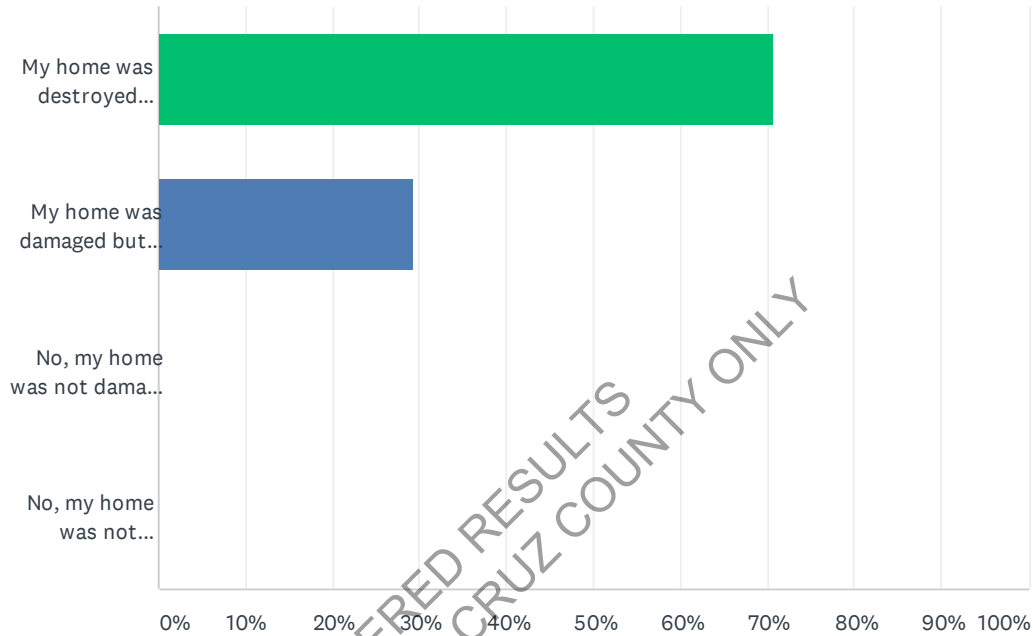


Q1 Thank you for your time completing this confidential survey. The information we collect will help our non-profit organization and our local partners support your community during the long term recovery. To see previous surveys we have conducted after past disasters, visit uphelp.org/surveyresults Was your home damaged or destroyed in a recent wildfire?

Answered: 208 Skipped: 0

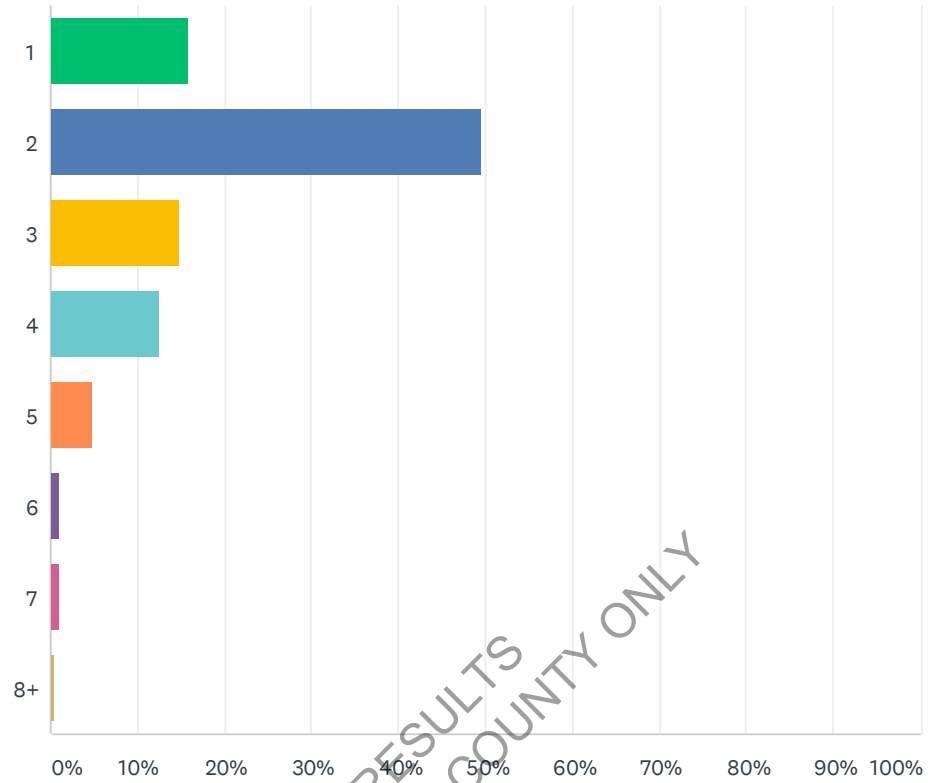


FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	70.67%	147
My home was damaged but still standing (partial loss due to charring/heat/smoke/ash damage)	29.33%	61
No, my home was not damaged but other items were (trees, outbuildings, etc.)	0.00%	0
No, my home was not damaged/destroyed by the wildfire	0.00%	0
TOTAL		208

Q2 How many people are in your household?

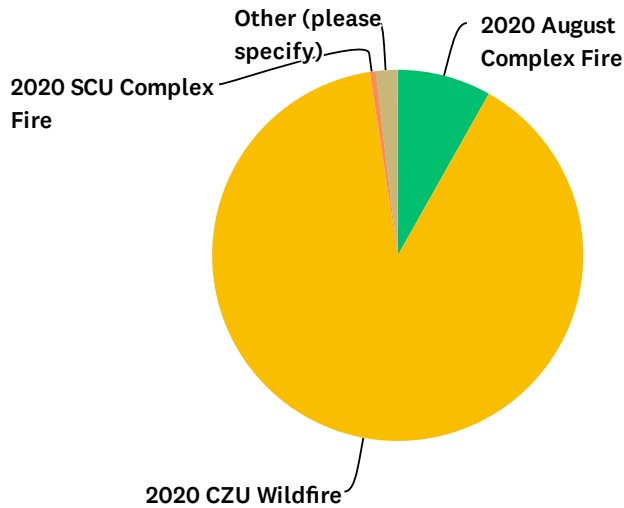
Answered: 208 Skipped: 0



ANSWER CHOICES	RESPONSES
1	15.87% 33
2	49.52% 103
3	14.90% 31
4	12.50% 26
5	4.81% 10
6	0.96% 2
7	0.96% 2
8+	0.48% 1
TOTAL	208

Q3 What is the name of the wildfire that impacted your community?

Answered: 208 Skipped: 0



ANSWER CHOICES	RESPONSES
2020 August Complex Fire	8.17% 17
2020 Bobcat Wildfire	0.00% 0
2020 CZU Wildfire	89.42% 186
2020 LNU Wildfire	0.00% 0
2020 SCU Complex Fire	0.48% 1
2020 Glass Fire	0.00% 0
2020 North Complex Fire	0.00% 0
Other (please specify)	1.92% 4
TOTAL	208

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

#	OTHER (PLEASE SPECIFY)	DATE
1	2020 Other CA 2020 CZU lightning complex fire	3/12/2021 1:47 PM
2	2020 Other CA czu lightning complex fire Aug, 19,2020	3/4/2021 3:44 PM
3	2020 Other CA 2020 CZU Lightning Complex Fire	3/2/2021 11:02 AM
4	2020 Other CA 2020 CZU lightening fire	3/2/2021 10:58 AM

Q4 What County was your home was located in?

Answered: 208 Skipped: 0



California Roadmap to Recovery Survey

- Los Angeles County
- Madera County
- Marin County
- Mariposa County
- Mendocino County
- Merced County
- Modoc County
- Mono County
- Monterey County
- Napa County
- Nevada County
- Orange County
- Placer County
- Plumas County
- Riverside County
- Sacramento County
- San Benito County
- San Bernardino County
- San Diego County
- San Francisco County
- Santa Barbara County

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

California Roadmap to Recovery Survey



California Roadmap to Recovery Survey

ANSWER CHOICES	RESPONSES	
Santa Cruz County	100.00%	208
Alameda County	0.00%	0
Alpine County	0.00%	0
Amador County	0.00%	0
Butte County	0.00%	0
Calaveras County	0.00%	0
Colusa County	0.00%	0
Contra Costa County	0.00%	0
Del Norte County	0.00%	0
El Dorado County	0.00%	0
Fresno County	0.00%	0
Glenn County	0.00%	0
Humboldt County	0.00%	0
Imperial County	0.00%	0
Inyo County	0.00%	0
Kern County	0.00%	0
Kings County	0.00%	0
Lake County	0.00%	0
Lassen County	0.00%	0
Los Angeles County	0.00%	0
Madera County	0.00%	0
Marin County	0.00%	0
Mariposa County	0.00%	0
Mendocino County	0.00%	0
Merced County	0.00%	0
Modoc County	0.00%	0
Mono County	0.00%	0
Monterey County	0.00%	0
Napa County	0.00%	0
Nevada County	0.00%	0
Orange County	0.00%	0
Placer County	0.00%	0

