



# Buy versus Rebuild Options and Decision Points for Replacing Your Dwelling

May 3, 2023

California 2022 & 2021 Marshall Wildfires

# About United Policyholders (UP)

- 501(c)3 nonprofit organization  
Tax ID # 94-3162024 (Platinum Guidestar Rating)
- A voice and an information resource for consumers in all 50 states
- A 32 year track-record and subject matter expertise in insurance and disaster recovery
- Not for profit...not for sale
- Funded by donations and grants
- A volunteer corps with personal and/or professional expertise in disaster recovery and insurance

# Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
  - Fired UP Survivors - 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<sup>®</sup>

- *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

- *Fighting for insurance consumer rights and protections*

# Disaster Insurance Help Libraries

[uphelp.org/recovery/disaster-recovery-help](http://uphelp.org/recovery/disaster-recovery-help)

- State 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](http://www.uphelp.org/findhelp)
- Sample Letters & Claim Forms  
[www.uphelp.org/samples](http://www.uphelp.org/samples)
- Survivors Speak Tips  
[www.uphelp.org/survivorsspeak](http://www.uphelp.org/survivorsspeak)
- Upcoming Workshops and Resources  
[www.uphelp.org/events](http://www.uphelp.org/events)

The screenshot displays the United Policyholders website interface. At the top, the logo reads "United Policyholders Empowering the Insured". Navigation links include "LOG IN", "ASK AN EXPERT", and a search bar. A main menu features "HOME", "ABOUT", "MEDIA", "RECOVERY HELP", "GET PREPARED", "ADVOCACY", and "EVENTS". The "RECOVERY HELP" dropdown is active, showing "ROADMAP TO RECOVERY™" and "DISASTER RECOVERY HELP" (circled in red). Below this, a breadcrumb trail reads "Home >> Roadmap to Recovery™ >> Disaster Recovery Help".

The main content area is titled "DISASTER RECOVERY HELP" and features six disaster-specific help libraries, each with a representative image, date, and status:

- 2022 Hurricane Ian – Insurance Claim and Recovery Help Library**  
Image: Aerial view of a destroyed residential neighborhood.  
Date: SEP 28, 2022 – ACTIVE  
Description: Hurricane Ian made landfall as a Category 4 Hurricane and caused extensive damage in late September, 2022 in regions throughout Florida and neighboring states.
- 2022 California Wildfires – Insurance Claim and Recovery Help**  
Image: A large wildfire with thick smoke.  
Date: JUL 29, 2022 – ACTIVE  
Description: This library will help those affected by the Alex, McKinney, Yeti, Mill, and Fairview fires.
- 2022 Oak Fire – Insurance Claim and Recovery Help**  
Image: A large fire burning in a wooded area.  
Date: JUL 22, 2022 – ACTIVE  
Description: The Oak Fire in Mariposa County has burned nearly 19,000 acres and destroyed over 190 structures so far during what is predicted to be an exceptionally challenging wildfire season in California due to drought conditions.
- 2022 Yellowstone Flooding in Montana**  
Image: A white pickup truck driving through floodwaters.  
Date: JUN 10, 2022 – ACTIVE  
Description: "1-in-500 year event" in June 2022 brought catastrophic flooding to Montana communities along the Yellowstone River.
- March 2022 Louisiana Tornado – Insurance Claim and Recovery Help**  
Image: A destroyed house with debris scattered around.  
Date: MAR 23, 2022 – ACTIVE  
Description: On March 22nd, 2022 an EF3 tornado touched down in the Lower Ninth Ward, Timberlane,...
- 2022 Tornado – Insurance Claim and Recovery Help**  
Image: A large pile of rubble and debris.  
Date: JAN 1, 2022 – ACTIVE

# Effective Communication

- An insurance claim is a business negotiation - the better your loss documentation and the more reasonable your asks, the better your settlement
- Confirm all communications in writing, a paper trail helps ensure that promises get kept
- Adjusters have varying levels of \$ authority, every insurer has chain of command - local, regional, national

# The Fine Print

- This workshop is intended to be general guidance only, not legal advice
- We don't endorse or warrant any of the sponsors listed at [www.uphelp.org](http://www.uphelp.org) or speakers at our workshops
- Our speakers are volunteering their time as educators



