



Navigating Returning Home

Roadmap to Recovery^(R) Webinar
December 13, 2023

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

The screenshot shows the United Policyholders website. The header includes the logo, navigation links (LOG OUT, MY QUESTIONS, ASK AN EXPERT, FORUMS), and a search bar. A secondary navigation bar contains links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, COMMUNITY, and SUPPORT UP. The main content area features a purple banner for 'EVENTS' and a breadcrumb trail: Home » Events » Navigating Returning Home. The event title is 'Navigating Returning Home', scheduled for Wednesday, December 13, 2023, at 5:00 p.m. PT / 6:00 p.m. MT via Zoom, for CA and CO Wildfire Survivors. A purple 'REGISTER' button is present. A large grey arrow points from the event details to a 'RESOURCES' sidebar, which contains a yellow-highlighted link: 'Slide Deck: Navigating Returning Home (12-13-2023)'.

<https://uphelp.org/events/navigating-returning-home/>

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

About United Policyholders (UP)

- Reputable, established 501(c)3 not-for-profit charitable organization, Platinum GuideStar rating
- A trusted information resource and respected voice for insurance 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
- Assisting wildfire-impacted residents since 1991

Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
 - Team UP - 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

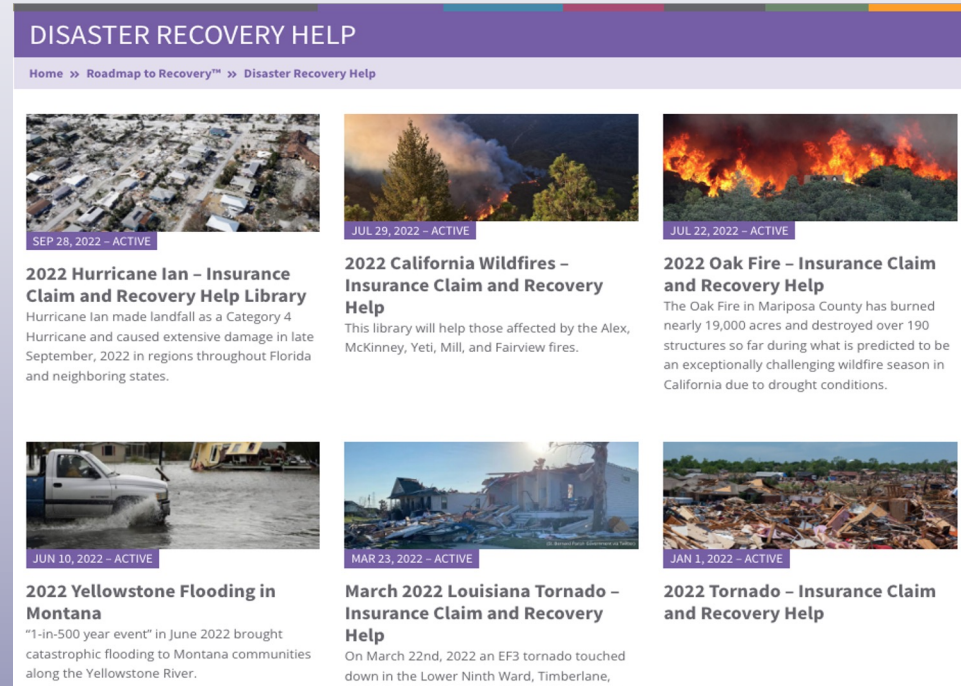
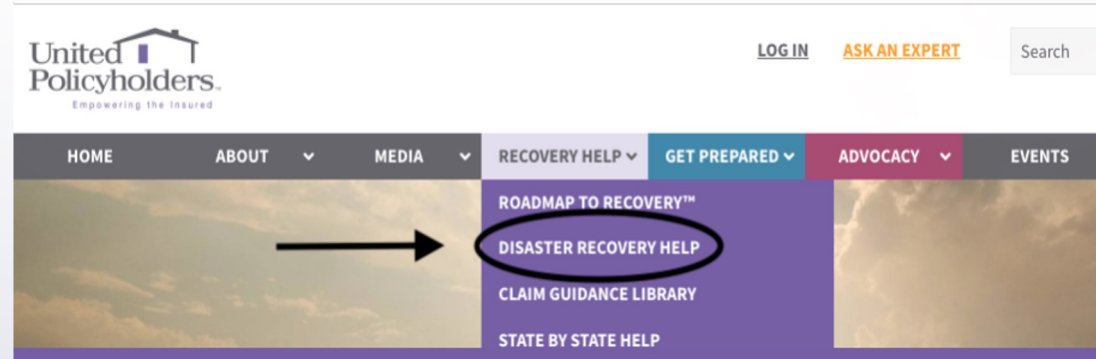
- *Helping households and communities reduce risk and be resilient to disasters and adversity*

