



# **Avoiding and Solving Problems *During a Post-Wildfire Rebuild***

**2025 Los Angeles Wildfires  
Roadmap to Recovery webinar # 16**

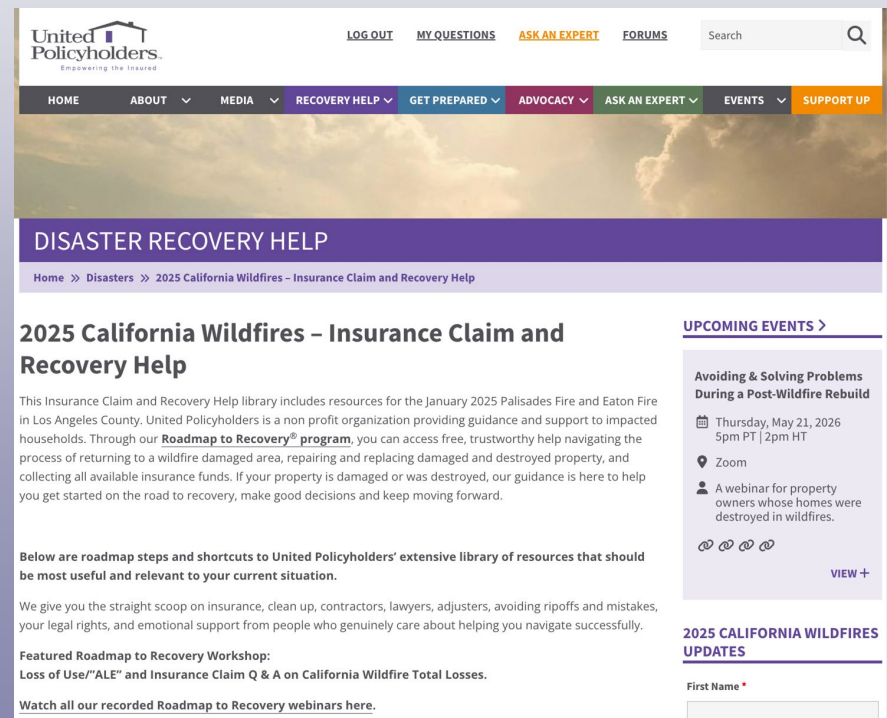
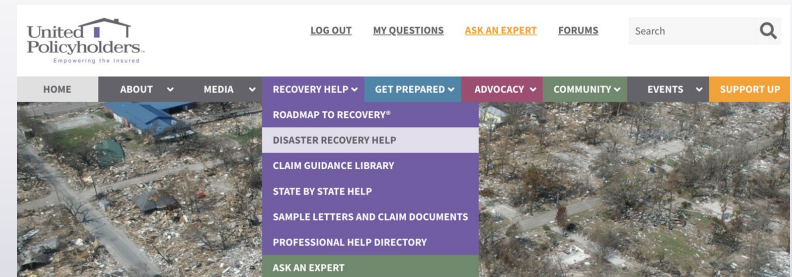
# About United Policyholders (UP)

- A 501(c)3 nonprofit based in California with a 35-year track record of helping wildfire-impacted households and communities rebuild and recover by giving road-tested, reliable, free guidance that improves the flow of insurance funds and helps with decision-making
- Funded by donations and grants
- A professional staff and a professional volunteer corps with expertise in financial, legal, construction, tax and insurance matters

# California 2025 Wildfires Insurance Claim and Recovery Help Library

[www.uphelp.org/disaster-recovery-help/2025cawildfires](http://www.uphelp.org/disaster-recovery-help/2025cawildfires)

- Step-by-Step Guidance on insurance, loss of use, personal property, buying or rebuilding, financial decision-making, mortgage and tax issues.
- Customizable sample letters and claim document, loss documentation.  
[www.uphelp.org/samples](http://www.uphelp.org/samples)
- Upcoming Workshops and Resources  
[www.uphelp.org/events](http://www.uphelp.org/events)
- Rebuilding, Smoke Remediation and Restoration Guidance  
[www.uphelp.org/smokedamage-2](http://www.uphelp.org/smokedamage-2)
- “Been there” tips from past survivors  
[www.uphelp.org/survivorsspeak](http://www.uphelp.org/survivorsspeak)
- Links to Pro-consumer Professional Help  
[www.uphelp.org/findhelp](http://www.uphelp.org/findhelp)



# Follow Along Slide Deck

[www.uphelp.org/may21](http://www.uphelp.org/may21)

The screenshot shows the United Policyholders website. At the top left is the logo with the tagline "Empowering the Insured". To the right are navigation links: LOG OUT, MY QUESTIONS, ASK AN EXPERT, and FORUMS. A search bar is on the far right. Below this is a main navigation bar with links: HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, ASK AN EXPERT, EVENTS, and SUPPORT UP. The main content area has a purple header for "EVENTS" and a breadcrumb trail: Home >> Events >> Avoiding & Solving Problems During a Post-Wildfire Rebuild. The event title is "Avoiding & Solving Problems During a Post-Wildfire Rebuild". Details include: Thursday, May 21, 2026, 5pm PT | 2pm HT; Zoom; and "A webinar for property owners whose homes were destroyed in wildfires." A purple "REGISTER" button is present. A description states: "This webinar covers: your rebuild budget and plan; rebuilding a resilient, insurable home; selecting and working with a builder Insurance payments; mortgage company role; construction quality control; and avoiding scams, delays and disputes." On the right, a "RESOURCES" sidebar lists: "Questions to ask a repair/rebuilding contractor", "Survivors Speak: The Rebuilding Process", "The Scoop on 'Scope' (of loss)", "Rebuilding 101: A Guide to the Reconstruction Process", and "Follow Along Slide Deck". A blue arrow points from the description area to the "Follow Along Slide Deck" link.

United Policyholders  
Empowering the Insured

LOG OUT MY QUESTIONS ASK AN EXPERT FORUMS Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY ASK AN EXPERT EVENTS SUPPORT UP

## EVENTS

Home >> Events >> Avoiding & Solving Problems During a Post-Wildfire Rebuild

### Avoiding & Solving Problems During a Post-Wildfire Rebuild

📅 Thursday, May 21, 2026  
5pm PT | 2pm HT

📍 Zoom

👤 A webinar for property owners whose homes were destroyed in wildfires.

**REGISTER**

This webinar covers: your rebuild budget and plan; rebuilding a resilient, insurable home; selecting and working with a builder Insurance payments; mortgage company role; construction quality control; and avoiding scams, delays and disputes.

