2020 Wildfires
Mechanics of Rebuilding
Your Home

Roadmap to Recovery™ Workshop
(Virtual/Zoom)
May 6, 2021
About United Policyholders (UP)

• Reputable, established 501(c)3 not-for-profit charitable organization, Platinum Guide Star rating

• A trusted information resource and respected voice for insurance consumers in all 50 states

• 30 year track-record and expertise in disaster recovery

• Not for profit…not for sale

• Funded by donations and grants
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

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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
  – Enforcing insurance consumer rights and protections

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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 listed at www.uphelp.org or speakers at our workshops.
Best Practices

• Get it in WRITING!
• If not, put it in writing, back to them confirming
• Keep it professional
• Be concise and to the point
• Bold or bullet point your requests
• Use proper grammar and punctuation
• Promptly respond to letters and reasonable requests
• Avoid venting frustrations and emotions to your adjuster
Recovery is a marathon, not a sprint.
Today’s Presenters

Valerie Brown
  Senior Program Officer, United Policyholders
Annie Barbour
  2017 Tubbs Fire, Santa Rosa CA
Mike Renner
  4Leaf
Steve Jensen
  Grand County Builders Association, Colorado
Charles Brooks
  Rebuild Paradise, 2018 Camp Fire, California
Today’s Topics

- Permits
- Vetting and hiring a contractor
- Contracts
- Fund control
- Home hardening and building resilient
- Cost saving options for rebuilding
- Building code upgrades
Valerie Brown

- Senior Program Officer, Roadmap to Recovery™
- 14 years experience in disaster recovery
- Officer and Board Member, Disaster Leadership Team
- Officer and Board Member, National Aging in Place Council
- President, San Diego VOAD
- Red Cross and CERT Volunteer
- Home Ignition Zone Instructor
Annie Barbour, R2R Coordinator

Annie is a 2017 Tubbs Fire survivor. Following the Tubbs Fire, a group of neighbors formed a group to help their neighborhood reconstruct as quickly as possible while minimizing problems in the process. This group became known as Coffey Strong. She became familiar with United Policyholders at that time when they helped her community work through the insurance issues. As that recovery has wound down, she began to volunteer with UPH to further help survivors. She is naturally drawn towards advocacy.
Pace yourself, avoid anxiety-driven decisions

- Seeing someone else progress faster than you creates anxiety
- Constant questions from non-fire impacted people creates anxiety
- Queries from your insurance adjuster about when you’ll start rebuilding and when ALE ends create anxiety
Rebuilding (2017 Tubbs Fire) April 2018
Rebuilt October 2018
(2017 Tubbs Fire)
Same time, a different timeline
Rebuild (2017 Thomas Fire)
lot cleared 7-22-2018
10 months into rebuild
18 months later, 2-22-2020
But still not done
Mike Renner, 4 Leaf, Inc.

- Has helped thousands of wildfire-impacted households navigate the plan check, permit and inspection processes and comply w/insurance documentation requirements.
  - [Building Resiliency Center](#) - 2018 Camp Wildfires
  - [Resiliency Permit Center](#) - 2017 North Bay & 2019 Kincade Fires
  - 2020 CZU Fire (Santa Cruz)
Best practices for securing a permit

- Documentation you need
- Sources for getting documentation
- Timing of application/waiting period
- Inspections
- Addressing and resolving problems
  - Pros and cons: Permit in your name vs. licensed contractor?

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Deep Breath
Contracts

• Should outline the scope of the work, the price, and what points of completion payment are due.
• Structure your contractor agreement 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.
• Do NOT let your contractor "get ahead" of your agreed draw schedule.
• Do they include a Builders’ Risk policy? They should provide you insurance certificates.
Contract review considerations

• What’s there
  – Overhead and profit
  – Project schedule

• What isn’t there
  – No penalties for not being in on time
  – No finish/end/start date

• Estimate versus a Contract
  Know your limits, hire professional help when needed
  (attorney for contract review, inspections, etc.)

• Things to look for
  – Overhead and profit on everything
Fund Control

- Your lender should release any amount of insurance proceeds paid that is greater than your principal loan balance.
- Consider an escrow account.
- Communication with your lender and contractor is critical.

See UP’s April 8, 2021 webinar: www.uphelp.org/replace
Tracking down an authorized signer...

Mortgage Servicing Companies – Loss Draft Processors

Although Countrywide Mortgage (Balboa) handles most of their own loss draft processing and Sterling National Corporation (previously known as Z C Sterling) handles a good percentage, most of the loss draft processing done throughout the USA is handled by Atlanta, GA based Assurant Specialty Property (ASP) which is a subsidiary of Assurant, Inc. (AIZ). This niche market earns ASP a lot of money, much of which, at least in my opinion and the opinion of probably every contractor in the country who has ever had to deal with them, is undeserved.