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

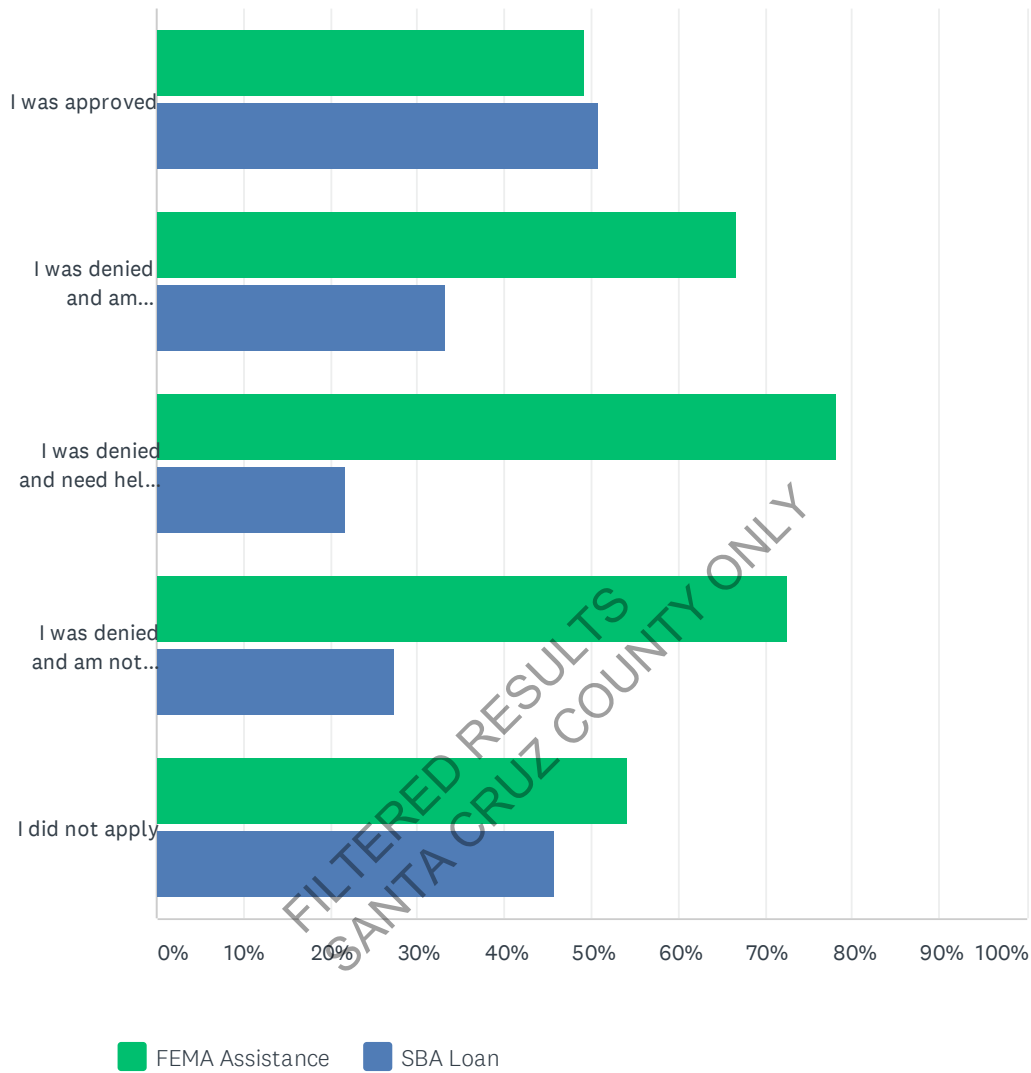
California Roadmap to Recovery Survey

Plumas County	0.00%	0
Riverside County	0.00%	0
Sacramento County	0.00%	0
San Benito County	0.00%	0
San Bernardino County	0.00%	0
San Diego County	0.00%	0
San Francisco County	0.00%	0
San Joaquin County	0.00%	0
San Luis Obispo County	0.00%	0
San Mateo County	0.00%	0
Santa Barbara County	0.00%	0
Santa Clara County	0.00%	0
Shasta County	0.00%	0
Sierra County	0.00%	0
Siskiyou County	0.00%	0
Solano County	0.00%	0
Sonoma County	0.00%	0
Stanislaus County	0.00%	0
Sutter County	0.00%	0
Tehama County	0.00%	0
Trinity County	0.00%	0
Tulare County	0.00%	0
Tuolumne County	0.00%	0
Ventura County	0.00%	0
Yolo County	0.00%	0
Yuba County	0.00%	0
TOTAL		208

FILTERED RESULTS
 SANTA CRUZ COUNTY ONLY

Q5 If you applied for FEMA Assistance or an SBA Loan, please tell us your status.

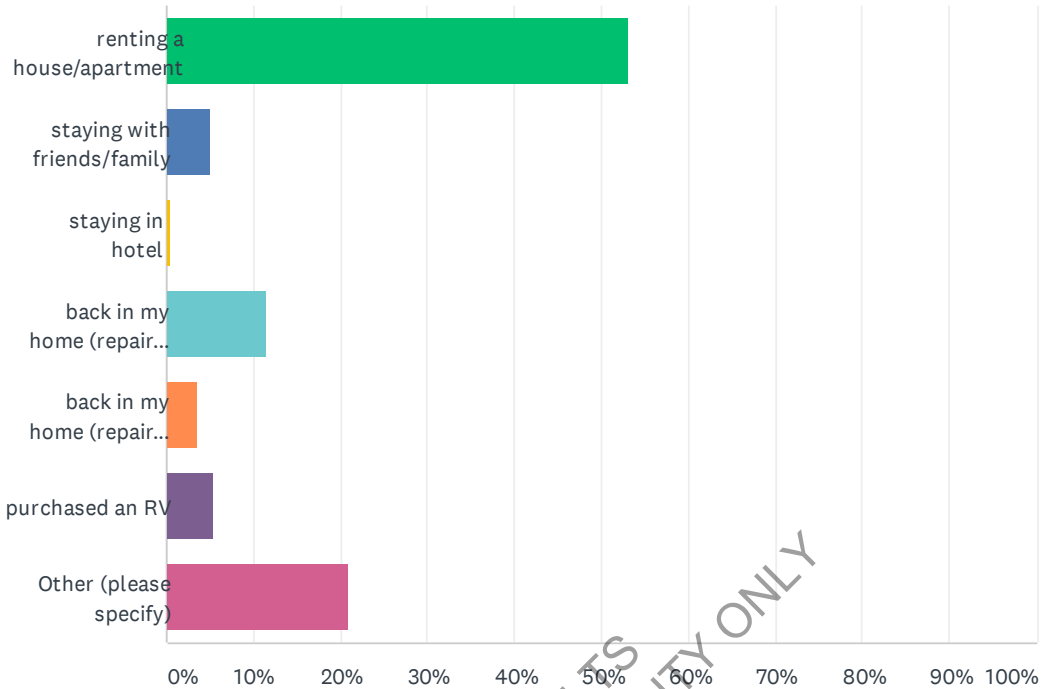
Answered: 196 Skipped: 12



	FEMA ASSISTANCE	SBA LOAN	TOTAL
I was approved	49.18% 30	50.82% 31	61
I was denied and am appealing my denial	66.67% 10	33.33% 5	15
I was denied and need help to appeal	78.26% 18	21.74% 5	23
I was denied and am not going to appeal	72.60% 53	27.40% 20	73
I did not apply	54.22% 45	45.78% 38	83

Q6 What is your temporary housing situation?

Answered: 201 Skipped: 7



ANSWER CHOICES	RESPONSES
renting a house/apartment	53.23% 107
staying with friends/family	4.98% 10
staying in hotel	0.50% 1
back in my home (repairs made)	11.44% 23
back in my home (repairs not made)	3.48% 7
purchased an RV	5.47% 11
Other (please specify)	20.90% 42
TOTAL	201

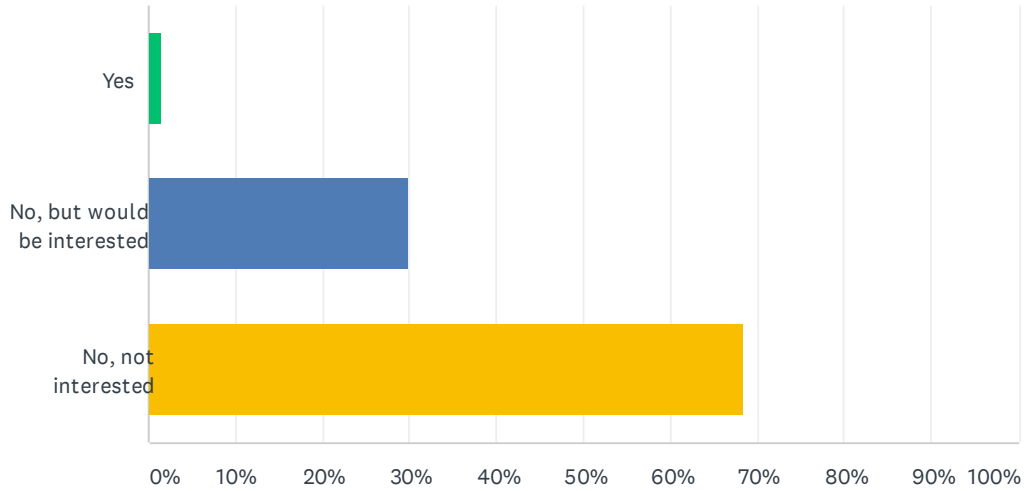
#	OTHER (PLEASE SPECIFY)	DATE
1	Stay with friends then rv on parcel	4/27/2021 8:08 PM
2	Stayed in hotel and apartment and now have purchased a home.	4/27/2021 1:44 PM
3	Purchased new home	4/26/2021 10:03 AM
4	Relocated to Oakland	4/24/2021 6:21 PM
5	Just closed on a house in Morro Bay	4/23/2021 7:28 PM
6	We have second house. Went there	4/23/2021 5:39 PM
7	Rental property	4/23/2021 5:26 PM
8	Both hotels and then staying with other family members	4/23/2021 3:17 PM