#### RESOURCES

- 🔗 [Questions to ask a repair/rebuilding contractor](#)
- 🔗 [Survivors Speak: The Rebuilding Process](#)
- 🔗 [The Scoop on "Scope" \(of loss\)](#)
- 🔗 [Rebuilding 101: A Guide to the Reconstruction Process](#)
- 🔗 [Follow Along Slide Deck](#)

# Guest expert panel

**Ciara Barnett** *LA County Public Works*

**Brian McGinnis** *Department of Regional Planning*

**Natalie Watmore** *Contractors State License Board*

**Andy Christopherson** *Synergy Group*

**Greg Norris** *QuickDraw Fund Control*

**Lori Gay** *Neighborhood Housing Services*

# Insurance basics:

- Policy limits, endorsements and formulas = available \$
- Two measures of your loss: Actual Cash Value (Craigslist price) and Replacement Cost Value (current purchase price)
- Funds get paid in legally required advances, then as incurred - ACV first then RCV
- More room for negotiation than an adjuster lets on
- The cost to replace "as was" is what you're owed, up to limits
- Insurer "as was" calculations often use Xactimate and not accurate to local costs, you must gather evidence and push back
- Code upgrades specified
- You don't have to build the same you had but you must agree w/insurer on original scope, size, quantities and qualities
- Insurance \$ generally gets doled out in thirds, progress payments
- If you have a mortgage, your dwelling insurance \$ gets held by the lender, they must release

# The main “buckets” of coverage

The letters (A, B, C, D) differ by company and usually consists of:

- COVERAGE A – Dwelling
- COVERAGE B – Dwelling Extension/Other Structures
- COVERAGE C – Personal Property
- COVERAGE D – Loss of Use (“ALE”)
  - Trees, Shrubs, Landscaping, Scheduled Personal Property
  - Code Upgrade/Law and Ordinance
  - Extended replacement cost rider (‘endorsement’) gives you more \$

# Rebuilding vs. Replacing (buying)

If you have Replacement Value Coverage on your dwelling, and suffer a total loss, Cal Ins. Code 2051.5 (c)] allows you to use your full replacement benefits, *including any building code upgrade costs and extended replacement cost coverage* you may have, to:

- rebuild your home at the current location,
- rebuild at a new location, or
- purchase an already built home at a new location.

Out of state adjusters don't always know about this law

[www.uphelp.org/pubs/buy-or-rebuild](http://www.uphelp.org/pubs/buy-or-rebuild)

# Options for replacing your dwelling



# Answers you need before you start your rebuild:

- How much insurance money is available to me?
- Have I maxed out my policy limits? Is there more in the policy?
- Has my insurer committed to pay full limits or do we need to reach an agreement on an “as was” scope/estimate?
- Will my available insurance be enough to cover the cost of rebuilding a like kind and quality home or the home I want to build?
- If I don't have enough insurance to replace what I lost or build the home I want to build, what sources can I tap?

# Your emails and letters to your insurer should:

- ✓ Confirm you are cooperating and have forward movement
- ✓ Tell them what you need/want and why
- ✓ Ask what they need from you to resolve your claim
- ✓ Point out specific things they have/haven't done that are holding up resolution of your claim
- ✓ Politely but assertively remind them about your situation and the laws they're obligated to follow
- ✓ Give them a specific time frame to reply/comply
- ✓ Be specific and to the point, avoid venting

# Things to Avoid

- Avoid paying off a low-interest rate mortgage w/out a solid plan to rebuild/repair your home
- Avoid starting a construction project w/out a game plan
- Avoid rushing to hire a builder w/out due diligence
- Avoid signing a Time and Materials contract w/out a detailed budget (*may not* be acceptable to your lender)
- Unrealistic or incomplete rebuild estimates that will require multiple change orders (fees, code upgrades, trades, etc.)
- Large down payments (\$1,000.00 limit)
- **PRELIMINARY LIENS!!**

# Scoping/Estimating the cost to replace “as was” to reach an agreement on what your insurer owes

- Not necessary if insurer has paid full policy limits
- Adjusters generally use Xactware or similar programs. Have an independent professional check the accuracy of their scope and pricing, should include code upgrades
- You can hire a professional construction cost estimator or public adjuster to scope/estimate “as was”
- The builder who will be building your replacement home may help you prepare an as was scope and estimate

# Professional “as was” scope/estimate providers

## Questions to ask before hiring:

- Have you previously prepared an independent scope of loss? How many? When were they prepared?
- Are you familiar with local construction costs in my area? If so, how?
- Have you ever had to “defend” your work in court? What was the result?
- How much will you charge for preparing a scope of loss and what is included?
- **Ask for references and call the references.**
- Clarify the scope of work to be performed and fee(s) charged:
  - Does the scope of work include responding to insurance company questions regarding the scope?
  - If not, how much does the preparer charge to respond to insurance company questions?
  - Is the preparer willing to meet with you and the insurance company adjuster to “defend” his scope against the insurance company’s scope?
- If the person holds a contractor’s license, check the license status with the Contractors State Licensing Board.

[www.uphelp.org/recovery/professional-help-directory](http://www.uphelp.org/recovery/professional-help-directory)

The screenshot shows the Professional Help Directory website. The navigation bar includes links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT. The search results are filtered for California and Residential Loss Valuation Services. Three providers are listed:

Provider Name	Website	Type of Business	State
BW Builder, Inc.	bwbuilder.com	Construction Services, Residential Loss Valuation Services	California
Anderson Group International Inc.	goagi.com	Cleaning, Damage Repair, Restoration, Remediation, Construction Services, Contents and Inventory Help, Residential Loss Valuation	California
Accurate Estimates, Inc.	accurateestimatesinc.com	Residential Loss Valuation Services	California

# Challenges For Contractors

- Many contractors who have not built after a disaster can become financially challenged utilizing insurance dollars.
- Insurance is normally 3 drops of money; therefore, a contractor will have to be able to carry 1/3rd of the cost of a rebuild before receiving a check.
- Utilizing an escrow account can protect you



