it.



Aim for an agreed upon scope of loss



Make sure that you correct the insurance company estimate so you can compare like-for-like with your contractor's estimate.



Make sure your contractor's estimate is for your OLD home, **not** the one you want.



In-person meetings with adjuster can be productive.



Your contractor/subs should be able to stand behind his/her numbers.



Know the areas where you differ, and why.

Replacement Cost

2051.5

(2) If the policy requires the insured to repair, rebuild, or replace the damaged property in order to collect the full replacement cost, the insurer shall pay the actual cash value of the damaged property, as defined in Section 2051, until the damaged property is repaired, rebuilt, or replaced. Once the property is repaired, rebuilt, or replaced, the insurer shall pay the difference between the actual cash value payment made and the full replacement cost reasonably paid to replace the damaged property, up to the limits stated in the policy...

Why buy?

<https://uphelp.org/claim-guidance-publications/survivors-speak-forced-choice-matrix-for-decision-making/>



Survivors Speak: Forced Choice Matrix for Decision-making

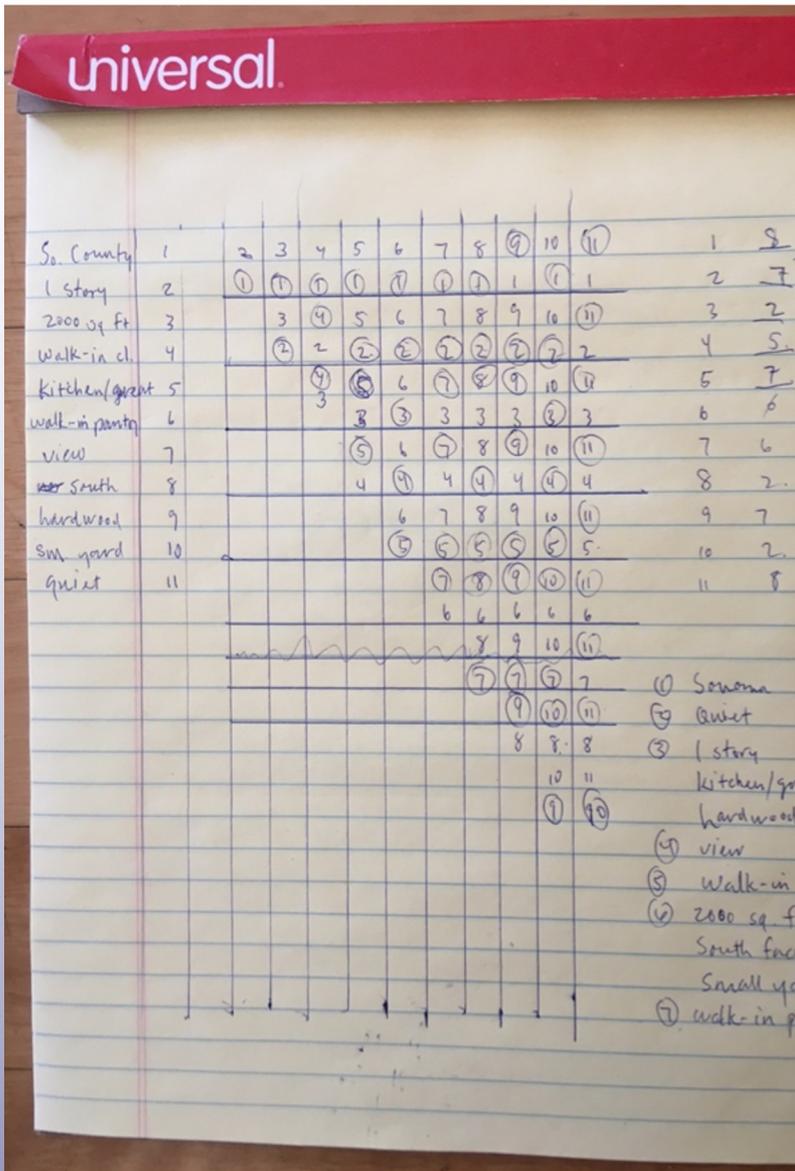
After we lost our home in the Tubbs Fire (2017), we found that we were underinsured and it would be impossible for us to rebuild our home at market prices. Three or four months after the fire, it was clear that once we were paid all monies that we were entitled to from our insurer, we would look for a replacement home to buy. The questions then became where do we want to live and what do we want in a home.