California Roadmap to Recovery Survey

9	Renting space for my trailer	4/14/2021 11:32 PM
10	back in my home (Some repairs not made)	4/11/2021 7:42 PM
11	lost a second home	4/6/2021 6:43 PM
12	The house that burned was a rental / income property	4/6/2021 3:45 PM
13	living in another state	4/6/2021 2:36 PM
14	in other home we owned already	4/6/2021 12:59 PM
15	Homeless camping	4/1/2021 12:09 AM
16	staying in the home we were about to rent out in San Carlos	3/29/2021 11:16 AM
17	rental paid by insurance	3/28/2021 12:36 PM
18	Currently in 2nd home & insurance will be providing rental for a few months when we return to the area of the loss.	3/25/2021 7:28 PM
19	Second home. No yin Santa Cruz	3/23/2021 8:03 AM
20	bought new property	3/22/2021 6:58 PM
21	living illegally on my prop, waiting temp occupancy permit. Haven't gotten septic permit; been trying since September.	3/22/2021 5:01 PM
22	Stay with friends have rv on parcel	3/22/2021 4:43 PM
23	Home but only some repairs made had to hire a lawyer as company hired to do repairs failed	3/22/2021 4:38 PM
24	still need to have repairs made...partially cleaned from smoke damage in areas of home we are using. It's a slow process.	3/15/2021 2:24 PM
25	Rental, rv's, and mobile home	3/15/2021 7:27 AM
26	Staying in another home I own in a different city (was planning to sell it in Sept 2020, but didn't due to the fires)	3/12/2021 10:31 PM
27	lost current rental, buying a yurt to live on my land	3/12/2021 7:49 PM
28	Rental home we own	3/12/2021 3:19 PM
29	House lost was an investment/rental property	3/9/2021 1:28 PM
30	Built temporary home on site	3/8/2021 11:52 AM
31	FAMILY is split as handicap family is staying in accessible hotel. Other family isninnev in front yard	3/4/2021 9:02 PM
32	2nd home	3/3/2021 11:47 PM
33	Purchased a house	3/3/2021 8:50 PM
34	Renting an RV and a room on a friend's property because our dog couldn't handle RV life (90lb Great Pyrenees). We use RV to cook because room has no kitchen	3/3/2021 5:15 PM
35	PURCHASED ANOTHER HOUSE	3/2/2021 5:08 PM
36	I own a second home where I have stayed	3/2/2021 11:55 AM
37	Renting a room in a house	3/2/2021 11:04 AM
38	purchased a new home	3/2/2021 10:41 AM
39	I am living in a 2nd home	3/2/2021 10:08 AM
40	Insurance paying for rental	3/2/2021 10:04 AM
41	Purchased home	3/2/2021 9:47 AM
42	repairs made, tenants back in	3/2/2021 9:34 AM

Q7 Are you currently in case management? (provided by a local nonprofit)

Answered: 200 Skipped: 8

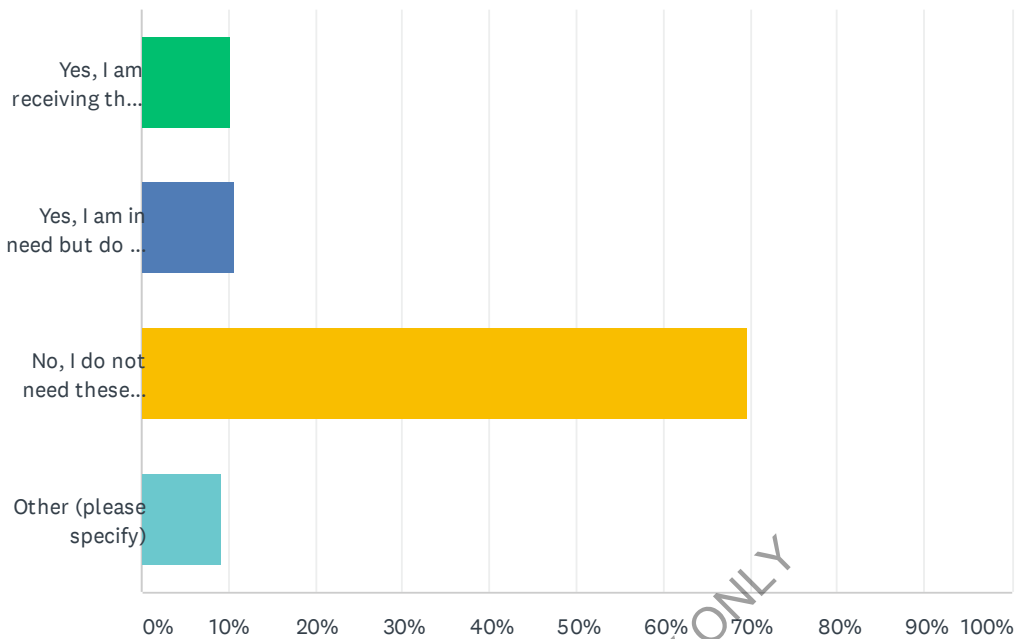


ANSWER CHOICES	RESPONSES	
Yes	1.50%	3
No, but would be interested	30.00%	60
No, not interested	68.50%	137
TOTAL		200

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q8 Are you in need of emotional support/mental health resources?

Answered: 195 Skipped: 13



ANSWER CHOICES	RESPONSES	
Yes, I am receiving the support/resources needed	10.26%	20
Yes, I am in need but do not have the resources/support needed	10.77%	21
No, I do not need these resources	69.74%	136
Other (please specify)	9.23%	18
TOTAL		195

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

#	OTHER (PLEASE SPECIFY)	DATE
1	Not sure	4/26/2021 2:23 PM
2	I am dealing with it from family support	4/25/2021 9:25 PM
3	I received some from Medical Clinic	4/23/2021 7:28 PM
4	Have needed help over these months?	4/23/2021 3:43 PM
5	Not sure - sometimes I think I need it and at other times I feel like I am doing okay	4/23/2021 2:51 PM
6	Not at this point	4/14/2021 11:32 PM
7	helped by my doctor and neighbours	3/28/2021 12:36 PM
8	I have my own	3/25/2021 10:55 PM
9	We are considering counseling, but have not spent much time looking into it.	3/22/2021 3:11 PM
10	Not sure	3/22/2021 2:20 PM
11	Yes, but I haven't found the time to set this up with my insurance: it is covered	3/22/2021 2:18 PM
12	Not sure where to go for mental health	3/4/2021 9:02 PM