CONTRACTORS  
STATE LICENSE BOARD

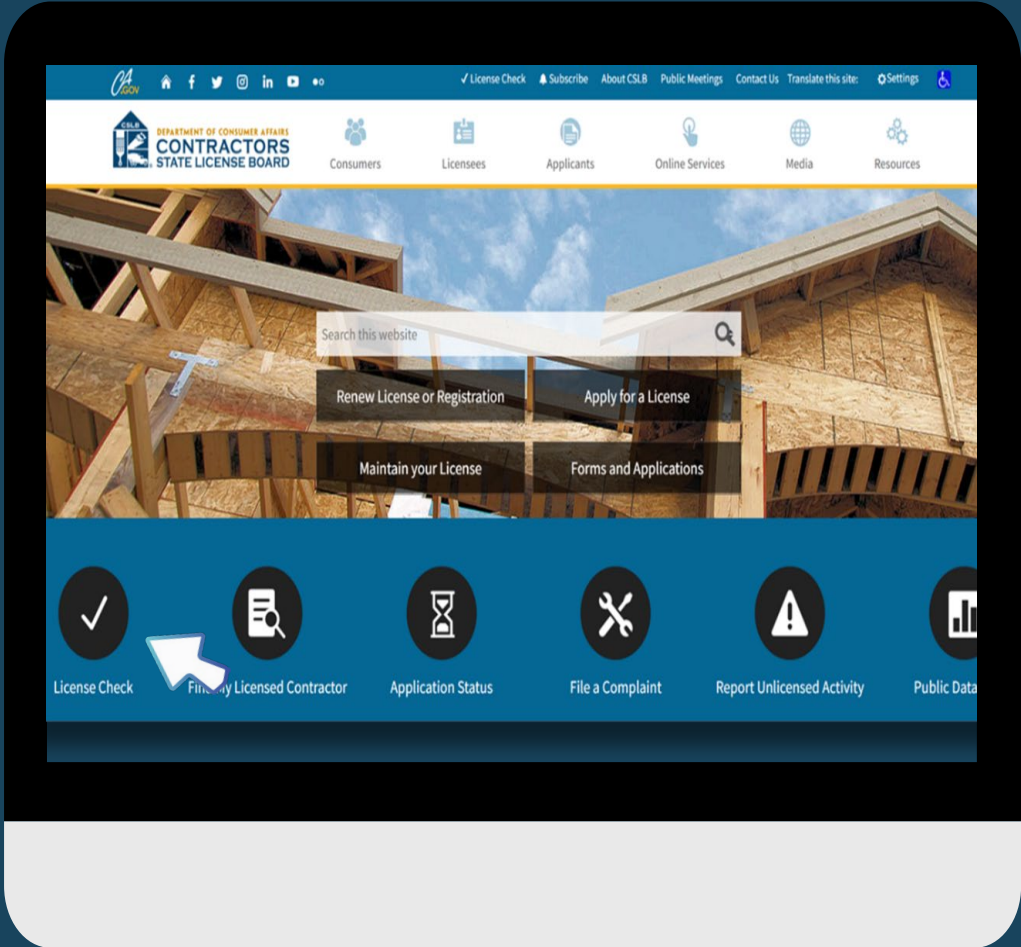
# Rebuilding After a Disaster

[cslb.ca.gov/disaster](https://cslb.ca.gov/disaster)

# Finding a Licensed Contractor: What to Look for

- **License number** – Contractors must include their license number on business cards, contracts, and advertisements.
- **Workers' compensation insurance** – Required if the contractor has employees and for specific classifications.
- **Classifications** – *B - General Building* is the classification for new home construction while they may subcontract with other specialty trades as needed for other projects in the home.

# How to Check a License



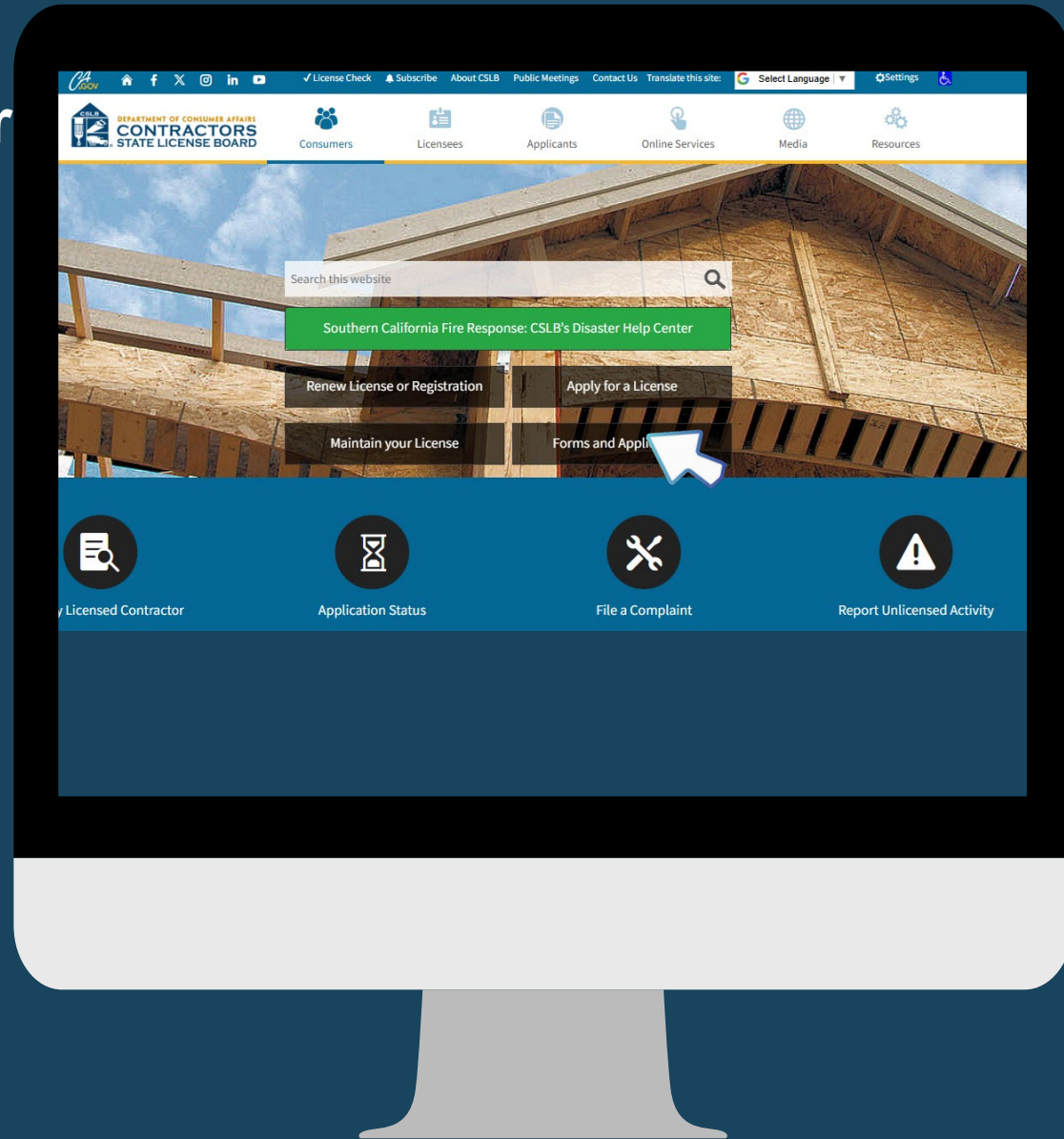
[CSLB.CA.GOV/LICENSECHECK](https://CSLB.CA.GOV/LICENSECHECK)



# Get Multiple Bids and Check References

- Collect at least three written bids to compare pricing, scope, and timelines.
- Very low bids may mean hidden costs or poor-quality work.
- Ask for at least three client references and call them.
- Visit completed projects or request project photos to see workmanship.
- Review CSLB complaint history before deciding.