The software program ASP uses to track your customers loss drafts (ultimately, your money) and that they tell their investors and customers (i.e.). Citi, US Bank, etc., is so effective, is called “DraftTrac Enterprise tracking.” The reason they continue to do such a poor job is that they assume you and your customers will never figure out who is behind the delays – but you just did.

TOP ASP EXECUTIVES

Alan B. Colberg, CEO – Assurant, Inc.
Melissa Kivett, SVP, Business Development & Strategy – Assurant, Inc.
Francesca Luthi, SVP, Investor Relations – Assurant, Inc.
Gene Mergelmeyer, COO – Assurant, Inc.
John Frobose – President, ASP
Mike Campbell – President, Global Home Services – Assurant, Inc.
Gary Turner – Director Customer Experience – Assurant, Inc.

Mike Lawson – VP Assurant Group (manager of east coast site in OH where a majority of loss draft processing in the country takes place). Other centers are located in Florence, SC, Duluth, GA (HQ), Santa Ana, CA and Tustin, CA.
Home Hardening and Rebuilding Resilient

- First 5 Feet
- Innovations in building technology
- Landscaping
- Defensible space
- Updated codes
Charles Brooks is the Executive Director of the Rebuild Paradise Foundation and a 2018 Camp Fire survivor in Paradise/Butte County, CA. He and his family just moved back to their rebuild home in the beginning of April.

Charles is a graduate of CSU Chico with a degree in Business Administration. Charles and his wife Jennifer have been Paradise Residents since 2004 and Butte County since 1998. Charles has always had a heart for service. Founding Rebuild Paradise was an easy choice and necessary step to assist the Butte County community recover in a meaningful way over the many years to come.

www.rebuildparadise.org
Home Hardening

- No combustibles within 5 feet of a structure
- Defensible space (individual properties, neighborhoods, communities)
- Updated WUI Codes (venting, siding, roofing, decks, etc.)
- Windows, doors, siding
Rebuilding Resilient

- Innovations: ICF, AAC, Others
- Partnerships: Jurisdictions, Fire Safe Councils, Fire Depts
Cost saving strategies for rebuilding
Cost Saving Options

- Master plans (current and relevant to your site)
- Group rebuilds
- Collective bargaining
- ADU
- Tiny Home
- Landscaping – succulents party
- Scope of work to include tasks you handle yourself (painting, landscaping)

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Stonefield Restorations

- Experienced home builder with wildfire disaster rebuilds
- Group rebuilds help the underinsured and expedite recovery
- Has completed hundreds of group and condo projects
St. Helena Strong
Napa Strong

“We absolutely love our new Home. People have asked what made Stonefield stand out for us. I don’t hesitate to say that the first thing that comes to my mind is integrity and transparency.”
– Steve & Pam Mason, Tubbs Fire Survivor

“I was so impressed by Stonefield Development. The levels of communication and attention to detail were wonderful, and the quality and number of amenities available to us with our fixed-price contract pleasantly surprised me.”
– Kevin Fitchner, Tubbs Fire Survivor

Stonefield Development has rebuilt over 200 homes lost to wildfires and is credited for creating a national blueprint for wildfire disaster rebuilding and we are also helping your Napa neighbors rebuild their homes. Pictured: Our 4th rebuild in California, nearly 100 custom homes and group rebuilds completed for Santa Rosa fire survivors.

Rebuilding from California wildfires since 2007

Please call 707-847-3496 for more information

For more information on the Stonefield family of companies: 707-847-3496 • SGCREBUILD@gmail.com • stonefieldcompanies.com • License: B-906277
Collective Bargaining

- Soils testing
- Grading
- Trades
  - Plumbing
  - Electrical
  - Roofing
- Solar
- Fencing
- Sprinkler systems
Accessory Dwelling Units

What are the types of ADUs?

ADUs are smaller than existing single-family houses and can be either attached to or detached from the principal home. Below are the two types:

- **Attached ADU** - An attached ADU is a unit functionally separate, but physically attached to the principal home. They are commonly built in basements or upper stories (see image A), or as adjoining wings/additions to principal homes (see image B):

- **Detached ADU** - A detached ADU is a unit both functionally and physically separate from the principal home. Detached ADUs typically are one story at ground level or above a garage or carport (see image C).