I found a tool online called a "[forced choice matrix](#)", which applies to financial priorities.

The gist of this process is to develop a list of wants, then use the decision matrix to rank those from most-to least-important; that is, to force a decision between two items on the list such that one is ranked higher than the other, then tally the "votes". We based our list on the home we had with a few differences (e.g., one-story home instead of two-story).

Filling out the matrix:

Wants		Votes										
Sonoma Co.	1	8	2 or 1	3 or 1	4 or 1	5 or 1	6 or 1	7 or 1	8 or 1	9 or 1	10 or 1	11 or 1
1-story	2	7		3 or 2	4 or 2	5 or 2	6 or 2	7 or 2	8 or 2	9 or 2	10 or 2	11 or 2
2000 ft ²	3	2			4 or 3	5 or 3	6 or 3	7 or 3	8 or 3	9 or 3	10 or 3	11 or 3
Walk-in closet	4	5				5 or 4	6 or 4	7 or 4	8 or 4	9 or 4	10 or 4	11 or 4
Open floor-plan	5	7					6 or 5	7 or 5	8 or 5	9 or 5	10 or 5	11 or 5
Walk-in pantry	6	0						7 or 6	8 or 6	9 or 6	10 or 6	11 or 6
View	7	6							8 or 7	9 or 7	10 or 7	11 or 7
South-facing	8	2								9 or 8	10 or 8	11 or 8
Hardwood	9	7									10 or 9	11 or 9
Small yard	10	2										11 or 10
Quiet	11	8										



So now our prioritized list was:

1. Sonoma County
2. Quiet
3. One-story, open floorplan
4. View
5. Walk-in closet
6. 2000 ft², south-facing, small yard
7. Walk-in pantry

Our replacement home has 7 of our wants out of the original 11, and we did get the top four.

A few things I will say in retrospect:

- (1) this makes us sound a lot more rational and calm than we felt. In truth, we were traumatized and this just helped us think more clearly.
- (2) Had I known at the time that each following year we'd be experiencing more wildfires, evacuations, power outages etc., my list would have been really different. In fact, we're thinking of making a new matrix given the ongoing fire conditions in Sonoma County.

Deep Breath



3. State laws

Replacing a home by buying, not rebuilding

- You can replace your home by buying elsewhere without leaving insurance money on the table (Cal. Ins. Code 2051.5)
- The measure of what you're owed should include all costs that would have been incurred if you'd replaced the destroyed dwelling with one of the same size and features, including upgrades that would have been required to comply with current building codes and coverage for "Other Structures." If those costs would have exceeded your stated dwelling limit and qualified you for extended benefits, those are included in the funds available toward the purchase.

No land value deductions

...the measure of damages available to a policyholder to use to rebuild or replace the insured home at another location shall be the amount that would be have been recoverable had the insured dwelling been rebuilt at its original location and a deduction for the value of land at the new location shall not be permitted... Cal. Ins. Code 2051.5(c)(2)

CO – HB22-1111

(a) A POLICY OF HOMEOWNERS INSURANCE MAY NOT LIMIT OR DENY A PAYMENT OF THE BUILDING CODE UPGRADE COST OR A PAYMENT OF ANY EXTENDED REPLACEMENT COST AVAILABLE UNDER THE POLICY COVERAGE FOR A POLICYHOLDER'S STRUCTURE THAT WAS A TOTAL LOSS ON THE BASIS THAT THE POLICYHOLDER DECIDED TO REBUILD IN A NEW LOCATION OR TO PURCHASE AN EXISTING STRUCTURE IN A NEW LOCATION IF THE POLICY OTHERWISE COVERS THE REPLACEMENT COST OR BUILDING CODE UPGRADE COST; EXCEPT THAT THE MEASURE OF INDEMNITY MAY NOT EXCEED THE REPLACEMENT COST, INCLUDING THE UPGRADE COSTS AND EXTENDED REPLACEMENT COST FOR REPAIRING, REBUILDING, OR REPLACING THE STRUCTURE AT THE ORIGINAL LOCATION OF THE LOSS.