# Visit CSLB's Disaster Help Center for Resources



[CSLB.CA.GOV/DISASTER](https://CSLB.CA.GOV/DISASTER)



# Reconstruction and Payments

***“Rebuilding” (includes declared wildfire rebuild) in California falls under home improvement contract law. This means:***

- **Down payments are limited** – A contractor cannot ask for more than 10 percent or \$1,000, whichever is less.
- **Any payment schedule must specifically reference work completed or materials supplied.**
- **Progress payments cannot exceed the value of work performed or materials supplied.**

# Payment Rules and Protections

✓Down Payment Limited to 10% or \$1,000 (whichever is less)

✓Keep Copies of All Receipts and Payments

✓Any Payment Schedule Must Specifically Reference Work Completed

✓Progress Payments Cannot Exceed the Value of Work Performed or Materials Supplied

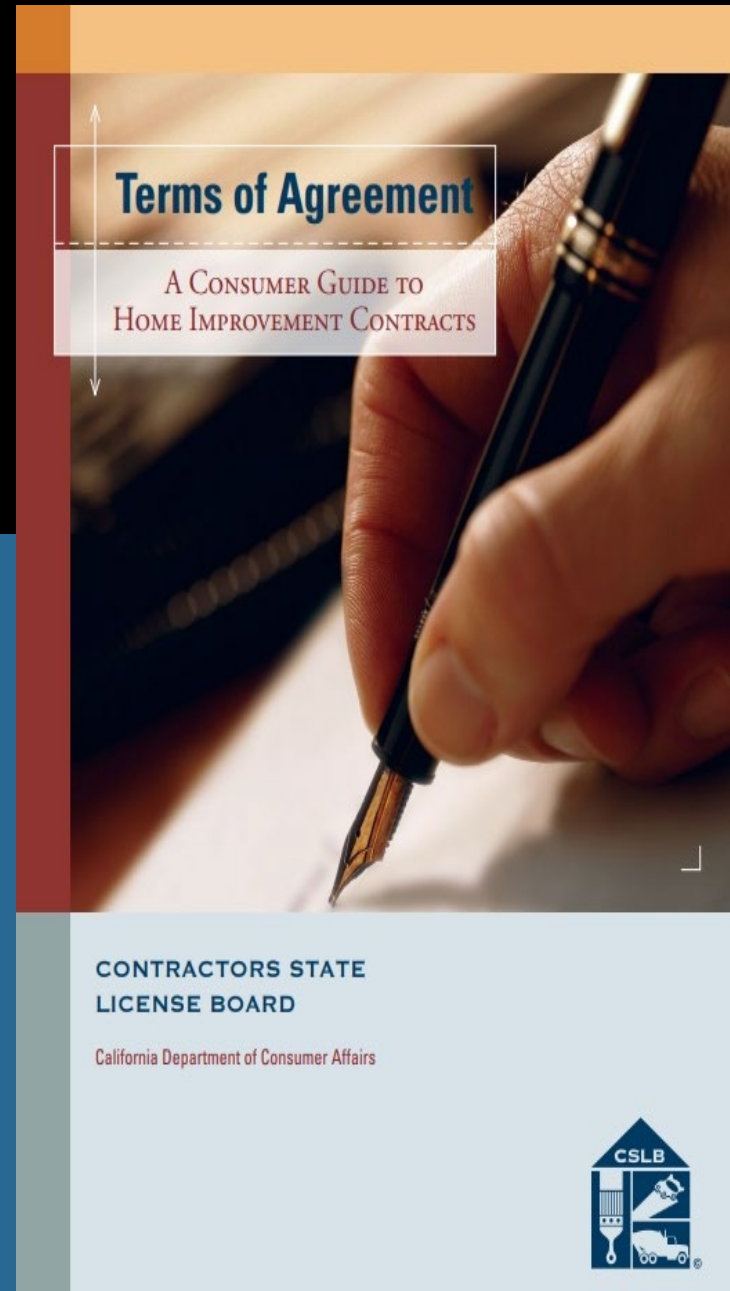
✓Never Pay in Cash; Use Check or Credit Card

✓Review Change Order Policy

# Right to Cancel

If you live in a declared disaster area, you have seven (7) business days to cancel your contract without penalty. This gives you time to review your options and ensure you're working with the right contractor.

**TERMS OF AGREEMENT:**



# GET IN TOUCH

**CONNECT**



(800) 321-CSLB (2752)

[cslbinfo@cslb.ca.gov](mailto:cslbinfo@cslb.ca.gov)

[www.cslb.ca.gov](http://www.cslb.ca.gov)



Scan this code  
for additional  
CSLB contact  
information

# LA County Recovers

## May 21, 2026

### Speakers:

- Brian McGinnis
  - Senior Planner, LA County Planning
  -
- Ciara Barnett
  - Assistant Deputy Director, LA County Public Works

# LA County Unincorporated Area - Permitting Progress Dashboard

As of 5/20/2026\*

All Unincorporated Areas

Eaton

Palisades

**6,571**

Damaged/Destroyed Parcels (Unincorporated)

**7,417**

Damaged/Destroyed Units (Unincorporated)