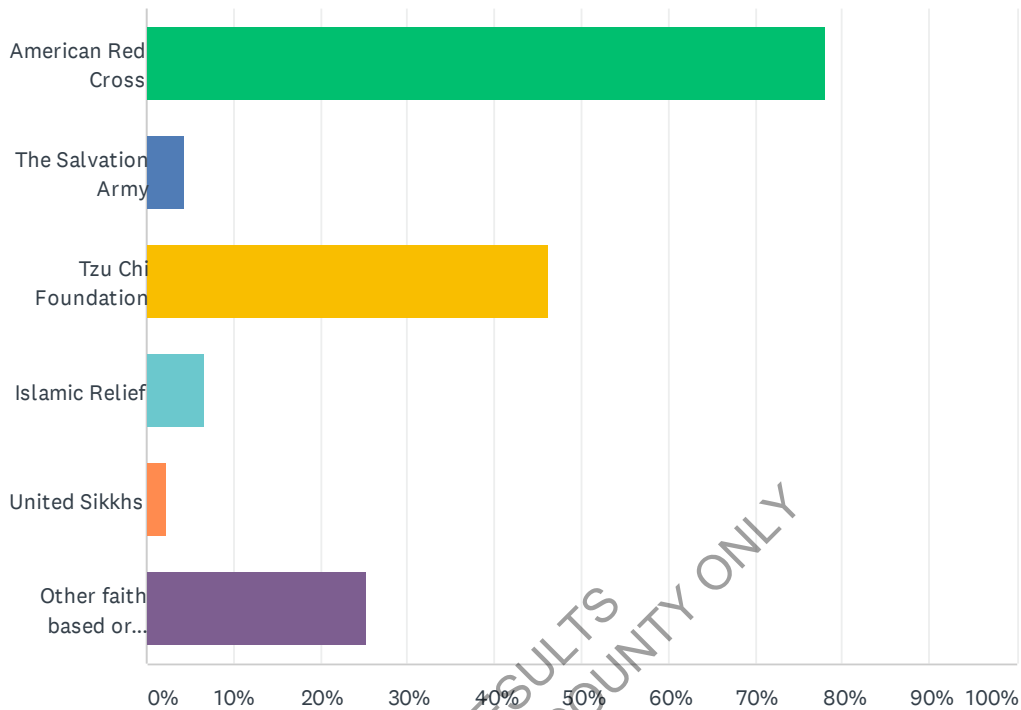
California Roadmap to Recovery Survey

13	It is difficult having no one to talk to about how to proceed	3/4/2021 4:30 PM
14	I returned to my home on 02/01/21. Even after that my sleep was less than a half of what it used to be. Now after 6 months I finally relax in my sleep. The dealings with the insurance company's reps and various vendors (which still continues in a small scale keep our system tense. However, although my sleep is not fully back to how it used to be, I feel healthy and well.	3/2/2021 10:37 PM
15	possible, wife w/ anxiety issues over insurance	3/2/2021 11:18 AM
16	There is no help for my situation	3/2/2021 11:04 AM
17	I probably could use supportive resources; have been relying on friends and family and f	3/2/2021 10:08 AM
18	I need help to force my insurance company to test for toxins in my home that make me physically ill	3/2/2021 9:24 AM

FILTERED RESULTS
 SANTA CRUZ COUNTY ONLY

Q9 Which agencies have provided you any financial assistance? (check any/all that apply)

Answered: 91 Skipped: 117



ANSWER CHOICES	RESPONSES
American Red Cross	78.02% 71
The Salvation Army	4.40% 4
Tzu Chi Foundation	46.15% 42
Islamic Relief	6.59% 6
United Sikks	2.20% 2
Other faith based or nonprofit organization (please list)	25.27% 23
Total Respondents: 91	

#	OTHER FAITH BASED OR NONPROFIT ORGANIZATION (PLEASE LIST)	DATE
1	None, not even Fema was helpful	4/26/2021 10:49 PM
2	Boulder Creek Church	4/26/2021 2:23 PM
3	Catholic Charities	4/15/2021 7:32 AM
4	Santa Cruz Community Foundation and United Way and private donors (donated to the Last Chance Community Center)	4/14/2021 5:24 PM
5	None	4/8/2021 3:22 PM
6	Catholic diocese Monterey county	3/26/2021 9:24 PM
7	Twin Lakes Church	3/25/2021 9:07 PM

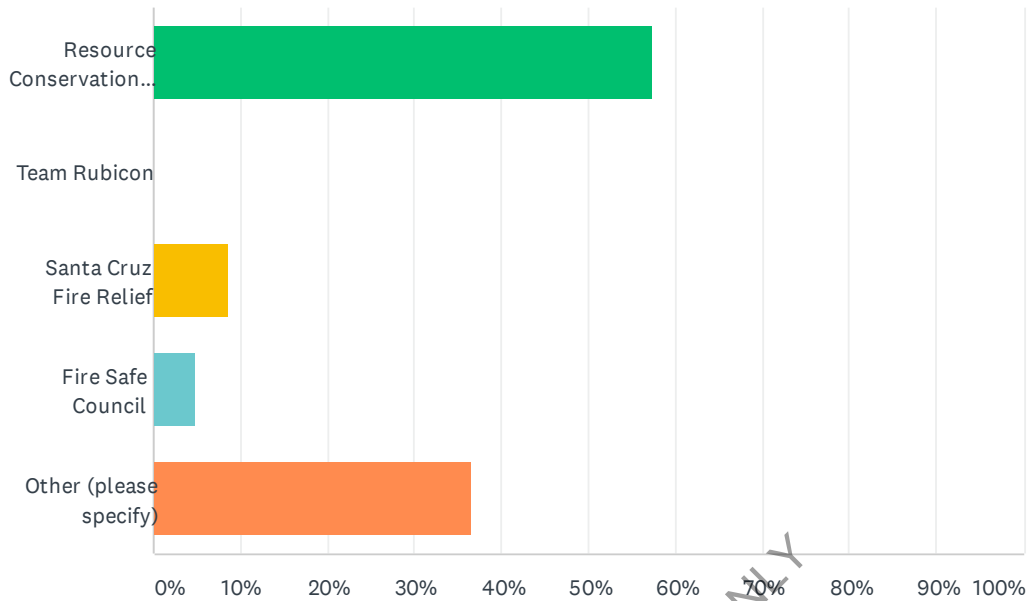
California Roadmap to Recovery Survey

8	San Jose Presbytery, Bonny Doon Church	3/23/2021 5:13 PM
9	Santa Cruz donations	3/23/2021 8:03 AM
10	Boulder Creek Community Resources	3/22/2021 4:38 PM
11	Jw	3/22/2021 3:30 PM
12	Local Christian Church	3/22/2021 3:11 PM
13	Mountain Community Resources	3/18/2021 11:07 AM
14	Regeneration Church	3/13/2021 7:13 AM
15	Catholic Charities	3/12/2021 4:44 PM
16	Catholiccharoties	3/12/2021 2:16 PM
17	Emergency RV offered an RV but I requested it go to someone who had no insurance.	3/11/2021 6:10 PM
18	catholic charities, community bridges	3/4/2021 4:30 PM
19	Davenport Resource Center	3/2/2021 12:44 PM
20	None	3/2/2021 10:50 AM
21	none	3/2/2021 10:08 AM
22	UC Santa Cruz	3/2/2021 10:06 AM
23	None	3/2/2021 9:24 AM

FILTERED RESULTS
 SANTA CRUZ COUNTY ONLY

Q10 Which agencies have provided you volunteer labor / help?

Answered: 82 Skipped: 126



ANSWER CHOICES	RESPONSES
Resource Conservation District of Santa Cruz County	57.32% 47
Team Rubicon	0.00% 0
Santa Cruz Fire Relief	8.54% 7
Fire Safe Council	4.88% 4
Other (please specify)	36.59% 30
Total Respondents: 82	

#	OTHER (PLEASE SPECIFY)	DATE
1	None, not even Cal Fire wants to help us, to prepare for the future	4/26/2021 10:49 PM
2	Samaritans Purse	4/23/2021 9:26 PM
3	whomever was at the Kaiser Center downtown after the fire	4/23/2021 3:33 PM
4	None - no help	4/16/2021 9:48 AM
5	None	4/14/2021 11:32 PM
6	Help is needed	3/26/2021 9:24 PM
7	Twin Lakes Church	3/25/2021 9:07 PM
8	Walu	3/25/2021 2:49 PM
9	None that I know of	3/23/2021 5:13 PM
10	RCD San Mateo- general advice only	3/22/2021 5:01 PM
11	Boulder Creek Community Relief	3/22/2021 4:38 PM
12	Samaritan purse	3/22/2021 3:30 PM

California Roadmap to Recovery Survey

13	UPH	3/22/2021 2:35 PM
14	None	3/22/2021 2:23 PM
15	Samaritan's Purse	3/18/2021 3:12 PM
16	none	3/16/2021 8:20 AM
17	would appreciate if Fire Safe Council could offer volunteer labor to help	3/13/2021 4:08 PM
18	None	3/12/2021 4:44 PM
19	Fema	3/3/2021 9:47 PM
20	Cuz wattle project	3/3/2021 2:16 PM
21	none	3/3/2021 7:44 AM
22	family only	3/2/2021 7:57 PM
23	State of Calif. and SC County: debris removal and lot clean-up	3/2/2021 12:25 PM
24	State and County, maybe FEMA - tree marking for removal has only been done by people we hired to do so	3/2/2021 11:17 AM
25	Bear Creek Road Country Club	3/2/2021 11:04 AM
26	None	3/2/2021 10:50 AM
27	None	3/2/2021 9:24 AM
28	Wazu international	3/2/2021 9:22 AM
29	None need help	3/2/2021 9:22 AM
30	Pajaro Valley Quilt Association	3/2/2021 9:20 AM

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q11 What Santa Cruz County workshops or resources have been helpful to you?