Technically does not apply to Marshall losses, but establishes what CO lawmakers expect from insurers

4. CHALLENGES WITH BUYING A REPLACEMENT HOME

Challenges



Differences between insurance co. and contractor's estimates



"Like Kind & Quality"



Soft costs & supervision



Code Upgrade coverage



Land value deduction

“Like Kind and Quality”

- Like kind and quality is used to determine the amount the insurance company owes you to replace your home.
- Neither the statute, or the policies, say that you have to actually replace with like kind and quality, whether you are buying or rebuilding.
- Some adjusters misunderstand this concept.

CA Fair Claims Settlement Practices Act – 2695.9

(d) If losses are settled on the basis of a written scope and/or estimate prepared by or for the insurer, the insurer shall supply the claimant with a copy of each document upon which the settlement is based. The estimate prepared by or for the insurer shall be in accordance with applicable policy provisions, of an amount which will restore the damaged property to no less than its condition prior to the loss and which will allow for repairs to be made in a manner which meets accepted trade standards for good and workmanlike construction. The insurer shall take reasonable steps to verify that the repair or rebuilding costs utilized by the insurer or its claims agents are accurate and representative of costs in the local market area. If the claimant subsequently contends, based upon a written estimate which he or she obtains, that necessary repairs will exceed the written estimate prepared by or for the insurer, the insurer shall:

(1) pay the difference between its written estimate and a higher estimate obtained by the claimant; or,

(2) if requested by the claimant, promptly provide the claimant with the name of at least one repair individual or entity that will make the repairs for the amount of the written estimate. The insurer shall cause the damaged property to be restored to no less than its condition prior to the loss and which will allow for repairs in a manner which meets accepted trade standards for good and workmanlike construction at no additional cost to the claimant other than as stated in the policy or as otherwise allowed by these regulations; or,

(3) reasonably adjust any written estimates prepared by the repair individual or entity of the insured's choice and provide a copy of the adjusted estimate to the claimant.

Getting O&L Payouts

Can you get O&L payouts by buying elsewhere? How do I persuade my insurance company to do so? (Dominick M.)

- ❓ Building Code, Ordinance or Law Compliance
<https://uphelp.org/claim-guidance-publications/building-code-ordinance-or-law-compliance/>
- ❓ Sample Letter Requesting Extension of Policy Benefits for Building Code Upgrades
<https://uphelp.org/claim-guidance-publications/sample-letter-requesting-collecting-policy-benefits-for-building-code-upgrades/>

CA Code Upgrades – 2018 Fires

2051.5 (c) In the event of a total loss of the insured structure, a policy issued or delivered in this state shall not contain a provision that limits or denies, on the basis that the insured has decided to rebuild at a new location or to purchase an already built home at a new location, payment of the building code upgrade cost or the replacement cost, including any extended replacement cost coverage, to the extent those costs are otherwise covered by the terms of the policy or any policy endorsement. However, the measure of indemnity shall not exceed the replacement cost, including the building code upgrade cost and any extended replacement cost coverage, if applicable, to repair, rebuild, or replace the insured structure at its original location.

CO DOI Bulletin B-5.44 (issued 2/8/22)

“...Due to the extent of the destruction for policyholders who experienced a total loss, the Division requests carriers to maximize the payout on additional coverages without requiring the policyholder to incur the actual costs before reimbursement....”

🔗 <https://uphelp.org/wp-content/uploads/2022/02/Bulletin-No.-B-5.44-Concerning-the-Communication-of-Certain-Coverage-Limited-by-Homeowners-Insurance-Companies.pdf>

The Land Value Issue

- Some insurers want to deduct an amount for the land under the home you want to buy - we believe this is unfair.
- This is an unsettled area of the law in most states.
- We recommend pushing back:
 - Ask where it states in policy
 - You are NOT asking for \$ for land! Just cost of lost home
 - New home including land is same price as old home excluding land so it's not a windfall
 - CA & CO legislatures have addressed for future disasters



When you purchased your home, you purchased the structure as well as the land it sits on.