**141**

New Residential  
Average Business Days to Permit Issuance

**36**

Average Business Days Spent in  
County Review\*\*

**106**

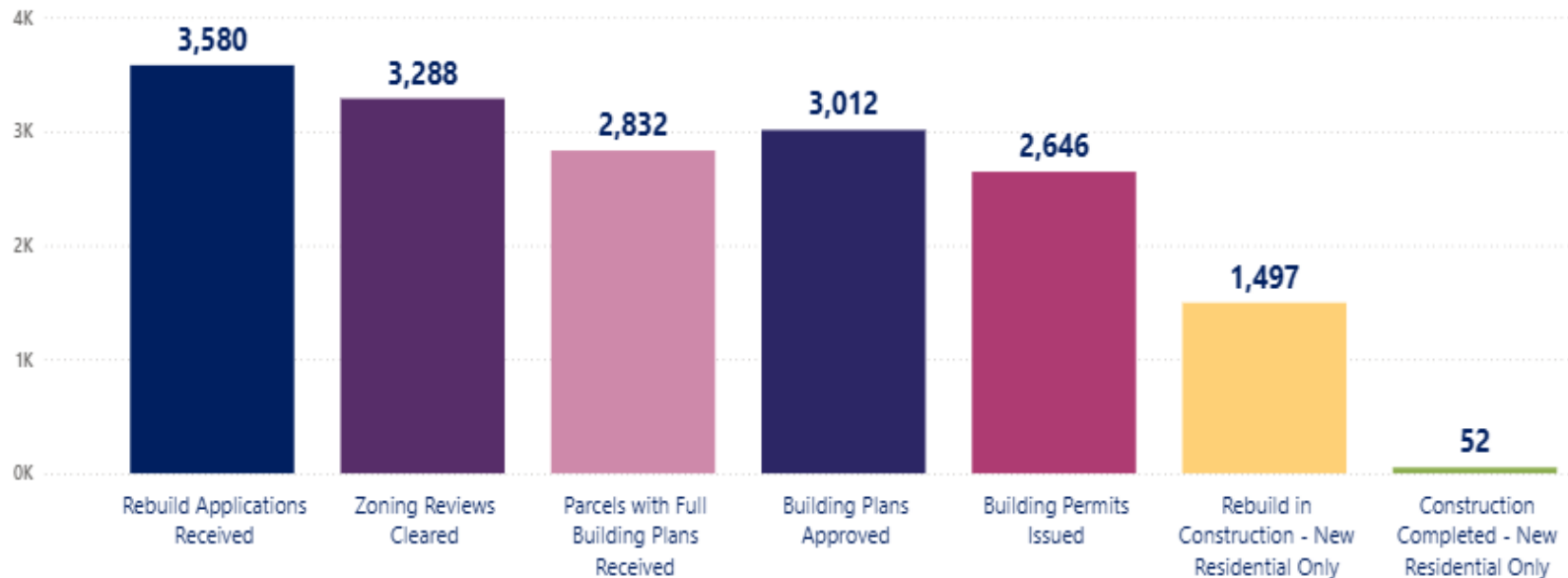
Average Business Days Spent with  
Applicant\*\*

\*\*Data is refreshed weekly

Rebuild Progress

Plans in Review

Permits in Construction



[Detailed Recovery Map](#)

[View Detailed Permitting Data](#)

Navigating Manufactured & Factory Built Homes

# The Rebuilding Process: A Step-by-Step Guide

- Property owners begin the rebuilding process by submitting a permit application
  - LA County will review and provide comments on initial submittals within 10 business days
- Once full building plans are ready, applicants then move into the building plan review phase.
  - Applicants may be required to submit additional documentation as needed

## LA County Recovers Rebuild Guide

### 1 Debris Removal

### 2 Preparing Plans

### 3 Start Your Permit Application

Owner submits rebuild permit application

County reviews zoning submittal (within 10 business days for each review, and 5 business days for further reviews)

### 4 Continuing Permit Process

When the owner has full building plans the project can be advanced to building plan review.  
i. Owner submits additional documents as needed

Additional documentation may be required for some projects

County reviews plans within 10 business days for first review, and 5 business days for further reviews

### 5 Constructing & Inspecting

### 6 Move In

KEY  Resident  LA County

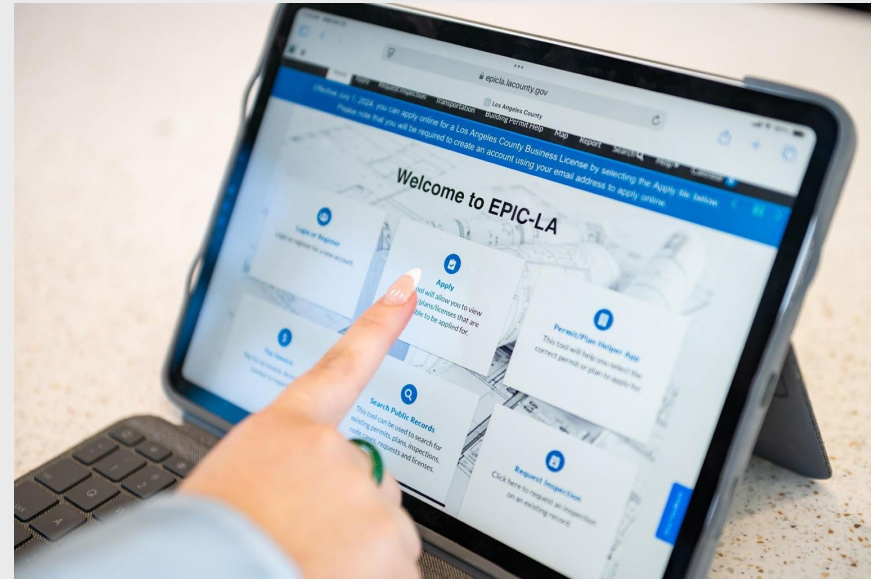
For more detailed information on the rebuild process, please visit [recovery.lacounty.gov/rebuilding](https://recovery.lacounty.gov/rebuilding)



LA County Recovers

# Submit Your Application: EPIC-LA

- Online applications can be submitted through **EPIC-LA**, LA County's online permitting portal
- Track permit status, get alerted when action is needed and view all project documents all in one place



[epicla.lacounty.gov](https://epicla.lacounty.gov)

# Submit Your Application: In-Person

Get in-person assistance at our One-Stop Permit Centers

- **Calabasas One-Stop Permit Center**

27001 Agoura Road, Suite 250,  
Calabasas, CA 91302

- 

- **Altadena One-Stop Permit Center**

464 W Woodbury Rd. Suite 210,  
Altadena, CA 91001

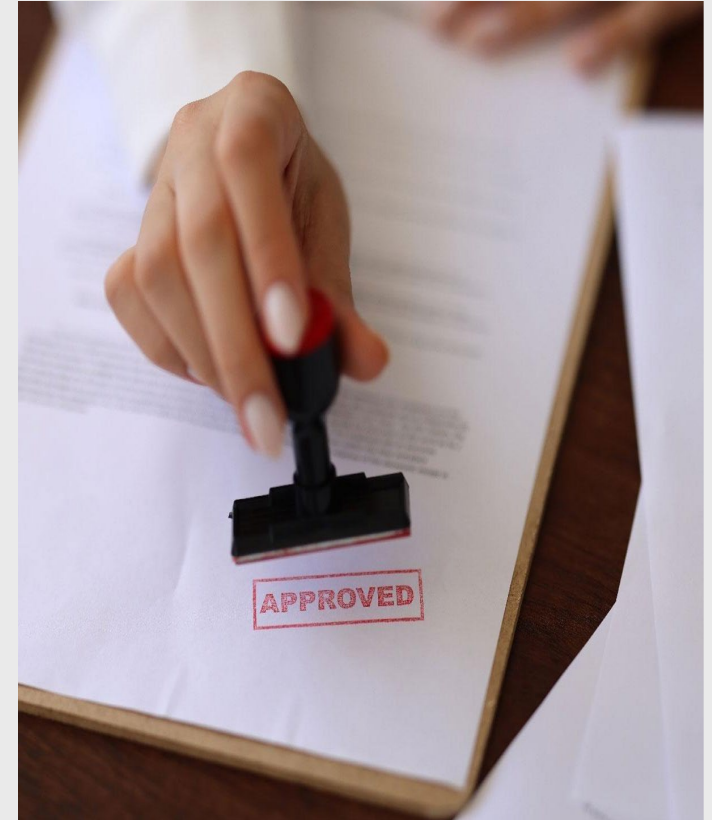


[epicla.lacounty.gov](https://epicla.lacounty.gov)

# LA County eCheck: a Smarter Way to Rebuild

LA County eCheck, powered by Archistar, is a customer-facing web application that reviews building plans before they are submitted.