Answered: 97 Skipped: 111

#	RESPONSES	DATE
1	Various United Policy Holders webinars only. We are not aware of Santa Cruz County Long Term Care Recovery Group.	4/26/2021 10:49 PM
2	Environmental Health Department	4/26/2021 4:21 PM
3	Community relief	4/26/2021 4:17 PM
4	Facebook groups	4/26/2021 2:23 PM
5	Kaiser Permanente set up a big helpful structure that included county, state and federal booths to help along with non profits.	4/25/2021 9:25 PM
6	When they had various resources available at Kaiser-Permanente arena it was initially very helpful	4/24/2021 2:13 PM
7	Boulder Creek Parks & Rec County website Note I had to relocate out of SC county.	4/23/2021 9:26 PM
8	UP webinars, Taxes, purchase vs rebuild, deling with insurance	4/23/2021 7:28 PM
9	None	4/23/2021 5:39 PM
10	Local FEMA and county planning fairs	4/23/2021 5:26 PM
11	A number of webinars from Santa Cruz Resouces/ We need so much more	4/23/2021 3:43 PM
12	Recovery Permit Center SC County, Resource Conservation District zoom seminars	4/23/2021 3:40 PM
13	tree & soil fire mitigation resources	4/23/2021 3:33 PM
14	I went on a call with the permit recovery center that outlined the permitting and clearance process and that was helpful	4/23/2021 2:51 PM
15	Have not been informed of any resources, so feel alone and in desperate need of guidance/assistance.	4/16/2021 9:48 AM
16	United Policyholders	4/15/2021 7:32 AM
17	Permitting center County Supervisor Ryan Coonerty Congresswoman Anna Eshoo's Office Last Chance Community Center Santa Cruz Community Foundation Last Chance Road Association	4/14/2021 5:24 PM
18	your organization has been most helpful and the BCRD	4/8/2021 5:34 PM
19	Have not been to any	4/8/2021 3:22 PM
20	United Policyholders webinars, County of Santa Cruz CZU fire webinars	4/6/2021 6:43 PM
21	yours	4/6/2021 3:45 PM
22	not sure which workshops were county run	4/6/2021 2:36 PM
23	RCD online meetings for fire recovery	4/6/2021 1:39 PM
24	First meeting at the Century 21 in Scott's Valley	4/6/2021 12:51 PM
25	None	4/1/2021 6:05 PM
26	RCD	3/29/2021 11:16 AM
27	I attended a talk by Chris Copeland that was very useful.	3/29/2021 9:09 AM

California Roadmap to Recovery Survey

28	private volunteer	3/28/2021 12:36 PM
29	United policy holders	3/26/2021 9:24 PM
30	Kaiser Stadium resources.	3/26/2021 3:14 PM
31	County Assessors office/Planning pre-permit group	3/26/2021 10:47 AM
32	All of them	3/25/2021 9:07 PM
33	Session by councilman Coonerty on permit process	3/25/2021 7:28 PM
34	When they had the Kaiser Arena center open so you can talk to different organizations	3/25/2021 4:18 PM
35	CZU county permit center	3/23/2021 5:13 PM
36	The United Policy Holders webinar regarding tax law and planning for CZU fire losses, held on March 10, was very helpful.	3/23/2021 11:34 AM
37	Townhalls with County on fire recovery and fire after action style meetings	3/23/2021 8:30 AM
38	RCD arborists onsite were incredibly helpful to assess tree health and debris flow risk. UP's webinars and online info have been invaluable!! Ryan Coonerty (County Supervisor) has had excellent consistent communication (two way).	3/22/2021 6:51 PM
39	Recovery Permit Center, Santa Cruz Fire Recovery website	3/22/2021 5:13 PM
40	None	3/22/2021 5:01 PM
41	None. United Policyholders helped.	3/22/2021 4:02 PM
42	None	3/22/2021 4:00 PM
43	Debris Clearing	3/22/2021 3:15 PM
44	Resource center at Bear Creek Rec Center, Firescaping landscaping workshop, County reconstruction manager Traci Caton	3/22/2021 3:11 PM
45	Survivor to Survivor, Roadmap to recovery, Scoop on Scope, Strategies for completing your home inventory, The yellow UPH resource book	3/22/2021 2:35 PM
46	Permit Center	3/22/2021 2:20 PM
47	I've been to so many Zoom workshops, I can't remember. I do know the Research Conservation District gave a good workshop on erosion control that my husband attended, and then utilized those skills.	3/22/2021 2:18 PM
48	The resource center set up at the Arena was great.	3/18/2021 3:12 PM
49	I've watched UP's Smoke Remediation workshop several times.	3/18/2021 11:07 AM
50	united policyholders zooms	3/16/2021 8:20 AM
51	Permit recovery center briefing	3/15/2021 7:27 AM
52	Some info on Bonny Doon "Slice" Facebook group, but most helpful have been UP Webinars!	3/13/2021 4:08 PM
53	Recovery Permit Center	3/13/2021 7:13 AM
54	Resource arena at Kaiser, Recovery Permit Center	3/13/2021 6:30 AM
55	Greenspan's forum	3/13/2021 6:06 AM
56	Permit recovery center , resources at Kaiser center after fire , fairgrounds evacuation center, supervisor Ryan Coonerty	3/12/2021 11:25 PM
57	Recovery Permit Center	3/12/2021 8:22 PM
58	NA	3/12/2021 4:44 PM
59	Some of the Coonerty workshops. Thank you.	3/12/2021 3:19 PM
60	Mostly just family that lives in the county.	3/12/2021 2:45 PM
61	Bonny Doon Facebook groups	3/12/2021 1:49 PM

California Roadmap to Recovery Survey

62	various united policyholders webinars have been helpful	3/12/2021 1:07 PM
63	United Policyholders.	3/12/2021 1:03 PM
64	United Policyholders, The 4 leaf rebuild team, North Bay Foundation, California Department of Insurance, Santa Cruz Relief, Facebook groups set up to help with recovery, Bonny Doon Church (helping local residents non-faith based)	3/11/2021 6:10 PM
65	Rcdfs and erosion control	3/11/2021 8:09 AM
66	All of the UP Webinars. I have attended almost all that were offered and cannot remember the titles to list them here. Particularly the ones that went over my rights as an insured and how to deal with the Insurance company.	3/11/2021 5:47 AM
67	County fire and rebuild updates	3/10/2021 8:47 PM
68	RCD, Environmental Health, Recovery Permit Center	3/9/2021 1:28 PM
69	The County website has been helpful. The webinar on debris removal was good.	3/8/2021 11:52 AM
70	The town halls by our supervisor Ryan Coonerty and a few UP webinars	3/6/2021 1:10 PM
71	Firescaping workshop county rebuilding workshop	3/3/2021 10:16 PM
72	United Policy Holder Insurance workshop, townhall meetings, tax claims workshop coming up	3/3/2021 8:50 PM
73	There was no support system for those of us, who were not receiving an honest correspondences from the insurance companies. We were left alone, and were supposed to figure things out on our own. The United Policyholders was the only resource and support. The county supervisor Ryan Coonerty was reaching out to all the individuals who contacted him.	3/2/2021 10:37 PM
74	United Policyholders provided the resources I needed to successfully navigate my claim with State Farm.	3/2/2021 8:30 PM
75	Nielsen Architects; Santa Cruz County RPC; Supervisor Coonerty's office	3/2/2021 7:57 PM
76	Rcd programs	3/2/2021 7:55 PM
77	RPC fire recovery webinar was helpful.	3/2/2021 2:47 PM
78	Resources available at the BC Resource Recovery	3/2/2021 1:41 PM
79	The Arena Resource center at bonny doon school 4 leaf consultants.	3/2/2021 1:25 PM
80	Davenport Resource Center Pajaro Valley Quilters	3/2/2021 12:44 PM
81	I have attended a few UP webinars and one Santa Cruz county permit recovery workshop - they have all been helpful	3/2/2021 12:37 PM
82	County webinars	3/2/2021 12:25 PM
83	none	3/2/2021 11:18 AM
84	some cleanup, soils testing, dirt removal	3/2/2021 11:17 AM
85	Various zoom meetings about the recovery process. Availability of personnel at Bear Creek Road Country Club	3/2/2021 11:04 AM
86	Boulder Creek Recreation fire support	3/2/2021 11:00 AM
87	I have taken several but don't recall names. I learned so much that I was able to work with my insurance to take care of almost everything.	3/2/2021 10:51 AM
88	First few ones	3/2/2021 10:50 AM
89	United Policy Holders: The household inventory workshop & Dealing with insurance in the case of a total loss workshop (not sure of the name attended early on) were very helpful, The Resource Conservation Folks were very helpful and came out to our neighborhood to offer expertise. Also, the FEMA resource center at the Warriors Stadium in Santa Cruz was helpful to gather information initially. The Santa Cruz County Dept of Environmental Health has been very helpful in the process of debris removal and clean up.	3/2/2021 10:41 AM
90	I missed the recovery workshops, and hope to have another opportunity	3/2/2021 10:23 AM

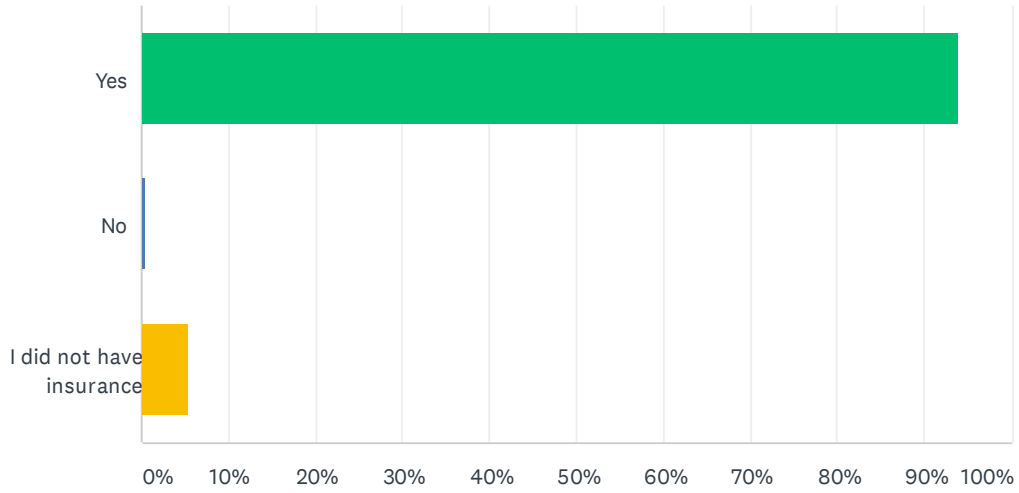
California Roadmap to Recovery Survey

91	Fire Recovery through Santa Cruz County	3/2/2021 10:08 AM
92	Permitting	3/2/2021 10:04 AM
93	Only used your workshops and information from Supervisor Ryan Coonerty	3/2/2021 9:47 AM
94	RCD	3/2/2021 9:43 AM
95	None	3/2/2021 9:24 AM
96	United Policyholders	3/2/2021 9:20 AM
97	Greenspan public adjuster workshop	2/26/2021 7:42 PM

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q12 Have you filed a claim with your insurance company?