However, homeowner's insurance only covers the structure, NOT the land.

Let's say the house that was lost was worth \$400,000 and the value of the land is unknown after the loss.

However, that \$400,000 will necessarily include the value of both the house & LAND underneath it.

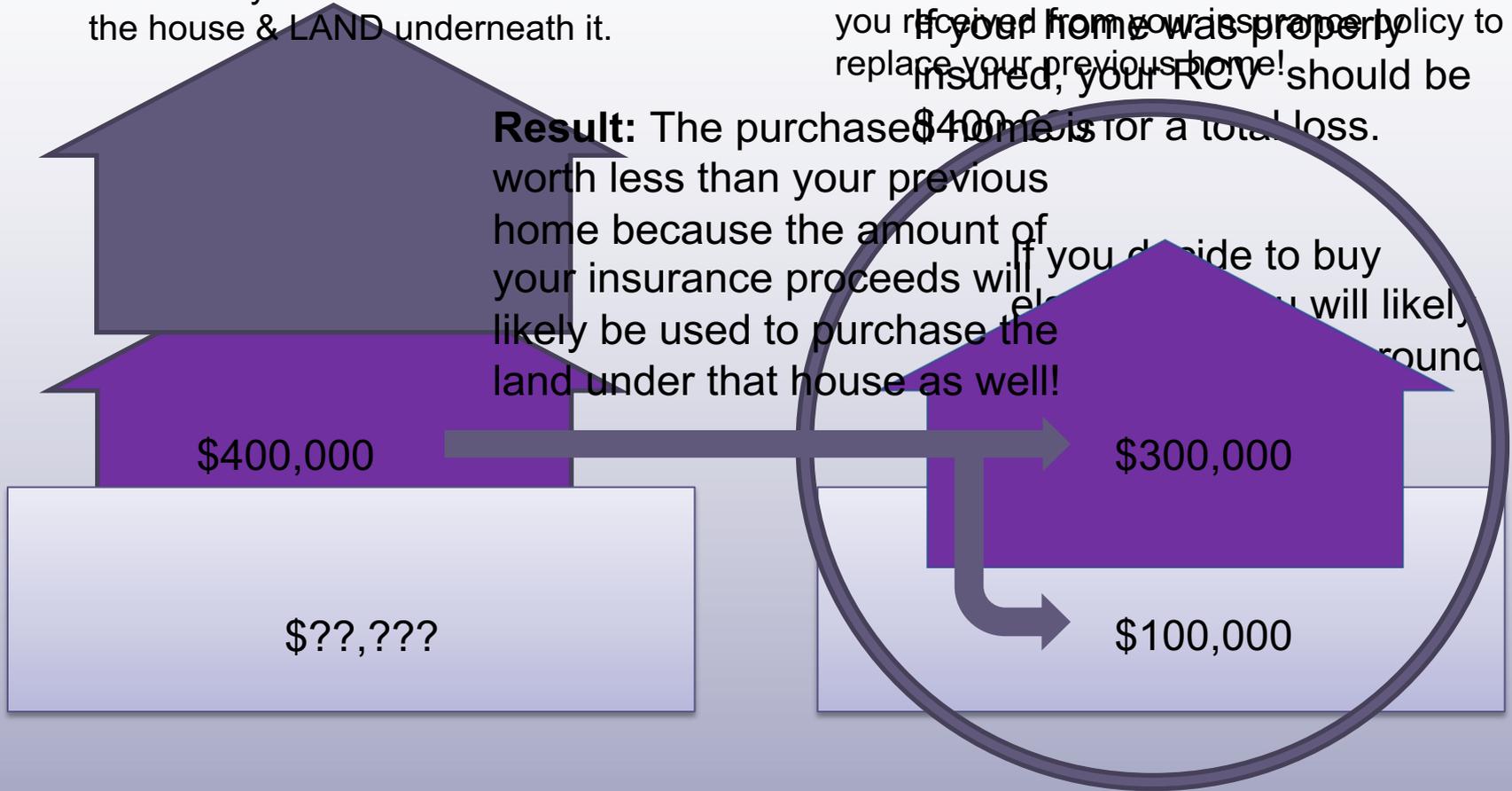
That means that you would be left with a house that is worth less than the \$400,000 you received from your insurance policy to replace your previous home!