1. Attached Accessory Dwelling Unit (ADU)

   ![Attached ADU](image)

2. Detached Accessory Dwelling Unit (ADU)

   ![Detached ADU](image)

City of Boulder

https://bouldercolorado.gov/housing/adu
Tool Distribution Program

Delivering Impact to Support Local Organizations

Working with Milwaukee Tool Company, Mainfreight USA, and Power Systems West, Operation Tiny Home provides tools to organizations across the United States who need them most.
Vetting and Hiring a Contractor
First steps

- This is a long term relationship, so pick someone who communicates well with you.
- Check out references and other builds/projects they’ve done.
- Check license (State Contractors License Board).
- Check with Better Business Bureau for history of unsatisfied complaints.
REBUILDING & REPAIRING YOUR HOME AFTER A NATURAL DISASTER

As the Grand County Community begins the recovery after the devasting effects of the East Troublesome Fire, local home builders are warning residents to be aware of scammers that may pose as legitimate contractors. The Grand County Builders Association suggests that all residents to research contractors to avoid negative experiences and costly mistakes.

The following is a list of things to remember when hiring a professional contractor. Always do your homework and proceed with care.
Hiring a professional contractor

• Check with building department for complete information and fees.
• Do they have sufficient Workers’ Compensation and General Liability insurance?
• Make sure bids are comparable with similar scopes of work.
• Do they utilize a project schedule to assist with the planning process and eliminate surprises?
• Do they exceed state and local codes or simply comply with minimum requirements?
• Your contractor should provide you lien releases when construction is finished so make sure you let them know that you are expecting it.
Colorado license resources

Unlike most other states, Colorado does not require a general contractor licensing at the state level. Most are regulated at the local level:

- Grand County:  https://www.co.grand.co.us/1253/Contractor-Registration
- Larimer County: https://www.larimer.org/building/contractor-licensing
- Boulder County: https://www.bouldercounty.org/property-and-land/land-use/building/contractor-licensing/
California license resources
https://www.cslb.ca.gov/
Oregon Construction Contractors Board

Wildfire Recovery Resources: [Oregon wildfire resources for home and business owners](https://www.oregon.gov/ccb)

**CCB Service Advisory:** Due to public health concerns relating to COVID-19, CCB is able to provide in-person services at CCB offices in Salem by prior appointment only. Many CCB services are provided online or can be completed via email, fax or other means, eliminating the need for most in-person visits. Please contact our helpful staff at 503-378-4621.

Updated 6/12/20

- Search a license record
Washington license resources


Verify a Contractor, Tradesperson or Business

Use our Verify tool to see if a business you want to work with has an active contractor registration; an active and paid-to-date workers’ comp account covering any employees. At the same time, you can check for safety violations, other information, lawsuits against their surety bond and more.

Be an informed consumer and hire smart! Use these tools to be sure you're working with a registered contractor who has a valid bond and insurance.

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Contractor warning signs

• Multiple licenses under different names
• Multiple bond companies
• In business less than 3-5 years
• Yelp reviews
• Claim to be local but out of area phone number and not licensed in your state
• Better Business Bureau
• Word of mouth
• No permanent business location
• “If it seems too good to be true, it will be”
• If they start with “How much insurance do you have? I can build a house for that.” Price should reflect your building plans.
• If builder suggests homeowner pull the permit, may be a sign they are not a registered contractor
Building code upgrades / Ordinance and Law coverage
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 must show that the city/county will enforce the codes in order to get payment.
• Insulation requirements – r value
• Electrical/arc fault outlets and breakers
• Distance between studs
• Fire blocking
• Sprinklers
• Solar
• Energy efficiency upgrades
Sample building code upgrades


1. Tempered windows
2. Limited vents in foundation, eves and soffit
3. Fire resistant exterior siding
4. Limitations on deck materials and construction
5. Fire resistive roofing materials

City of Santa Rosa
SRCity.org/rebuild
SonomaCountyRecovers.org

Residential Building Code (2019 Title 24. Part 2.5. CRC)

1. Soils Report
2. Residential Fire Sprinklers
3. Electrical code requirements for ground fault interrupters and arc fault circuit breakers
4. Seismic and wind design changes
5. Water efficient fixtures
6. Separate electrical circuits for bathrooms and laundry
7. Smoke alarm and carbon monoxide detector
8. Additional hardware required for seismic compliance
Sample builders code estimate