Advocacy and Action

- *Fighting for insurance consumer rights and protections*

Recovery Help Libraries

www.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
- Sample Letters & Claim Forms www.uphelp.org/samples
- Ask an Expert Forum www.uphelp.org/ask-an-expert

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 or speakers at our workshops.
- If you have a specific legal question, we recommend you consult an experienced attorney
- Our speakers are volunteering their time as educators.
- We are not creating a professional/client relationship with any individual.

Today's Presenters

Valerie Brown

Deputy Executive Director, United Policyholders

Annie Barbour

Roadmap to Recovery CA Liaison, United Policyholders

Lisa Thurston, MSW, LCSW

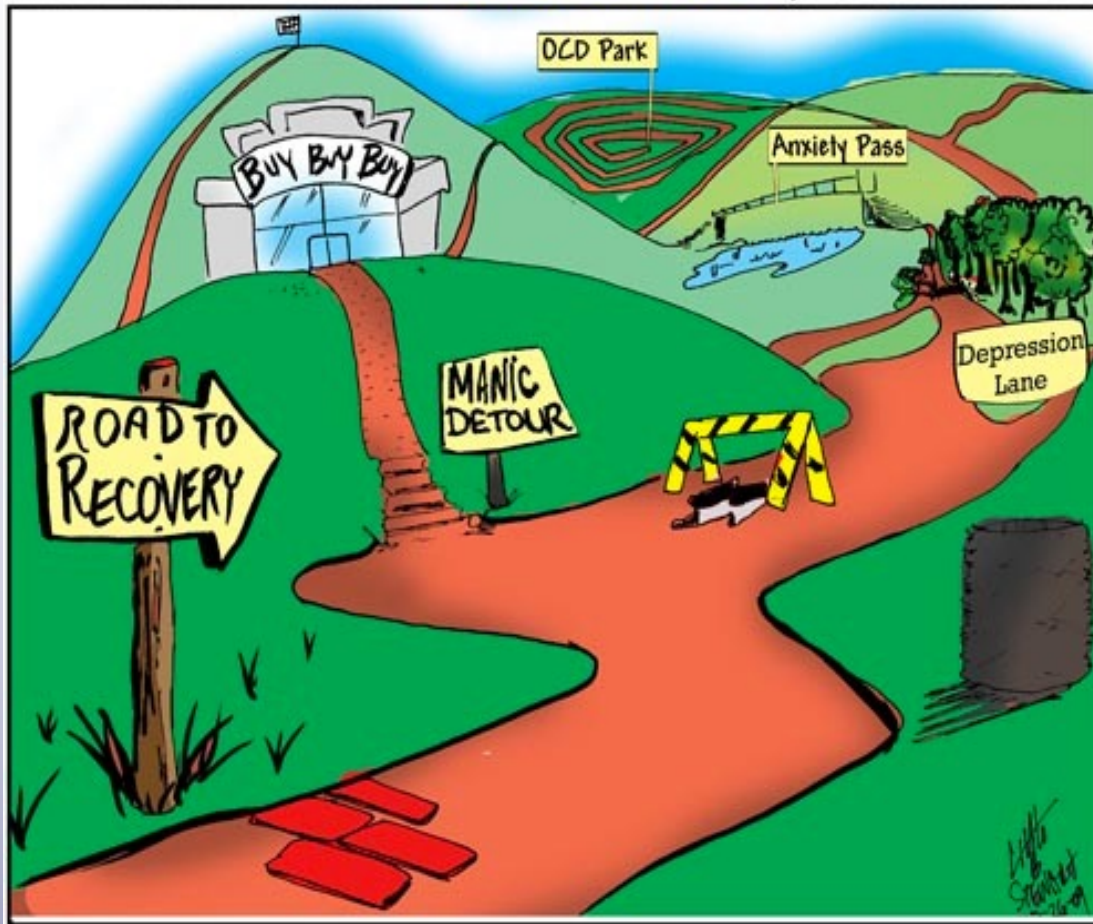
2007 Witch Creek Fire Long Term Recovery Team