# Today's Presenters

**Valerie Brown**

Deputy Executive Director, United Policyholders

**Annie Barbour**

Roadmap to Recovery Coordinator, United Policyholders  
2017 Tubbs Fire, Santa Rosa, CA

**Scott Winfield**

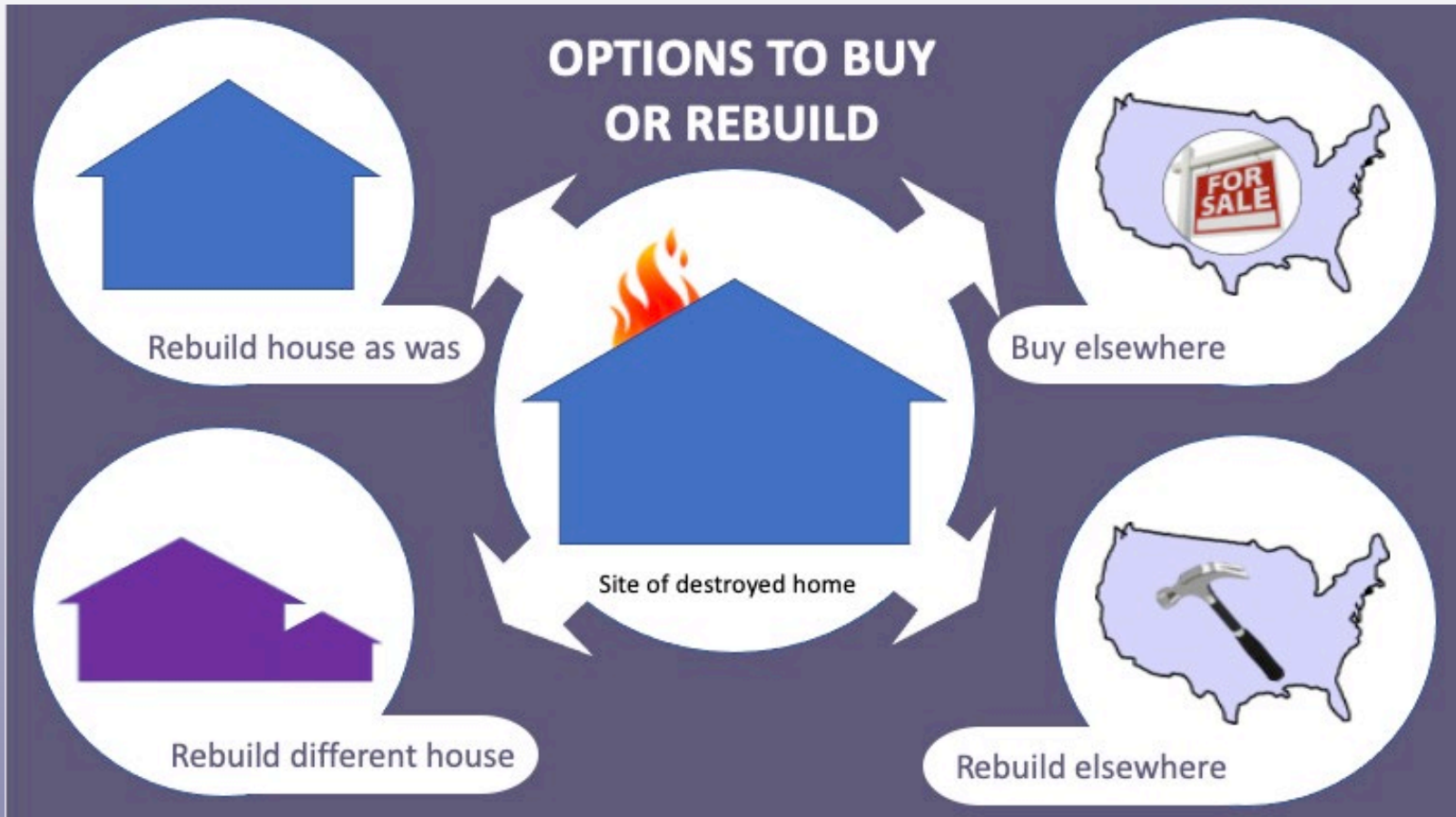
2013 Black Forest Fire, Colorado Springs, CO

**Rebecca Nelson**

2018 Camp Fire, Paradise, CA



# Goal of today's presentation: Help you explore options for replacing your dwelling



# Today's Topics

1. The decision process
2. Survivors who bought replacement homes
3. Rebuilding
4. Challenges
5. Helpful resources

# 1. DECISION PROCESS

# Decision Process



Rebuild, Rent or Purchase  
Elsewhere



Affordability



Where Do Additional Funds  
Come From?