- Uses artificial intelligence to check for compliance with zoning regulations
- Flags potential issues early, reducing errors and unnecessary delays



[epicla.lacounty.gov](https://epicla.lacounty.gov)

# Pre-Approved Plans Program

- **Who's It For:**

- Property Owners rebuilding homes, accessory dwelling units (ADUs), or appurtenant structures

- **What It Means:**

- Residents choose a pre-approved plan and work with the designer on site specific requirements.

- **How It Works:**

- Speeds up the rebuilding process by offering a selection of County-reviewed building plans that meet current codes, reducing time and costs for design and review

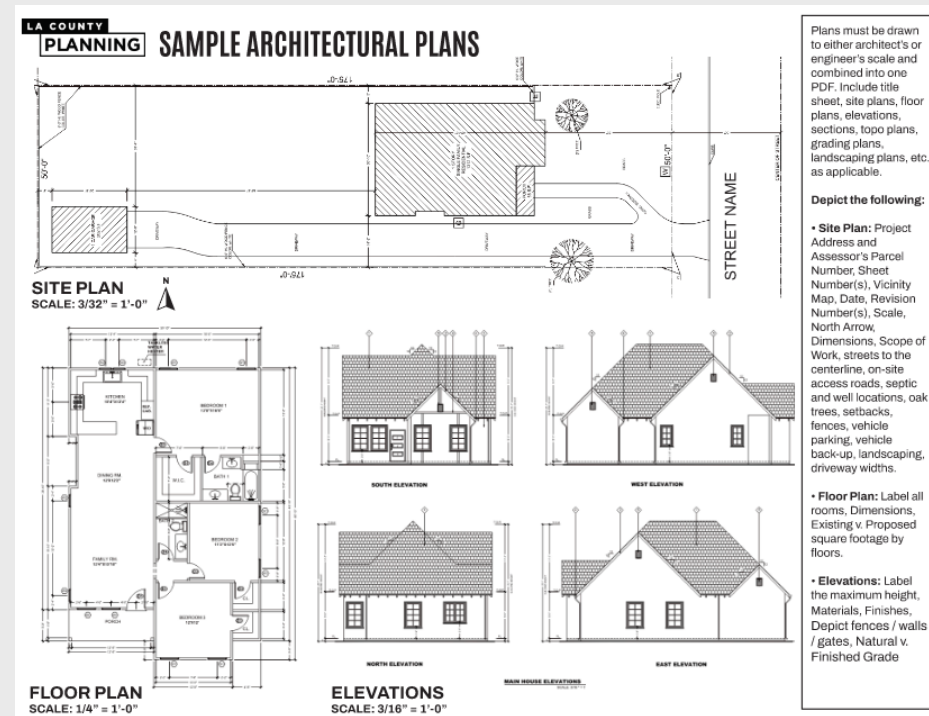


# Inspections and Sequencing

- Underfloor slab/plumbing
- Location/Setbacks
- Foundation Forms
- Floor Sheathing
- Underfloor framing/insulation
- Roof Sheathing
- Framing – Rough Inspections (exterior shear walls)
- Lath/Insulation
- Drywall/Shower pan
- Final Inspection

# Common Errors & Corrections

- Plans do not meet Minimum Plan Submittal Requirements or current code requirements
  - [recovery.lacounty.gov/rebuilding/self-certification](https://recovery.lacounty.gov/rebuilding/self-certification)
- Plans do not meet LA County code amendments
  - [dpw.lacounty.gov/building-and-safety/general](https://dpw.lacounty.gov/building-and-safety/general)
- Missing information on first sheet of the plans, including Separate Permit and Deferred Submittal items
- Proposed square footage, number of floors, height, occupancy classification
- Missing utility information (gas, septic, electric)