Today's topics

1. What needs to be wrapped up to move forward
2. Buttoning up with your contractor
3. Observing the anniversary
4. Making the house you built/repaired a home again

1. WRAPPING UP TO MOVE FORWARD

Recovering from a disaster is a marathon, not a sprint!



We recommend...

- Re-reading your policy and Declarations page and double-check the math: Were limits adjusted for extended coverage endorsements and inflation protection?
- Requesting a complete claim summary of all amounts paid to date. Correct any errors in payments or allocations (to Coverage A, B, C, etc.).
- Organizing and turn in receipts for reimbursement of ALE benefits.
- Communicating with your insurer in writing.

Track your claim payments



<https://uphelp.org/claim-guidance-publications/insurance-accounting-spreadsheet/>

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

CLAIM GUIDANCE LIBRARY

Home » Claim Guidance » Insurance Accounting Spreadsheet

Homeowners

SHARE PRINT PDF

Insurance Accounting Spreadsheet

This is a spreadsheet to help you keep track of your insurance payments. It includes columns that allow you to track expenses by type of coverage and payments received, as well as line item tracking of your coverage limits.

This document was donated by a Woolsey Fire survivor.

Coverage	A		B	C	D	E - Additional Coverages			Total
	Dwelling		Other Structures	Personal Property	Loss of Use (ALE)	Ordinance of Law	Debris Removal	Trees, Shrubs & Plants	
	Structure	Replacement							
	100%								
Coverage (Declarations Page)		\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
Construction Estimate		\$ -							\$ -
Limit of Coverage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Payments Received									
Date	Check #	Purpose							
									\$ -
									\$ -

To do before (Anniversary Date)

- Keep documenting your cooperation and diligence in a claim journal and in short written communications to your insurer.
- Where needed, seek deadline extensions by customizing and sending one or more of our sample letters. Most insurers will grant deadline extensions for good cause. If your insurer says no, contact the California Department of Insurance or the Colorado Division of Insurance.

Sample request for deadline extensions



Dear _____,

We are continuing to do our best to document our loss and cooperate with your company to reach a fair and full settlement.

We are writing to request the following extension(s):

- 1) The “Suit Against Us” clause: Please confirm that you will “toll” the “Suit Against Us” clause while our claim is open, and that you will not enforce the clause until one year after you have informed us in writing that you have completed the claim adjustment process and/or closed our claim;
- 2) The one-year deadline to submit proof of our losses (Contents, Dwelling, other). Please confirm that you will grant us an extension of time to submit required proof.

Finding insurance & being adequately insured

LOG OUT MY QUESTIONS ASK AN EXPERT FORUMS 

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS COMMUNITY SUPPORT UP

COLORADO PREPAREDNESS AND RESILIENCY PROJECT

Having the right kind and right amount of insurance is a key to preparedness and resilience.

Thank you to the Denver Urban Area Security Initiative (UASI) for funding this Colorado Preparedness and Resiliency preparedness project. Through our tips from the Trenches webinar series, our nonprofit organization United Policyholders (UP) reached Colorado residents with road-tested tips on how to be a savvy and smart consumer when it comes to insuring your biggest asset: your home. With 30 years helping disaster survivors navigate the insurance claim process UP knows what matters when it comes to insurance.