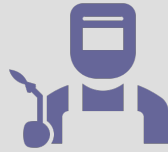


Decisions You're Now Facing



Common Questions

# Affordability



Downsizing?



Moving?



Building Code  
impacts on your  
decision?

# Underinsured? Where 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



Child/College expenses



Retirement



Medical and long-term care

# Common Questions



- Were you properly insured?
- What if you were underinsured?
- 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?



# How do you decide?

€ Remember - not all decisions will be financial!

 Know your insurance proceeds

 Get rebuild quote

 Is there enough to rebuild with adjustments?

 Tax ramifications

# Survivor Wisdom

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

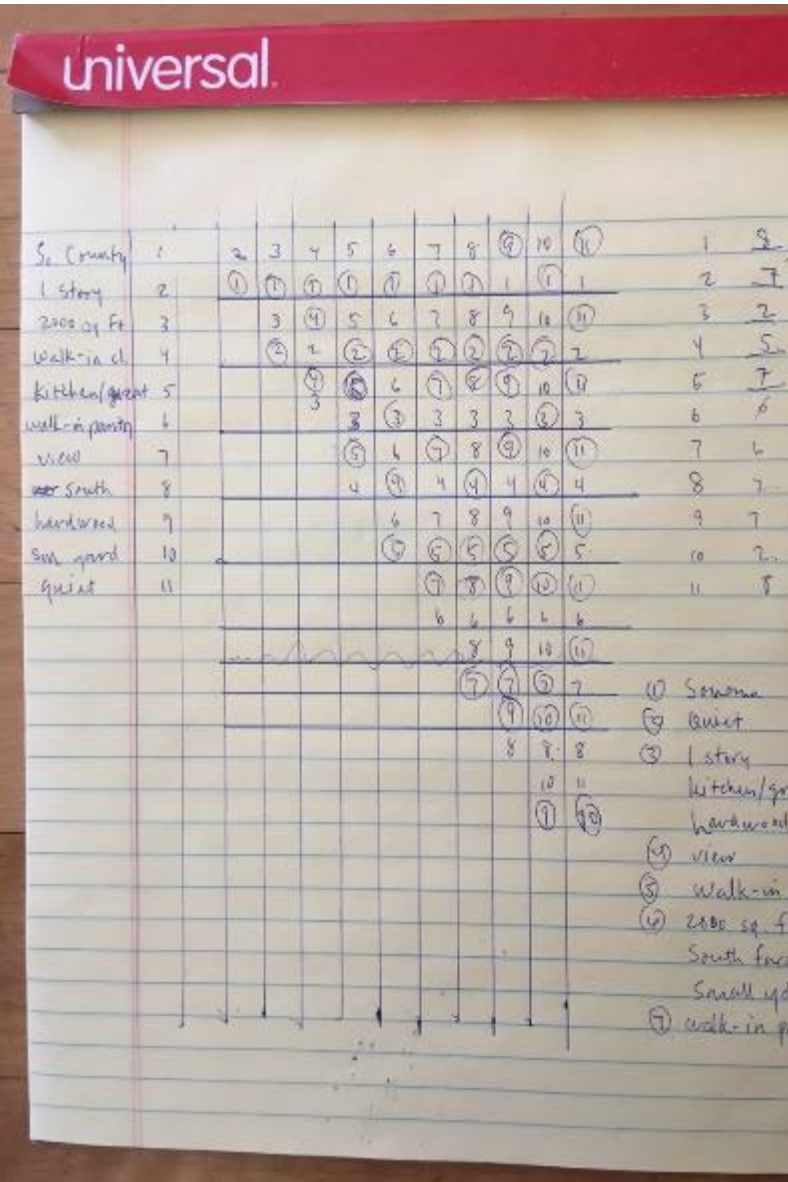


## **Survivors Speak: Forced Choice Matrix for Decision-making**

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 <sup>2</sup>	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 ft<sup>2</sup>, 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.