Answered: 201 Skipped: 7

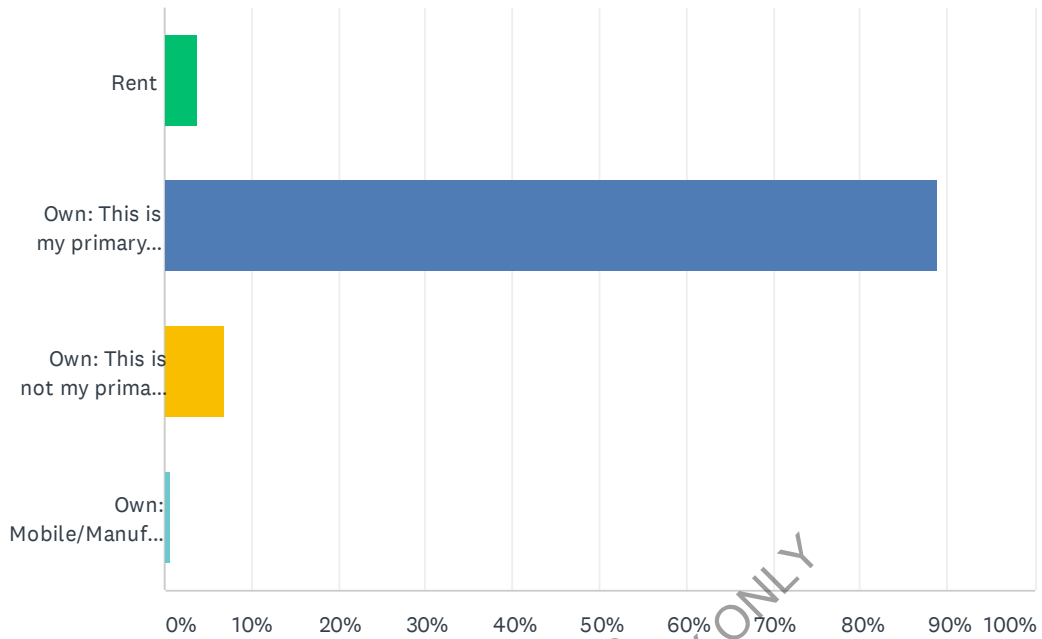


ANSWER CHOICES	RESPONSES	
Yes	94.03%	189
No	0.50%	1
I did not have insurance	5.47%	11
TOTAL		201

FILTERED RESULTS
 SANTA CRUZ COUNTY ONLY

Q13 Do you rent or own the home that was damaged or destroyed?

Answered: 188 Skipped: 20

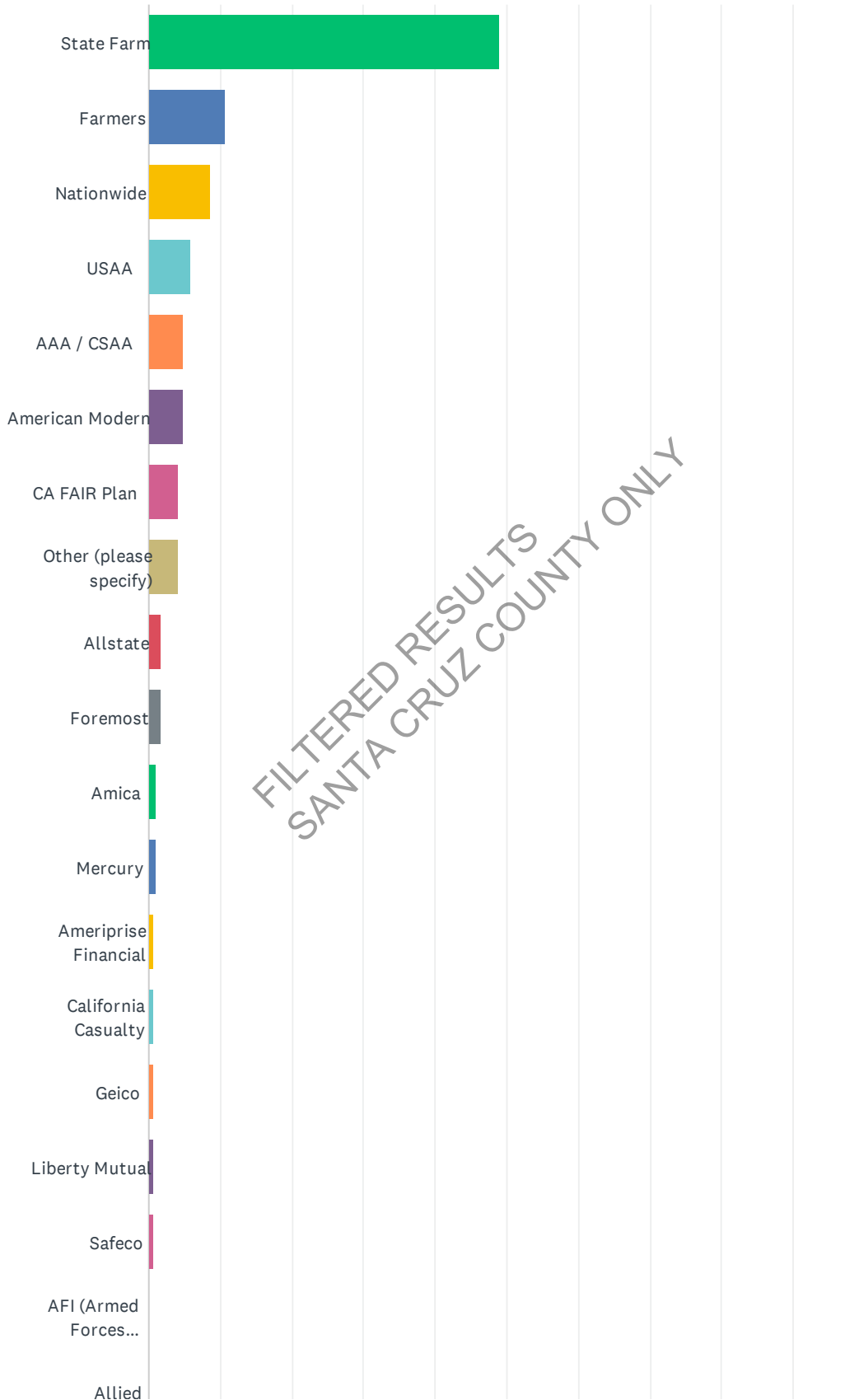


ANSWER CHOICES	RESPONSES	
Rent	3.72%	7
Own: This is my primary residence	88.83%	167
Own: This is not my primary residence	6.91%	13
Own: Mobile/Manufactured home	0.53%	1
TOTAL		188

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q14 What is the name of your insurance company?