Tips from the Trenches: Does Your Safety Net Have Holes?

a virtual training, including:

- what disaster survivors wish they would have known about insurance
- what fine print matters
- how to save money in these unprecedented times
- what to do if you are dropped by your insurer

Additional Information and Handouts:

- [Handout: Top Preparedness Tips for Colorado Homeowners \(updated 2023\)](#)
- [Colorado Home Insurance Check UP: Questions to Ask Your Agent / Broker](#)
- [Shop Smart Colorado: Tips for Insuring Your Home](#)

2. BUTTONING UP WITH YOUR CONTRACTOR

What to be aware of

- Walk through inspection with your builder (punch list)
- Warranties
- Final occupancy
- Final payment
- Lien releases

Quality control

- If you hired a private inspector, you typically have 3 inspections: at the start w/foundation, before “close-in,” and **before final occupancy**. Be present onsite for the final inspection to ask questions and know what’s going on.
- This person should come before the final inspection from the county/city.
- It’s up to you to have your builder present (or not).
- You’ll get a list, so there are no surprises.

Final Walk Through

- List items (& mark with painters tape) to be addressed by contractor (not correct, incomplete, dings/damage, missing paint). Include items from list from Private Inspector's inspection.
 - Everyone has small things to be attended to, so be prepared. This is normal and part of the building process.
- Builder should be giving you all warranties and instruction booklets (appliances, lighting, etc.)

Final County/City Inspection

- Ensuring your home meets all safety and energy codes before you are cleared for final occupancy.
- Talk to your inspection department early to see how long it takes to schedule.
- Make sure you have wiggle room with your movers.

Final Occupancy

- Don't move contents into the home until you have final occupancy (otherwise, will void builders' risk policy)
- Occupancy permit – temporary occupancy permit or final certificate of occupancy

Final Payment & Mechanics Liens

- Your contractor should provide you lien releases when construction is finished so make sure they know that you are expecting these.
- Final payment is typically made after “punch list” from walk through is complete and lien releases obtained.

Deep Breath



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3. OBSERVING THE ANNIVERSARY