- Electrical - ARC Fault, Occupancy Sensors LED's 200 AMP Panel
  Compared to 100-125 AMP, Smoke and Carbon Monoxide Detectors: $8,500.00
- Additional Plugs
- Paint - Low VOC $1,000.00
- Fire Sprinkler (Design, Installation, Inspections) $8,500.00
- Special Inspections (Soils, Rebar, Concrete) $2,500.00
- Recycle of Materials $1,250.00
- Plumbing - Tankless, Efficient Water Heater, No Lead or Solder, Low Water Flow, Toilets, Faucets, etc. $3,000.00
- HVAC $4,000.00
<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QTY</th>
<th>UNIT PRICE</th>
<th>TAX</th>
<th>O&amp;P</th>
<th>RCV</th>
<th>DEPREC.</th>
<th>ACV</th>
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<tbody>
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<td>BUILDING CODE UPGRADES</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>126. Breaker panel - 200 amp w/arc fault breakers</td>
<td>1.00</td>
<td>2,169.59</td>
<td>100.45</td>
<td>454.02</td>
<td>2,724.06</td>
<td>(0.00)</td>
<td>2,724.06</td>
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<tr>
<td>127. 220 volt exterior wiring/conduit, box, outlet, switch</td>
<td>1.00</td>
<td>435.69</td>
<td>9.90</td>
<td>89.12</td>
<td>534.71</td>
<td>(0.00)</td>
<td>534.71</td>
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<td>NOTE: This is a building code upgrade requirement to pre-wire for future</td>
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<tr>
<td>electric vehicle charging</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>128. PVC schedule 40 conduit, 1 1/4&quot;</td>
<td>30.00</td>
<td>5.25</td>
<td>1.49</td>
<td>31.80</td>
<td>190.79</td>
<td>(0.00)</td>
<td>190.79</td>
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<td>NOTE: This is a building code upgrade to pre-wire for future roof mounted</td>
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<tr>
<td>solar panels</td>
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<td></td>
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<tr>
<td>129. #8 gauge copper wire - stranded or solid</td>
<td>90.00</td>
<td>1.07</td>
<td>2.56</td>
<td>19.78</td>
<td>118.64</td>
<td>(0.00)</td>
<td>118.64</td>
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<tr>
<td>NOTE: This is a building code upgrade to pre-wire for future roof mounted</td>
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<td>solar panels</td>
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<tr>
<td>Building Code Upgrades Totals:</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals: Electrical</td>
<td>114.40</td>
<td>594.72</td>
<td>3,568.20</td>
<td>3,568.20</td>
<td>3,568.20</td>
<td>0.00</td>
<td>3,568.20</td>
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</table>
# Code upgrades broken out

## Fire Sprinklers

<table>
<thead>
<tr>
<th>Description</th>
<th>QTY</th>
<th>Unit Price</th>
<th>Tax</th>
<th>O&amp;P</th>
<th>RCV</th>
<th>Deprec.</th>
<th>ACV</th>
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</thead>
<tbody>
<tr>
<td><strong>Building Code Upgrades</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>134. Intruder alarm panel</td>
<td>1.00</td>
<td>EA</td>
<td>513.37</td>
<td>21.86</td>
<td>107.06</td>
<td>642.29</td>
<td>(0.00)</td>
</tr>
<tr>
<td>135. Concealed fire sprinkler system (SF of bldg)</td>
<td>3353.00</td>
<td>SF</td>
<td>3.74</td>
<td>318.74</td>
<td>2,571.78</td>
<td>15,430.74</td>
<td>(0.00)</td>
</tr>
<tr>
<td>136. Ball valve - brass - 1&quot;</td>
<td>2.00</td>
<td>EA</td>
<td>50.82</td>
<td>2.84</td>
<td>20.88</td>
<td>125.36</td>
<td>(0.00)</td>
</tr>
<tr>
<td><strong>Building Code Upgrades Totals:</strong></td>
<td></td>
<td></td>
<td>343.44</td>
<td>2,699.72</td>
<td>16,198.39</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Totals:</strong> Fire Sprinklers</td>
<td></td>
<td></td>
<td>343.44</td>
<td>2,699.72</td>
<td>16,198.39</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Deep Breath
What are the maximum dwelling limits available?