Answered: 188 Skipped: 20



FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

California Roadmap to Recovery Survey



California Roadmap to Recovery Survey

ANSWER CHOICES	RESPONSES	
State Farm	48.94%	92
Farmers	10.64%	20
Nationwide	8.51%	16
USAA	5.85%	11
AAA / CSAA	4.79%	9
American Modern	4.79%	9
CA FAIR Plan	4.26%	8
Other (please specify)	4.26%	8
Allstate	1.60%	3
Foremost	1.60%	3
Amica	1.06%	2
Mercury	1.06%	2
Ameriprise Financial	0.53%	1
California Casualty	0.53%	1
Geico	0.53%	1
Liberty Mutual	0.53%	1
Safeco	0.53%	1
AFI (Armed Forces Insurance)	0.00%	0
Allied	0.00%	0
Chubb	0.00%	0
CIG	0.00%	0
CSE	0.00%	0
First American	0.00%	0
Grange	0.00%	0
Hartford	0.00%	0
Kemper	0.00%	0
Lloyds	0.00%	0
National General	0.00%	0
Progressive	0.00%	0
Stillwater Insurance	0.00%	0
Travelers	0.00%	0
I did not have insurance	0.00%	0
TOTAL		188

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

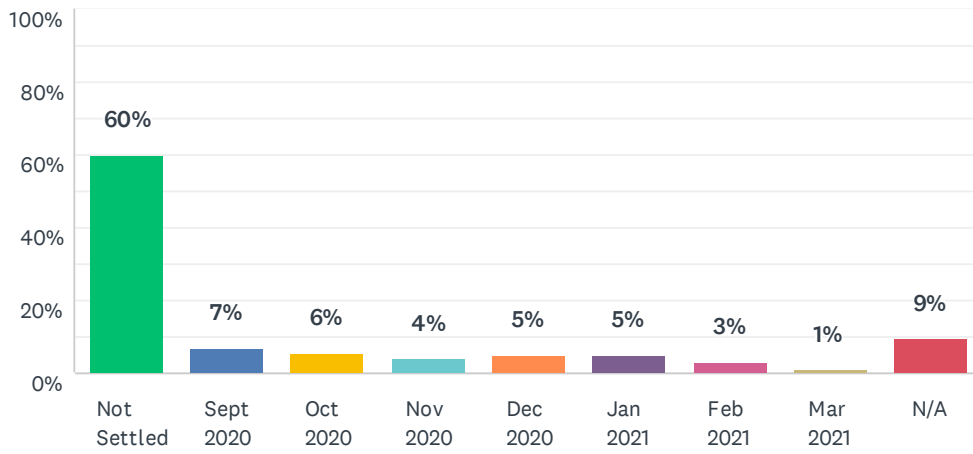
California Roadmap to Recovery Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	Homesite	4/16/2021 9:48 AM
2	GUARD	4/15/2021 7:04 PM
3	Standard guarantee/ Assurant	4/6/2021 1:41 PM
4	Allianz	3/15/2021 7:27 AM
5	homesite	3/12/2021 7:50 PM
6	Berkshire Hathaway Guard	3/12/2021 1:09 PM
7	Berkshire Hathaway Guard	3/2/2021 10:04 AM
8	GUARD	3/2/2021 9:21 AM

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q15 Has your insurance company offered you the full amount of your available "dwelling" benefits? If so, when did you settle on that amount?

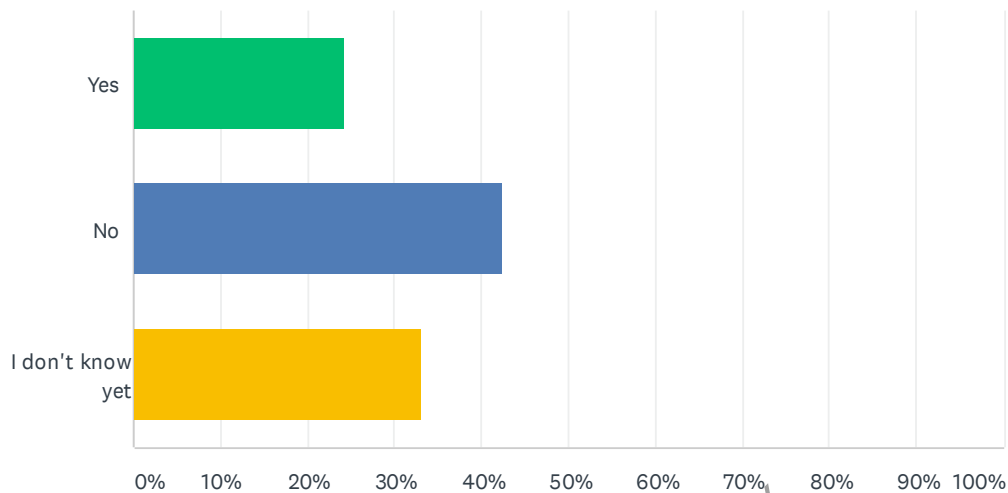
Answered: 181 Skipped: 27



FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q16 Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your home?

Answered: 181 Skipped: 27



ANSWER CHOICES	RESPONSES	COUNT
Yes	24.31%	44
No	42.54%	77
I don't know yet	33.15%	60
TOTAL		181

#	IF YOU ANSWERED "I DON'T KNOW", PLEASE TELL US MORE.	DATE
1	I haven't received the full amount yet.	4/26/2021 4:19 PM
2	We are on a very thin margin as far as being able to rebuild and prices for materials have skyrocketed.	4/25/2021 9:27 PM
3	Our insurance has given us the full amounts so far, so we are thinking we were under-insured.	4/24/2021 6:22 PM
4	Debris Removal just completed a couple weeks ago. Have not yet secured the necessary quotes.	4/23/2021 9:29 PM
5	Receive partial payment. I am now preparing an estimate of cost to rebuild by working with BW Builders. Will submit to State Farm when ready.	4/23/2021 5:43 PM
6	I probably would not have if it had been a total loss	4/23/2021 5:27 PM
7	We payed off mortgage with the 75% off first round of insurance Now we are looking for a home ☹️ And difficult ☹️ to find ?	4/23/2021 3:49 PM
8	Too much is still unknown	4/23/2021 3:42 PM
9	I think I have enough coverage but State Farm's estimate was very low. We have now hired a contractor to perform a scope of loss estimate on our behalf.	4/23/2021 2:53 PM
10	I cannot find a contractor to give me an estimate. Ones I have contacted want \$10,000 - \$15,000 to write an estimate. The county keeps changing the requirements for rebuild, so hard to give Code/Ordinance estimate. I'm just stuck about moving forward to access additional insurance funds - frustrated and in need of help.	4/16/2021 9:51 AM

California Roadmap to Recovery Survey

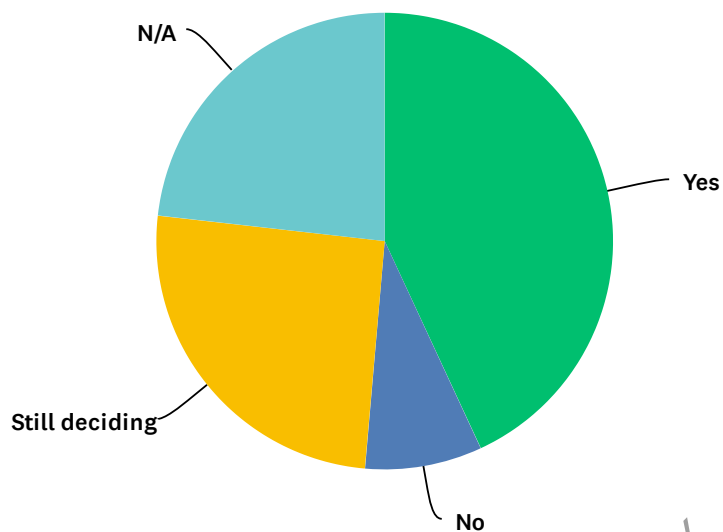
11	have not yet completely settled, but so far State Farm is not offering the full amount of dwelling benefits	4/6/2021 2:37 PM
12	We have to yet decided whether we want to rebuild there.	4/6/2021 1:02 PM
13	Unsure of replacement costs	4/2/2021 5:56 PM
14	We are trying to figure out if we need an engineered retaining wall and what that will cost	4/2/2021 9:59 AM
15	We have not gotten estimates on rebuilding yet.	3/29/2021 11:18 AM
16	probably rebuild at a smaller scale	3/28/2021 12:37 PM
17	We still need to get an estimate.	3/27/2021 8:30 PM
18	I can't get our insurance company to respond to my requests for information.	3/26/2021 3:15 PM
19	Based on what I am understanding are current costs, I will not be able to build back the same size home. I will be able to replace a smaller home. I am waiting to pass the county pre-clear process before I have my architect work on plans	3/26/2021 10:49 AM
20	Construction costs are going up	3/25/2021 10:43 PM
21	We'll probably buy a replacement in another area & don't know if funds will be sufficient. We received an estimated payment from insurance which was below our policy limit.	3/25/2021 7:30 PM
22	Where I live is very expensive. I don't believe my settlement amount would be enough to replace the house I lost.	3/25/2021 4:21 PM
23	Likely underinsured but only because of greatly increased building costs as a result of fire. Also "other structures" was very underinsured because of water/septic/generator systems, default coverage is not enough in this area.	3/23/2021 8:32 AM
24	County fire and geological requirements are not fully defined	3/22/2021 8:08 PM
25	We have excellent coverage, with 100% overage, and should be able to cover any cost. But of course there is negotiation to prevent a payout that high.	3/22/2021 6:53 PM
26	The cost of the permits in Santa Cruz Co are likely to double the cost of the house; they did when we built in 2003. We had to pay \$12000 for a County employee to come up and WATCH while a registered engineer does a Perc test, for example. We already have a septic system that has been in place for close to 20 years without ever needing to be pumped.	3/22/2021 5:05 PM
27	The insurance company refuses to cover things that made the house safe, like air and water filters.	3/22/2021 4:04 PM
28	Cost of labor and materials plus code upgrades and additional structural requirements may exceed the ACV they're offering.	3/22/2021 4:03 PM
29	Although we have code upgrade. It seems like there are more upgrades than funds to do them	3/22/2021 3:32 PM
30	I believe that I will be able to replace my home for the amount that has been given us so far, but I have not been given the full amount yet. State Farm representatives have told me that I need to continue to submit costs for consultants and fees in order to get reimbursed for those. It's also unclear at this time what the county will be requiring for reconstruction.	3/22/2021 3:13 PM
31	I have a split level lot and will need to wait for more discovery.	3/22/2021 2:23 PM
32	Not far enough along to know as yet.	3/18/2021 3:14 PM
33	Answering this for full policy. I've hit limits on Additional Structures (destroyed detached Garage, and a lot of retaining walls), and expenses will be higher than the limits.	3/18/2021 11:09 AM
34	Their quote came out under \$300.00 per sq. ft. not enough in Santa Cruz County.	3/16/2021 8:22 AM
35	Dwelling A coverage should cover the loss of my home. Dwelling B coverage appears to be insufficient for covering "other" structures such as retaining walls, driveway, landscape, pool cabana, equipment room and chemical storage shed.	3/13/2021 10:55 PM
36	I have enough to cover the damage incurred but likely not enough had my home been destroyed or even more significantly damaged.	3/13/2021 8:19 PM