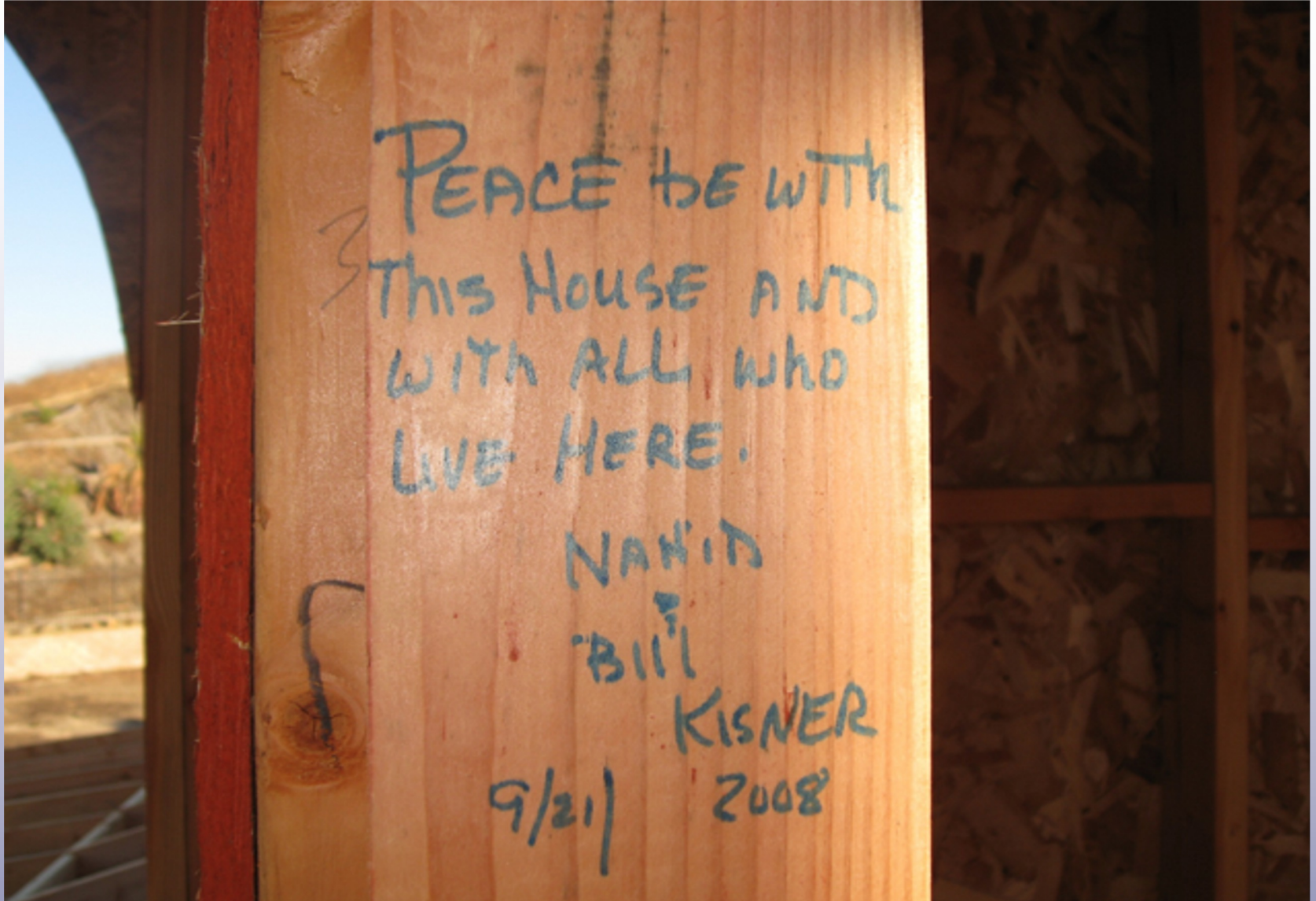
This is now your “new normal”

- Your loss and the recovery is now a major part of your life.
- Don't shy away from seeking professional help...it can make all the difference.
- This is NOT the time to “tough it out” if you're suffering from depression or anxiety-related symptoms.
- Goal is to incorporate this into your life and your family's legacy.
- Make a “new normal” for you and your family.

Celebrate along the way!!!

- Recognize that disaster anniversaries tend to bring up emotions and renewed anxiety.
- This is a LONG process.
- Make new memories.
- Celebrating your victories along the way will give you the emotional strength to keep on going.

Open house /Blessings celebrations



Create art from salvaged materials



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Art by James Servais

4. MAKING THE HOUSE YOU REPAIRED / REBUILT A HOME AGAIN

Some things to remember...

- Recognize it will take some time to become comfortable with this space
- For those of you not there yet, but watching in anticipation, try to stay focused on your own journey and abate your anxiety
- If you built the same, you may experience *déjà vu*
- If you built different, you may feel “lost”

What moving home feels like

- Not feeling the satisfaction at completion you thought you would...this is a house, not your home (yet)
- Remembering missing personal property will occur for years
 - Bare walls where your photos used to be is more impactful than you might expect
 - The details that made your house a home are missing and make it not familiar

Time...

- What will you do with your time now that you have finished this process?
 - Emotions may surge now that you have space to deal with them
 - Feeling at loose ends b/c this process took so much time

National Mental Health Resources

NAMI Suicide and Crisis Hotline

- Call/text 988

National Disaster Distress Helpline

- 1-800-985-5990

Veterans Crisis Line

- 1-800-273-8255 and press 1


Upcoming Roadmap to Recovery[®] Events

EVENTS

[Home](#) » [Events](#)

UPCOMING EVENTS

Deadlines and Decisions at the One-Year Anniversary (CA 2022 wildfire survivors)


 Wednesday, July 26, 2023
5:00 p.m. PT / 6:00 p.m. MT

 Zoom - registration required


 California 2022 wildfire survivors

[VIEW +](#)

Wrapping UP Your Insurance Claim – California

 Wednesday, August 2, 2023
5:00 p.m. PT

 Zoom - registration required

 California wildfire survivors



[VIEW +](#)

www.uphelp.org/events
Register for upcoming events.
View recordings of past events and related resources.