If your home was properly insured, your RCV should be

Result: The purchased home is for a total loss.

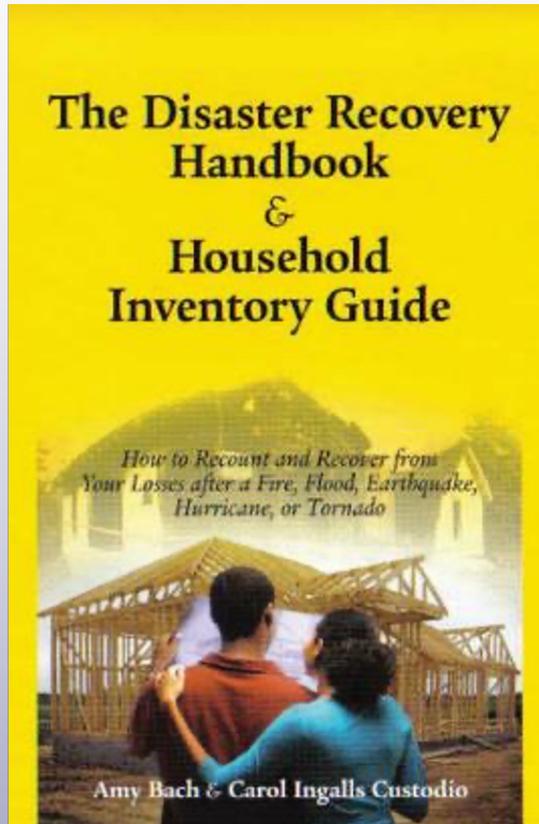
worth less than your previous home because the amount of your insurance proceeds will likely be used to purchase the land under that house as well!

If you decide to buy a new home, you will likely round



5. HELPFUL RESOURCES

R2R Guidance and Tools



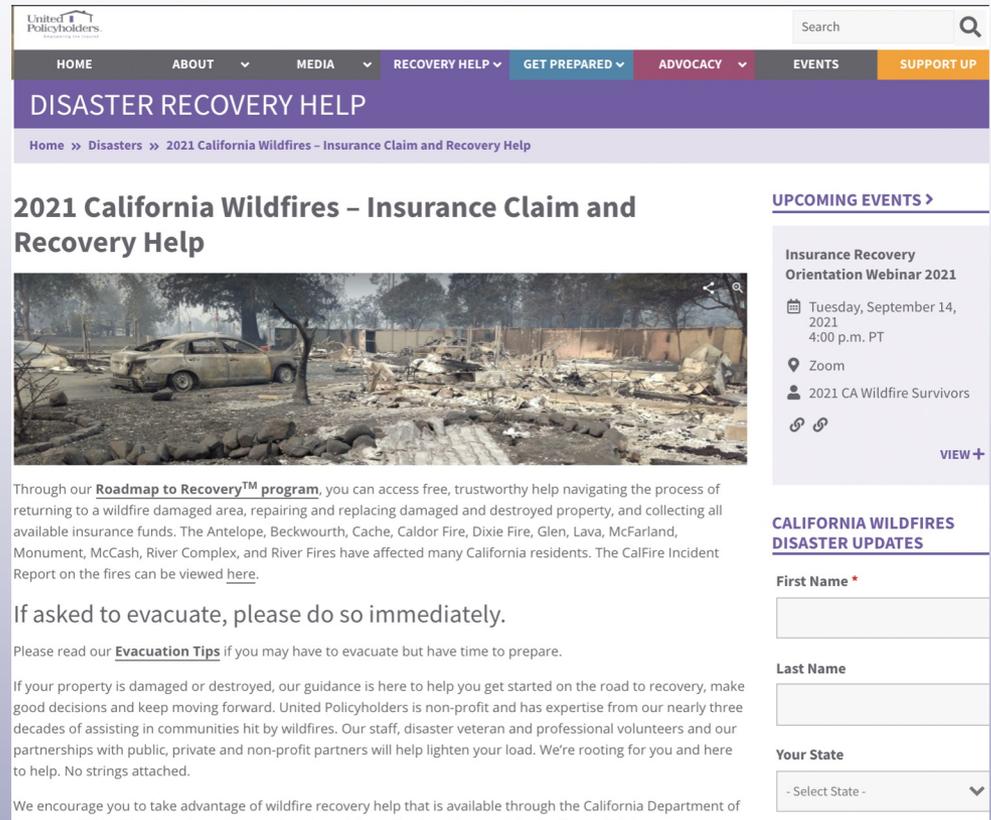
“The Little Yellow Book”