# 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?



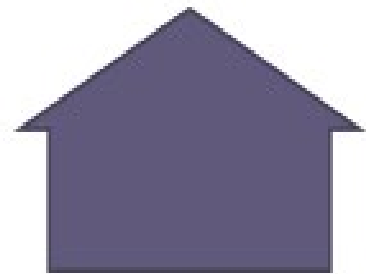
OPTIONS  
TO BUY OR  
REBUILD

Rebuild house as was

Rebuild different house

Buy elsewhere

Rebuild elsewhere



# Buying vs. Rebuilding



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



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.

# 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.

# 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.

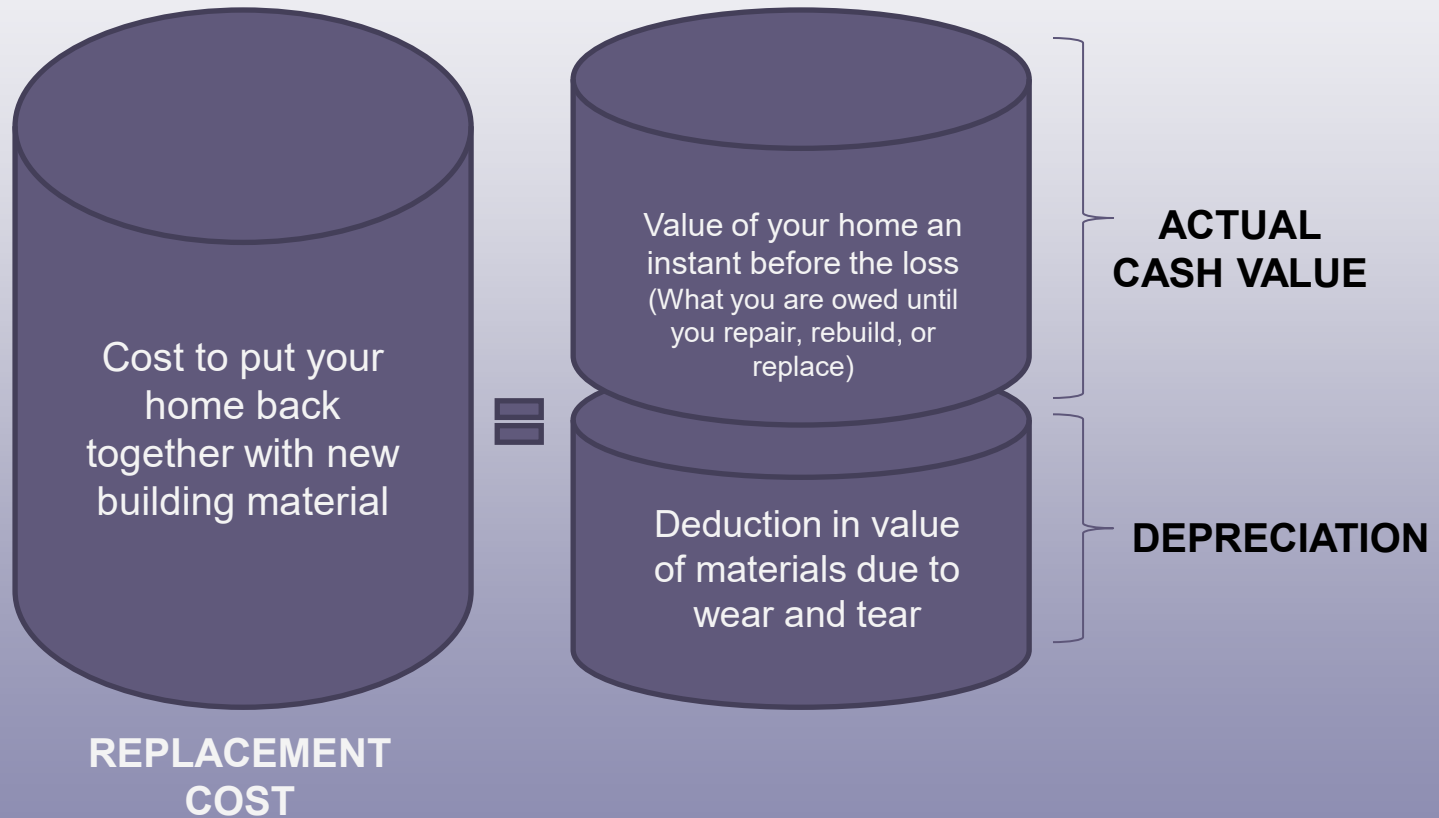




# My estimate is higher than my insurance company's estimate

- Ask your adjuster for a “reasonable” adjustment of the estimates – line-by-line
- Identify areas (trades, like roofing, flooring, framing, etc.) where there are large differences
- Get specialized bids (from roofer, flooring contractor, etc.)
- Know and enforce your rights!

# Replacement Cost v. Actual Cash Value



# RCV & State Bulletins/Regulations

**CO** – 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.

If applicable, policyholders must be notified that any payments issued under coverages requiring policyholders to incur costs could be subject to repayment should the policyholder elect to relocate and not rebuild...

*CO DOI Bulletin B 5.44 Issued 02-08-2022*

**CA** – 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. *Cal Ins Code 2051.5(a)*

# Disaster Income Tax Reporting

## REPORTING A LOSS

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

Form **4684** **Casualties and Thefts**

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

OMB No. 1545-0177  
**2017**  
Attachment  
Sequence No. 26

Go to [www.irs.gov/Form4684](http://www.irs.gov/Form4684) for instructions and the latest information.  
Use a separate Form 4684 for each casualty or theft.

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				
3				
4				
5				
6				
7				
8				
9				10

2 Cost or other basis of each property . . . . .

3 Insurance or other reimbursement (whether or not you filed a claim) (see instructions) . . . . .

**Note:** If line 2 is **more** than line 3, skip line 4.

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 Casualty or theft loss. Add the amounts on line 9 in columns A through D . . . . .

# Deep Breath



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## 2. SURVIVORS WHO BOUGHT...



# 2018 Woolsey Fire (CA)



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# 2021 Marshall Fire (CO)



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# Starting Point



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



So, where do you  
start?