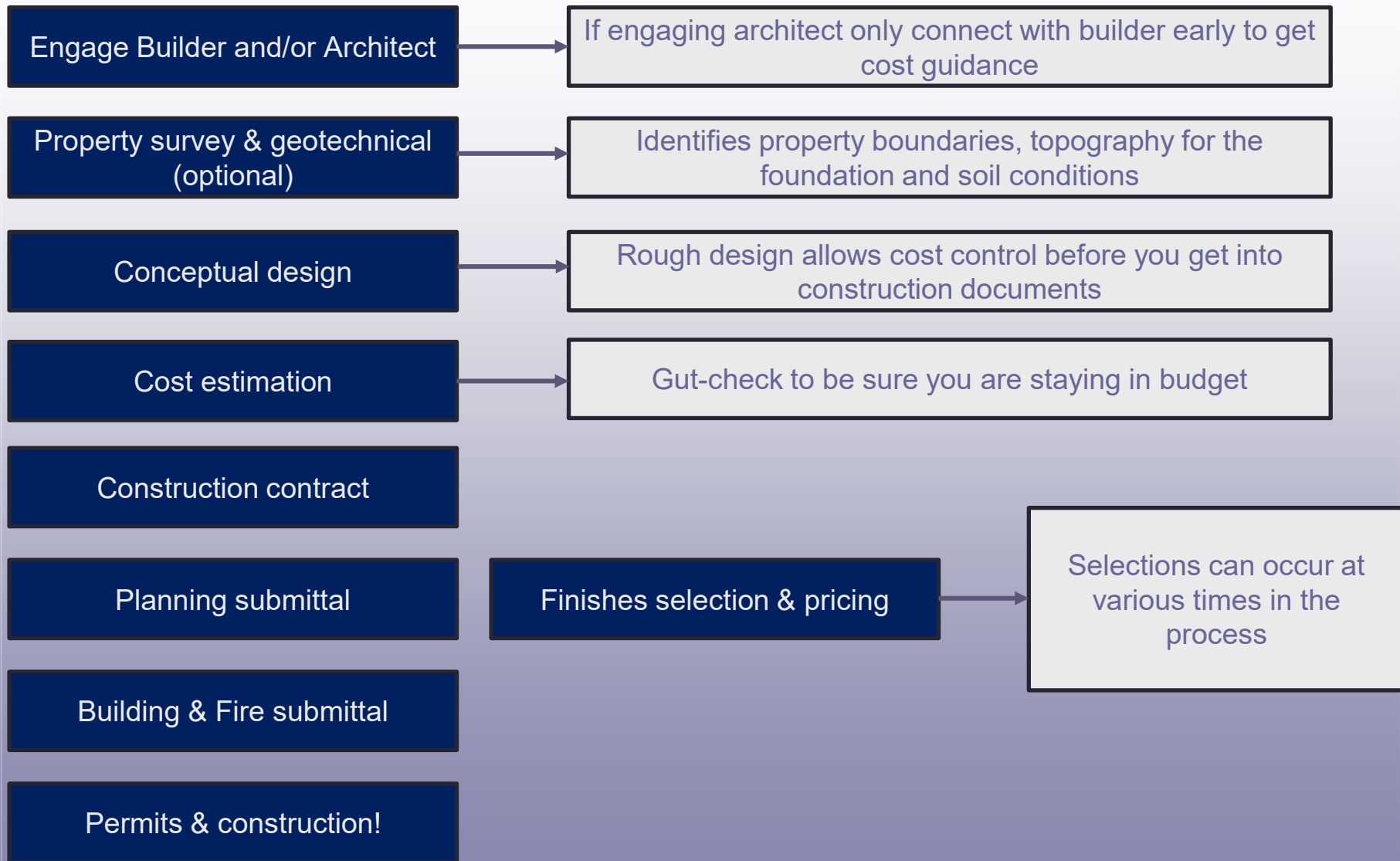


Expedite The Process/Save Dollars

# Know your options before moving forward

- Production home
- Semi-Custom home
- Custom home
- Group rebuild
- Pre-fab/Modular home
- Design/Build

# Step by Step



## THE FOOTHILL CATALOG DIFFERENCE

### Typical Design-Bid-Build (Pre-Fire)

1,350 SF Home



1 - 3+ years



### Preapproved Plan

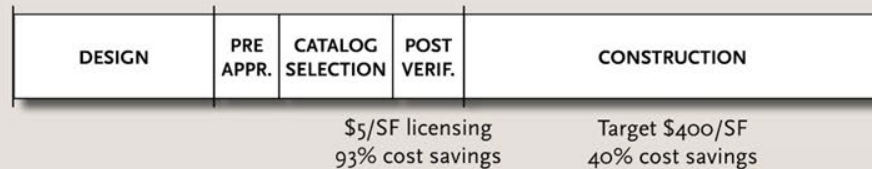
1,350 SF Home

- Community-Based Nonprofit Organization
- Designs Developed at No Cost to Survivors
- Streamlined Permitting
- Predictable Cost & Time Estimates
- Vetted Preferred Vendors
- Prefabrication of Materials & Assemblies
- Repeatability & Economies of Scale

A headstart for homeowners



6 - 10 months



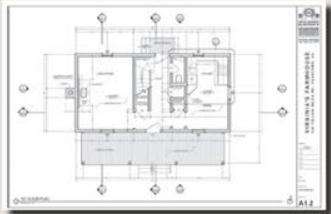
Organizational Overview  
November 13, 2025  
The Foothill Catalog Foundation

**THE FOOTHILL CATALOG**  
FOUNDATION

# PREAPPROVED PLANS: A PERMITTING INNOVATION



## DESIGN



- Multiple design options can be included within the same preapproved plan

## PREAPPROVAL



- Building specific approvals and verifications. Home Designs are not site specific

## THE FOOTHILL CATALOG



- Homeowners can browse preapproved plans of various sizes, styles that are appropriate for their lot

## POST-VERIFICATION



- Site plan and specific approvals for final building permit

## CONSTRUCTION



THE FOOTHILL CATALOG  
FOUNDATION

# Vetting a Contractor

- This is a long-term relationship, so pick someone who communicates well with you.
- Do your homework and proceed with caution:
  - Check at least three references and other builds/projects they've done.
  - Check license status (Contractors License Board).
  - Check their bond (is it new).
  - Check with Better Business Bureau
  - Meet at their office.
  - Google them, look on Yelp...

# Get 3 referrals of complete builds (*not bathroom remodel*) and ask:

- Did the builder come in on time and on budget?
- Was there change orders from them or the builder?
- Did this affect the final price and timeline?
- Did you get all of your lien releases?
- Were the subs well supervised?
- Did the builder communicate well and return their calls in a timely manner?
- Was the property kept clean?
- Have they rebuilt after a disaster?
- Did the builder come back after occupancy and fix things that were a problem?

# Contracts w/builders

- Should outline the scope of the work, the price, and what points of completion payment are due
- Draw schedule to be consistent with (or more favorable than) your lender disbursement schedule
- Be wary of contractor who wants full or cash payments before the job begins
  - *CA limits deposit to \$1,000 or 10%, whichever is less*

# Have a professional review the contract

What is in there?

- Does it specify overhead and profit %?
- Project schedule? (milestones/targets)
- Payment schedule?

What is NOT in there?

- Penalties for not meeting targets?
- Start and end date?
- Who is responsible for paying for materials?
- Change order process?

# Contractor red flags

- Multiple licenses under different names
- Multiple bond companies
- Have they built an entire house before or just remodels
- Claim to be local but out of area phone number and not licensed in your state
- No permanent business location
- If they start with “How much insurance do you have? I can build a house for that.” Price should reflect your building plans.

# What is Fund Control?

- The process whereby a third party evaluates and reports on the project's budget, General Contractor's payment requests, and construction progress.
- Funds are only released for verified progress
- Draws are turned quickly and accurately.
- Creates a bridge between the owner and General Contractor.
- Protects the owner!

# Options for Fund Control

- Utilize the escrow account that your mortgage company set up.
- Find a bank that will set up an escrow account for you.
- Utilize a company that can offer this as part of the oversight for your rebuild.

# Rebuilding a resilient, insurance home

- 5 ft of clear space around your house
- No wood fence touching the home
- Install screens to keep embers out
- Prune branches near the home

For a complete list:

[www.wildfireprepared.org](http://www.wildfireprepared.org)



**WILDFIRE PREPARED**  
— A PROGRAM OF IBHS —

wildfireprepared.org

**ADDITIONAL REQUIREMENTS FOR PLUS**

- ✓ Cover gutters.
- ✓ Enclose eaves.
- ✓ Install noncombustible siding.
- ✓ Upgrade windows & doors.
- ✓ Upgrade to a noncombustible deck.
- ✓ Move accessory structures at least 30 feet away.
- ✓ Remove parallel fencing.

**BASE REQUIREMENTS**

**ROOF**

- ✓ Ensure the roof covering is Class A fire-rated & maintained clear of debris.
- ✓ Choose noncombustible gutters & downspouts.