Please complete our short survey

www.uphelp.org/survey

Marshall Fire Two Year
Insurance and Recovery Survey

Purpose: Track insurance and recovery progress and problems. You may take the survey anonymously. The data collected helps us serve your community and informs our advocacy work. Thank you!

please only take one survey per household

Stay connected to other disaster survivors

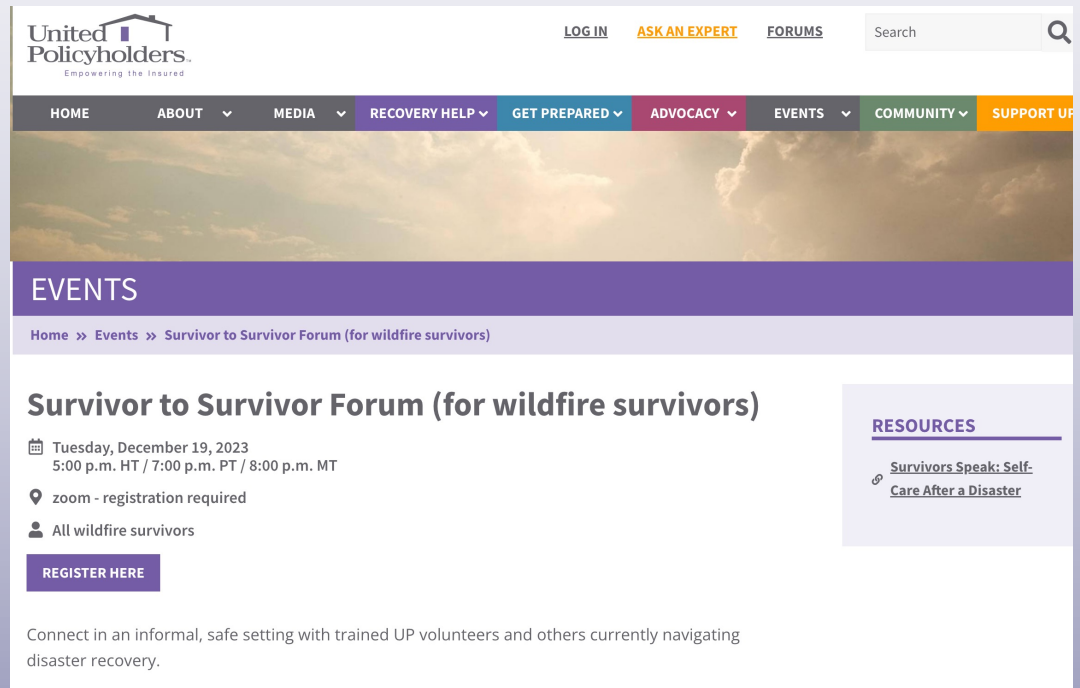
Survivor to Survivor Forums

Final S2S Forum for 2023

Tuesday, December 19, 7 pm PT/8 pm MT

To register: <https://uphelp.org/events/s2s-12-19-2023/>

- 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



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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', 'ASK AN EXPERT', and a search bar. Below the navigation bar is a menu with options: 'HOME', 'ABOUT', 'MEDIA', 'RECOVERY HELP', 'GET PREPARED', 'ADVOCACY', 'EVENTS', and 'SUPPORT UP'. The main heading is 'ASK AN EXPERT'. Below this, 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.' The text explains that users can search for answers or post questions about insurance issues, loss recovery, expert volunteers, insurance claims, and insurance law. There are social media icons for Facebook, Twitter, LinkedIn, Instagram, and YouTube. A section titled 'EXPLORE CATEGORIES' has a dropdown menu currently showing 'Additional Living Expenses (ALE)'. Another section titled 'FREQUENTLY USED PUBLICATIONS' lists '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.

Thank you funders



**Community
Foundation
Boulder County**