# 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 (2018 fires and later)
- CO DOI Bulletin B-5.44 (issued 2/8/22)

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

# Survivor Wisdom

My main point at this time, five years after the fire, is that while we don't regret selling our lot and buying, the impulse to find a home was overwhelming and we didn't choose well. In hindsight, I would have waited another year at least to buy. Now I find myself in a house that doesn't suit me. And I know others who did the same thing. Some can afford to move on to another house, and some can't.

Lee Lehrman, 2017 North Bay Fires (CA)

# 3. REBUILDING

# Rebuild (2017 Tubbs Fire)



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# 12 months later, rebuilt



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# Deep Breath





# 4. CHALLENGES

# Challenges



Differences between insurance co. and contractor's estimates



"Like Kind & Quality"



Code Upgrade coverage



Land valuation

# “Soft Costs”

- Historically, certain items were left as “OPEN” items, that were “paid as incurred” during the rebuilding process
- Some insurers are saying that these costs will only be paid if “incurred” in a rebuild
- These costs are part of the “replacement cost” of the home you lost, and are owed, whether you buy or rebuild

# “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 Code Upgrades

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>

# 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***

# What's included in Code Upgrades?

- As always, ***read your policy***, as the language varies.
- In general, this coverage pays the amount to bring THE HOME YOU LOST up to current building codes, up to available limits.
- This means things that were not there, but will need to be added in order to gain occupancy after rebuilding, i.e., sprinklers, solar, energy efficiency upgrades, etc.
- The cost can be “rolled into” purchase and upgrading of a new house, but the amount is determined by the old house.
- This coverage is usually paid “as incurred” (meaning \$ is spent) but insurer has discretion.
- Often, you have to show that the city/county will enforce the codes in order to get payment.



# Getting Ordinance & Law Payouts

Can I get O&L payouts by buying elsewhere? How do I persuade my insurance company to do so?

Building Code or Ordinance/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/>

# 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

# No land value deductions (CA)

...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)



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.