**BUILDING FEATURES**

- ✓ Install flame- and ember-resistant vents or 1/8-inch metal mesh over vents.
- ✓ Ensure 6-inch vertical noncombustible clearance at the base of exterior walls.
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks.

**0-5 FOOT NONCOMBUSTIBLE ZONE**

- ✓ Establish a **0-5 foot noncombustible zone** around the home and decks; remove overhanging branches; replace combustible fences within 5 feet.

**5-30 FOOT DEFENSIBLE SPACE ZONE**

- ✓ Maintain yard with spaced vegetation, structures, & other connective fuels; clear debris; remove firewood.
- ✓ Move structures at least 10 feet away & maintain a 0-5 foot noncombustible zone around them.

Take a deep breath,  
relax your shoulders,  
drink water



# Underinsured?

## Where additional funds can come from

- Small Business Administration (SBA) loan
- Loan from a Bank or Credit Union
- Savings
- Retirement Funds
- Gap funding/loans
  - *Established CDFIs (Community Development Financial Institutions)*
  - *New NGOs formed post-wildfire (e.g. Altadena Land Initiative, [www.alirebuilds.org](http://www.alirebuilds.org))*
- Lawsuit Settlement
- So Cal Edison Settlement

# NHS

## Neighborhood Housing Services

NHS serves as the local CDFI that cares for our community throughout the region

- Financial education & counseling and disaster case management
- Affordable loans and grants
- Construction project management services
- Mission-driven real estate services
- Community advocacy

# NHS

A focus on utilizing a neutral Construction Project Management Team will help with your rebuild

- Key tools you need for working with a project manager
- Know your rights
- Please don't pay in advance for contract services
- Always utilize a comprehensive contract
- Review your general contractor and any other vendors liability and workman's comp insurance
- Other

# Emails to Your Insurer

- Make sure you keep your insurance adjuster informed of your progress.
- Let them know when replacement value or code upgrades are being incurred.
- If you have an issue or delay, let them know.

# Insuring your construction project

- At all times, the homeowner needs to keep liability insurance on the property
- A Builder's Risk/Course of Construction Policy is an insurance policy that protects the construction project; materials (on site, in transit and in storage), structure in progress, etc. from theft, damage and destruction
- Builder or homeowner buys it. If Builder buys it, homeowner should be an additional named insured on the policy
- A standard Homeowners Policy will not cover the rebuild process

# Tips you'll find at [www.uphelp.org](http://www.uphelp.org):

- “Let Go Lender” - Info on getting a mortgage company to release your insurance funds [www.uphelp.org/getting-your-mortgage-company-to-release-insurance-proceeds](http://www.uphelp.org/getting-your-mortgage-company-to-release-insurance-proceeds)
- Insurance Recovery Tips For Your “Dwelling” Claim: The basics on your rights, best practices, Replacement versus Actual Cash Value Coverage, etc. [www.uphelp.org/claim-guidance-publications/insurance-recovery-tips-for-the-dwelling-part-of-your-claim](http://www.uphelp.org/claim-guidance-publications/insurance-recovery-tips-for-the-dwelling-part-of-your-claim)
- What to do with checks from your insurance company – [www.uphelp.org/claim-guidance-publications/what-to-do-with-checks-from-your-insurance-company](http://www.uphelp.org/claim-guidance-publications/what-to-do-with-checks-from-your-insurance-company)
- Survivors Speak: The Rebuilding Process [www.uphelp.org/claim-guidance-publications/survivors-speak-the-rebuilding-process](http://www.uphelp.org/claim-guidance-publications/survivors-speak-the-rebuilding-process)

# Thank you for your attention!

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

The screenshot shows the 'ASK AN EXPERT' page on the United Policyholders website. At the top left is the logo for United Policyholders with the tagline 'Empowering the Insured'. To the right are links for 'LOG IN', 'ASK AN EXPERT', and 'FORUMS', along with a search box. A navigation bar below contains links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, ASK AN EXPERT, EVENTS, and SUPPORT UP. The main heading is 'ASK AN EXPERT' with sub-links for COMMUNITY, ASK AN EXPERT, MEET OUR EXPERTS, FORUMS, and ACCOUNT. A paragraph explains that the site offers extensive information and resources, and that users can post questions if they can't find what they need. On the right, there are social media icons for Facebook, Twitter, LinkedIn, Instagram, and YouTube. Below these are sections for 'SEARCH TOPICS' (with a dropdown menu currently showing 'Additional Living Expenses (ALE)') and 'FREQUENTLY USED PUBLICATIONS' (listing 'Top Ten Insurance Claim Tips', 'FAQs about Property Damage (ALL States)', 'Homeowners Insurance Claim Rights in California', and 'Simplified Guide to Your Policy'). At the bottom left, there is a search box under the heading 'WHAT DO YOU WANT TO KNOW?' and a filter set to 'All'.

# Upcoming and Past Events

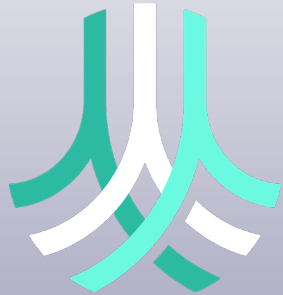
The screenshot displays the United Policyholders website's 'EVENTS' page. The header includes the logo and navigation links: LOG OUT, MY QUESTIONS, ASK AN EXPERT, FORUMS, and a search bar. A secondary navigation bar contains HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, ASK AN EXPERT, EVENTS, and SUPPORT UP. The main content area is titled 'EVENTS' and includes a breadcrumb trail 'Home >> Events'. It is divided into two sections: 'UPCOMING EVENTS' and 'PAST EVENTS'. Under 'UPCOMING EVENTS', there are two featured items: 'Avoiding & Solving Problems During a Post-Wildfire Rebuild' (Thursday, May 21, 2026, 5pm PT / 2pm HT, Zoom) and 'Colorado Home Insurance Shopping Help Webinar' (Wednesday, June 3, 2026, 5pm MT, Zoom - Registration Required, All Colorado Homeowners). Under 'PAST EVENTS', there are three items: 'Survivor to Survivor Forum (for wildfire survivors)' (Tuesday, May 19, 2026, 4 pm HT / 7 pm PT / 8 pm MT, Zoom Meeting), another 'Survivor to Survivor Forum (for wildfire survivors)' (Tuesday, April 21, 2026, 4 pm HT / 7 pm PT / 8 pm MT, Zoom Meeting), and 'Settling Your Dwelling Claim' (Thursday, April 9, 2026, 5:00 p.m. PT, Zoom Webinar, 2024 & 2025 California Wildfire).

[www.uphelp.org/events](http://www.uphelp.org/events)

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