Email info@uphelp.org
for a copy mailed to you

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
SEARCH

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

VIEW +

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
- Sample Letters & Claim Forms
www.uphelp.org/samples
- Survivors Speak Tips
www.uphelp.org/survivorsspeak
- Upcoming Workshops and Resources
www.uphelp.org/events

The screenshot shows the United Policyholders website interface. At the top, there is a navigation bar with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. Below this is a purple banner for "DISASTER RECOVERY HELP". The main content area is titled "2021 Marshall Wildfire - Insurance and Recovery Help" and includes a breadcrumb trail: Home >> Disasters >> 2021 Marshall Wildfire - Insurance and Recovery Help. The text explains that the Marshall Fire has affected many Boulder County residents, leading Governor Polis to declare a state of emergency. It provides links for more information, FEMA registration, and a deadline of 3/2/22. A central box encourages survivors to visit the Disaster Assistance Center at 1755 South Public Road, in Lafayette, CO, which is open from 9:00 a.m. to 5:00 p.m. starting 1/15/22. Below this, there are sections for "Roadmap to Recovery" and "Survivors Speak" with brief descriptions. On the right side, there are two event listings: "Insurance Town Hall - Partial Losses in the Boulder Fires & Straight Line Winds" on Wednesday, January 19, 2022, and "Wildfire Recovery Insurance Orientation" on Thursday, January 27, 2022. A "DISASTER UPDATES" section at the bottom right has a search field for "First Name".

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)

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)

www.uphelp.org/events

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

Copyright 2022. United Policyholders.

All rights reserved.

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

Stay connected to other disaster survivors – S2S Forums

- Great source of information about:
 - Insurance and rebuilding
 - Negotiation and financial strategies
 - Referrals and warnings re: professionals
 - Important source of emotional support
 - No one else understands your challenges and emotions like another survivor
- ❏ Find upcoming Survivor 2 Survivor Forums and register at: <http://www.uphelp.org/events>

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 page features a navigation bar with links for 'LOG OUT', 'MY QUESTIONS', and 'ASK AN EXPERT'. Below the navigation bar is a search bar and a menu with options like 'HOME', 'ABOUT', 'MEDIA', 'RECOVERY HELP', 'GET PREPARED', 'ADVOCACY', 'EVENTS', and 'SUPPORT UP'. The main heading is 'ASK AN EXPERT', with sub-links 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 this, 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, there are social media icons for Facebook, Twitter, LinkedIn, Instagram, and YouTube. Below these are sections for 'EXPLORE CATEGORIES' (with a dropdown menu showing 'Additional Living Expenses (ALE)') and 'FREQUENTLY USED PUBLICATIONS' (with a link to 'Top Ten Insurance Claim Tips'). At the bottom, there is a search bar with the text 'WHAT DO YOU WANT TO KNOW?' and a search icon.

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



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

Copyright 2022. United Policyholders.
All rights reserved.



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

Search

Division of Insurance Home For Consumers > Insurance Products > Insurance Industry >

Statutes, Regulations & Bulletins> Newsroom & Announcements DORA Home

File a Complaint

Health Insurance

Homeowners & Renters Insurance

Auto Insurance

Life Insurance & Annuities

Welcome to the Colorado Division of Insurance

Thank you California funders



Thank you Colorado funders



**COMMUNITY
FOUNDATION
BOULDER COUNTY**

INSPIRING IDEAS. IGNITING ACTION.®

**United Way
of Larimer County**