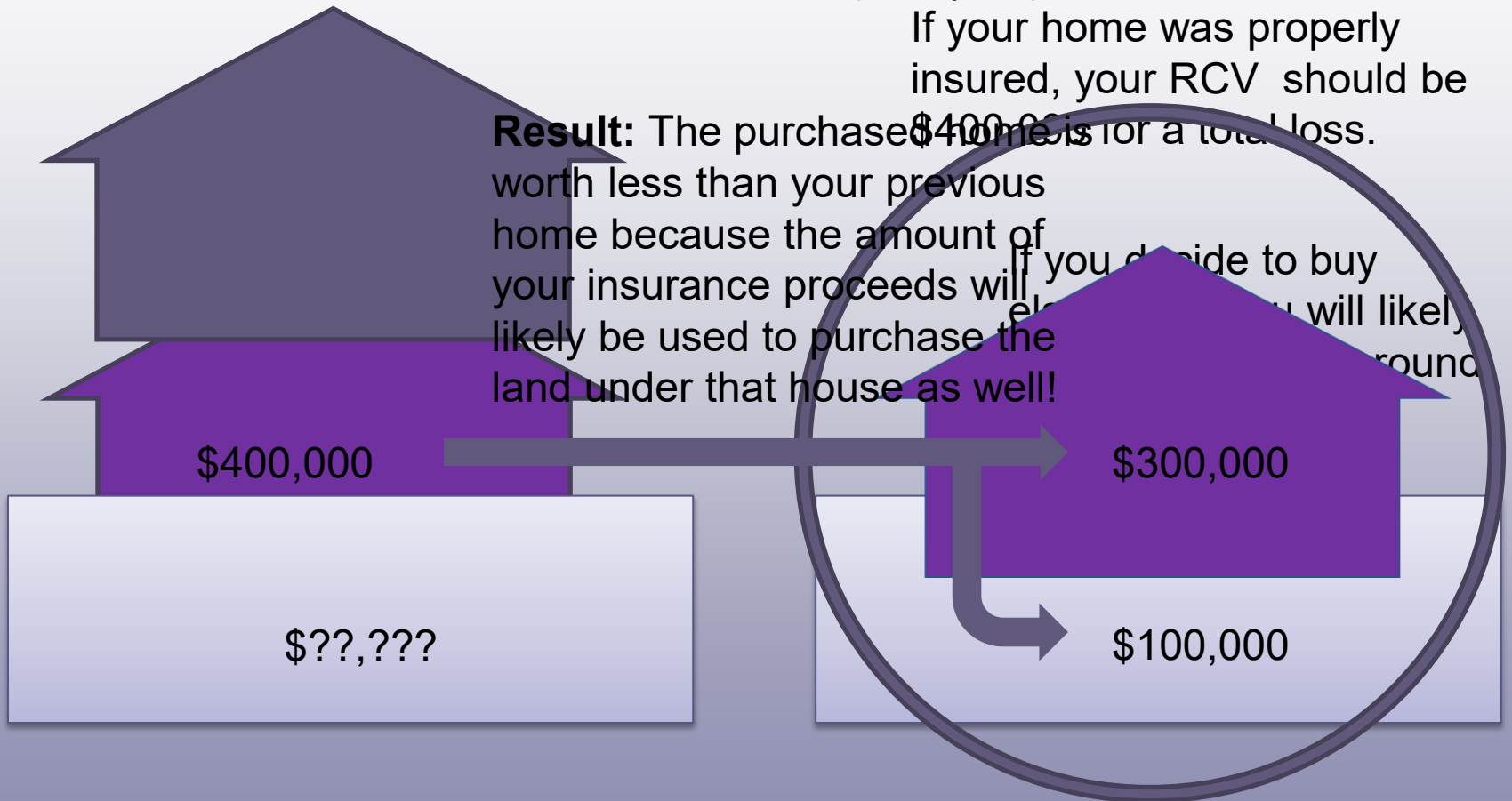
That means that you would be left with a house that is worth less than the \$400,000 you received from your insurance policy to replace your previous home!

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



# Survivor Wisdom

“The loss of your home is a deeply emotional loss. Emotion is the enemy of a good business deal. When dealing with contractors, suppliers, insurers, banks, and other businesses, the more you resist emotional decisions, the better it will turn out. Do not let businesses profit off of your emotions.”