Dec page:

1) Stated max for main Dwelling?
2) State max for “Other Structures/Dwelling Extension?”
3) Automatic inflation formula?
4) Endorsements?
   a) Extended replacement coverage (25, 50, 100%?)
   b) Building Code/Ordinance Upgrades?
HOMEOWNERS POLICY

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Location of Residence Premises
Same as Insured’s Address

Requested By: Policyholder

This policy does not provide coverage for loss by earthquake.
This policy includes Building Code Upgrade Coverage of $ 117,375

<table>
<thead>
<tr>
<th>Coverages &amp; Property</th>
<th>Limits of Liability</th>
<th>SECTION I</th>
<th>SECTION II</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Dwelling</td>
<td>$469,500</td>
<td>46,950</td>
<td>100,000</td>
</tr>
<tr>
<td>Dwelling Extension</td>
<td>up to</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B Personal Property</td>
<td>$352,125</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C Loss of Use</td>
<td>Actual Loss Sustained</td>
<td></td>
<td></td>
</tr>
<tr>
<td>L Personal Liability</td>
<td>$500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Each Occurrence)</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Damage to Property</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of Others</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>M Medical Payments to</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others (Each Person)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Inflation Coverage Index: 268.3

Deductibles - Section I
All Losses $ 3,000

In case of loss under this policy, the deductibles will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to policy.

Loss Settlement Provision (See Policy)
A1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

Policy Premium
Discounts Applied:
Home Alert
Home/Auto
Claim Record

$ 636.00

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Why are they only paying ACV?

Most policies have “Loss Settlement Provisions” that specifically state that you are owed ACV (which is replacement cost less depreciation) until the property is repaired or replaced.
Can I build a house for less money than my full extended replacement cost value and pocket the difference?

• NO

Can I buy a bigger/better house adding in my own money or a loan?

• YES
What does your insurer owe for your rebuild?

- Like kind and quality, scope of loss
- Xactimate vs. Sub bids/trades/estimate
- No payment for required upgrades unless you have Code Upgrade coverage
- You don’t have to build the identical home but payout will be limited to as was

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“Like Kind and Quality”

COVERAGE A - DWELLING


a. We will pay the cost to repair or replace with similar construction and for the same use on the premises shown in the Declarations, the damaged part of the property covered under SECTION I - COVERAGES, COVERAGE A - DWELLING, except for wood fences, subject to the following:
THANK YOU CALIFORNIA FUNDERS

Center for Disaster Philanthropy

North Valley Community Foundation

Jewish Community Federation & Endowment Fund

WILDFIRE RELIEF & RECOVERY FUND

SANTA CRUZ COUNTY

SOUTH COMMUNITY FOUNDATION

SILICON VALLEY COMMUNITY FOUNDATION®

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THANK YOU COLORADO FUNDERS
THANK YOU OREGON AND WASHINGTON FUNDERS

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# Upcoming Roadmap to Recovery™ Events

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

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

<table>
<thead>
<tr>
<th>Event</th>
<th>Date and Time</th>
<th>Location</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survivor to Survivor Forum</td>
<td>Tuesday, May 4, 2021 7:00 p.m. PT / 8:00 p.m. MT</td>
<td>Zoom</td>
<td>All wildfire survivors</td>
</tr>
<tr>
<td>Roadmap to Recovery Q&amp;A</td>
<td>Wednesday, May 5, 2021 5:30 p.m. PT</td>
<td>Zoom - registration required</td>
<td>2018/2019 California wildfire survivors</td>
</tr>
<tr>
<td>Mechanics of Rebuilding Your Dwelling</td>
<td>Thursday, May 6, 2021 4:00 p.m. PT / 5:00 p.m. MT</td>
<td>Zoom - registration required</td>
<td>All 2020 Wildfire Survivors</td>
</tr>
<tr>
<td>Survivor to Survivor Forum</td>
<td>Tuesday, May 18, 2021 7:00 p.m. PT / 8:00 p.m. MT</td>
<td>Zoom - registration required</td>
<td>All wildfire survivors</td>
</tr>
<tr>
<td>Navigating the Contents Portion of Your Claim</td>
<td>Tuesday, May 18, 2021 5:00 p.m. PT</td>
<td>Zoom - registration required</td>
<td>2020 Oregon and Washington Wildfire Survivors</td>
</tr>
<tr>
<td>Roadmap to Recovery Q&amp;A</td>
<td>Wednesday, May 19, 2021 5:30 p.m. PT</td>
<td>Zoom - registration required</td>
<td>2020 CA wildfire survivors</td>
</tr>
</tbody>
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Disaster Recovery Hotlines

- **Disaster Distress Helpline:** (800) 985-5990. A national hotline dedicated to providing immediate crisis counseling for people who are experiencing emotional distress related to any disaster. You can also text 66746 to connect with a trained crisis counselor.

- **California HOPE:** (833) 317-4673 (California Disasters only) calhope.org, CalHOPE offers crisis counseling after a federal declaration of emergency. It offers resources and information to help people find their way during these difficult times.

- **FEMA Disaster Assistance Helpline:** (800) 621-3362 TTY (800) 462-7585. Contact if you have questions about: the help offered by FEMA, how to apply for assistance, information on your account.