Ken Klein, UP Volunteer/2003 San Diego wildfire survivor

# 5. HELPFUL RESOURCES

# Combining Coverages (CA only)

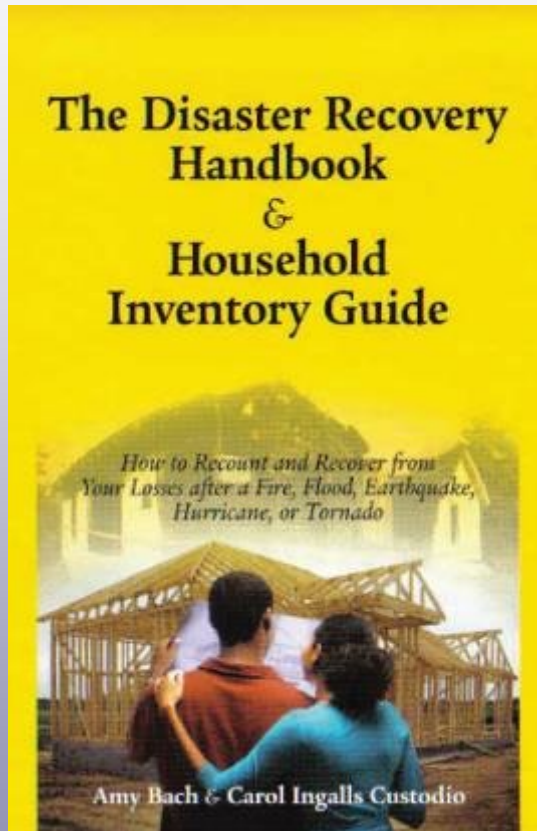
Allows RC amounts due for Other Structures to be used to rebuild the Primary Structure without requiring actual replacement of the Other Structures

- “In the event of a covered loss relating to a state of emergency, as defined in Section 8558 of the Government Code, an insured under a residential property insurance policy shall be permitted to *combine payments for claims for losses up to the policy limits for the primary dwelling and other structures, for any of the covered expenses reasonably necessary to rebuild or replace the damaged or destroyed dwelling, if the policy limits for coverage to rebuild or replace the primary dwelling are insufficient.* Any claims payments for losses pursuant to this subdivision for which replacement cost coverage is applicable shall be for the full replacement value of the loss *without requiring actual replacement of the other structures or contents.* Claims payments for other structures in excess of the amount applied towards the necessary cost to rebuild or replace the damaged or destroyed dwelling shall be paid according to the terms of the policy.”

*Cal Ins Code 10103.7*



# R2R Guidance and Tools



## “The Little Yellow Book”

Email [info@uphelp.org](mailto:info@uphelp.org)  
for a copy mailed to you

# 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](mailto: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>



**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](http://www.doi.colorado.gov)

By Email: [dora\\_insurance@state.co.us](mailto:dora_insurance@state.co.us)

Or Call: (303)894-7499

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**Welcome to the Colorado Division of Insurance**



# 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](https://insurance.ca.gov)**

# Upcoming Roadmap to Recovery<sup>®</sup> Events


## EVENTS


Home » Events


### UPCOMING EVENTS

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#### Contents Pricing Party for wildfire survivors

 Saturday, January 21, 2023  
10:00 a.m. PT

 Zoom

 All wildfire survivors



VIEW +

[www.uphelp.org/events](http://www.uphelp.org/events)  
**Register for upcoming events.**  
**View recordings of past events and related resources.**

# Ask an Expert Forum

[www.uphelp.org/ask-an-expert](http://www.uphelp.org/ask-an-expert)

The screenshot shows the top section of the website. At the top is a dark green header with the text "ASK AN EXPERT" in white. Below this is a light green navigation bar with five buttons: "COMMUNITY", "ASK AN EXPERT" (which is highlighted), "MEET OUR EXPERTS", "FORUMS", and "ACCOUNT". Below the navigation bar is a white content area. It starts with a bold heading "PLEASE ALLOW TIME TO GET A RESPONSE." followed by a paragraph explaining that the site cannot respond to urgent questions and that UP staff reserves the right to approve questions. Below this is another paragraph titled "You Need Answers." which describes the forum's purpose and the types of experts available. At the bottom of the content area is a section titled "WHAT DO YOU WANT TO KNOW?" with a search bar containing the word "Search" and a magnifying glass icon.

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



# Thank You to Our Funders