California Roadmap to Recovery Survey

37	If our insurance company provides us with what we were insured for then yes. So far they have not.	3/12/2021 11:00 PM
38	Should be enough for the home, but all the other stuff (tree removal, re-paving after damage from debris removal, etc) is not covered by insurance and will be a lot.	3/12/2021 10:34 PM
39	We are just beginning to rebuild and do not yet know all of the costs. Lumber and other building materials are in short supply and the demand will go up.	3/12/2021 8:25 PM
40	I still have two fences that need rebuilt. Not sure if I have enough to finish everything.	3/12/2021 3:54 PM
41	I think we do	3/12/2021 2:17 PM
42	We have enough insurance, but they refuse to pay to clean our home	3/11/2021 8:35 AM
43	Am waiting for final offer. hired a private adjuster.	3/10/2021 8:48 PM
44	I am having a hard time dealing with this. I am a 69 year old teacher, recovering from heavy cancer treatments in 2017 and still working part time.	3/7/2021 7:07 PM
45	We have a complicated claim - two actually that have been somewhat combined. Our main house is standing but 3 large outbuildings burned down with lots of possessions and all utilities burned up and needed to be replaced. We also had a rental on the land (we have 15 acres) which burned to the ground. We want to rebuild it and the outbuildings. Repairs to utilities are done and were covered as was smoke damage to main house and debris removal. 12 of the 15 acres burned and badly damaged many huge trees. We will be juggling money around but not sure yet if we will have enough to rebuild rental AND outbuildings.	3/6/2021 1:15 PM
46	they are still fighting about damage	3/4/2021 4:31 PM
47	Still getting estimates	3/3/2021 11:47 PM
48	We are coming up short on dwelling extension, which is mostly what was destroyed	3/3/2021 10:17 PM
49	Claim is still being negotiated.	3/3/2021 7:45 AM
50	Have not yet inventoried list items.. photographed only, as busy with remediation	3/2/2021 3:26 PM
51	State Farm has given us an initial offer that is about \$250,000 less than our coverage. We have not yet obtained a rebuild estimate from an independent contractor, so do not know how much it will cost to rebuild.	3/2/2021 2:49 PM
52	I will be getting a large insurance settlement, but am ignorant about the total cost of rebuilding - especially since Santa Cruz Co. is considered one of the most expensive areas to build in in the US	3/2/2021 12:27 PM
53	Company is very slow	3/2/2021 11:18 AM
54	actual rebuilding costs not yet clear	3/2/2021 9:42 AM
55	Still not settled - in dispute for some coverage on a dwelling extension	3/2/2021 9:36 AM
56	I need them to clean because it causes me severe physical injury every time I go in there I leave debilitated for a week from the chemicals that burn and remain in my home	3/2/2021 9:26 AM
57	Still working on new code additions and construction estimates	3/2/2021 9:14 AM
58	StateFarm not reimbursing full expenses	2/26/2021 7:44 PM

Q17 Do you plan to rebuild at the original location?

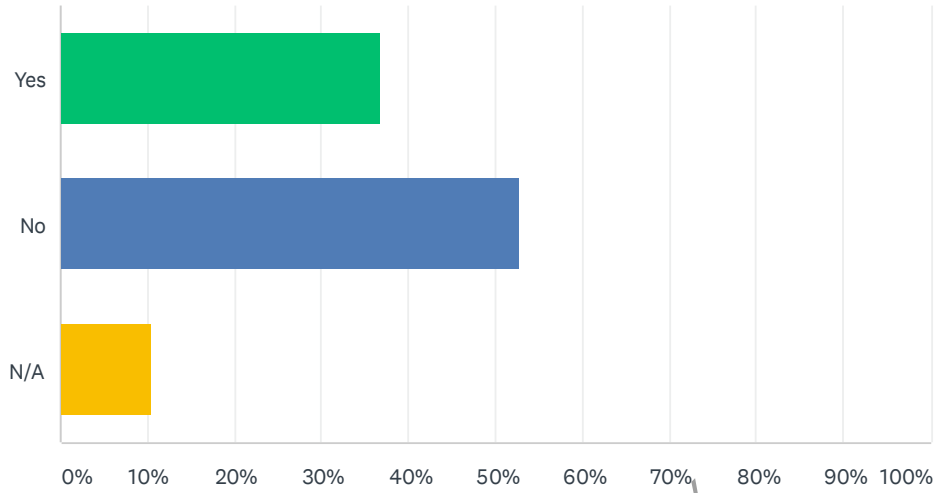
Answered: 181 Skipped: 27



FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q18 Did your insurance company give you an advance of 4 months of your Additional Living Expense (Loss of Use) coverage?

Answered: 182 Skipped: 26

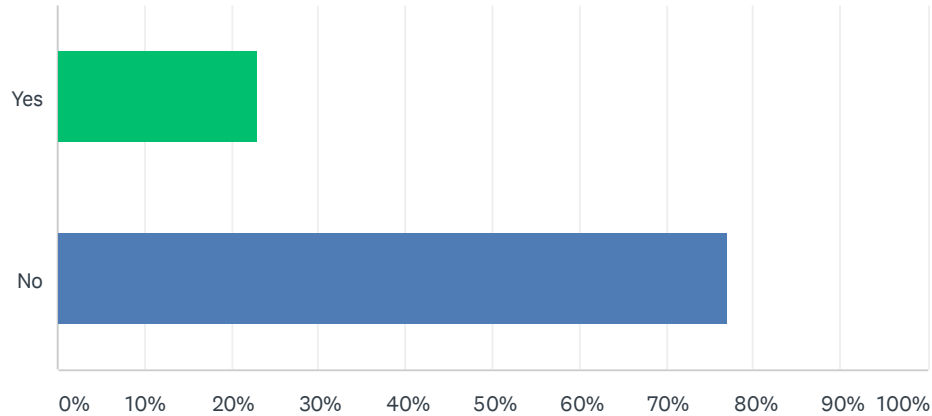


ANSWER CHOICES	RESPONSES
Yes	36.81% 67
No	52.75% 96
N/A	10.44% 19
TOTAL	182

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q19 Did your insurance company allow you to use your Additional / Temporary Living Expense benefits for a creative housing solution (something other than paying rent or staying in a hotel)?

Answered: 165 Skipped: 43



ANSWER CHOICES	RESPONSES
Yes	23.03% 38
No	76.97% 127
TOTAL	165

#	IF YES, PLEASE SPECIFY	DATE
1	RV/Small house RV	4/26/2021 10:07 AM
2	N/A I didn't ask	4/23/2021 9:40 PM
3	N/A Have not asked but we might want a trailer	4/23/2021 3:48 PM
4	RV/Small house We are buying an RV	4/23/2021 2:57 PM
5	FMV Agreed fair rental market value as monthly payment.	4/16/2021 9:56 AM
6	N/A na	4/6/2021 3:49 PM
7	FMV I am getting "fair rental value" so I dont need to pay rent somewhere	4/6/2021 1:35 PM
8	2nd property rental They are paying us because we are losing out on rental income.	3/29/2021 11:22 AM
9	I tried to have they purchase a trailer, but they didn't want to forecast past 12 months	3/26/2021 11:01 AM
10	Refused to pay for expenses in 2nd home because we were already there. Also refused to pay for travel expenses to attend to damaged property, but did cover hotel while in area of damaged property.	3/25/2021 7:40 PM
11	VRBO VRBO multi-week stays	3/23/2021 11:41 AM
12	FMV They were remarkably flexible with us--we needed two different rentals and they accommodated. We have leases signed on two properties for a full year.	3/22/2021 7:00 PM
13	RV/Small house Partial cost of a 35'X11' house on wheels in which we could have been living in since Dec if we had had help. Have Temp occupancy permit application in via the recovery resource center for a bit over a week. Didn't know to go to them earlier; were trying to work with Environmental Health via the expensive consultant they told us we were required to	3/22/2021 5:13 PM

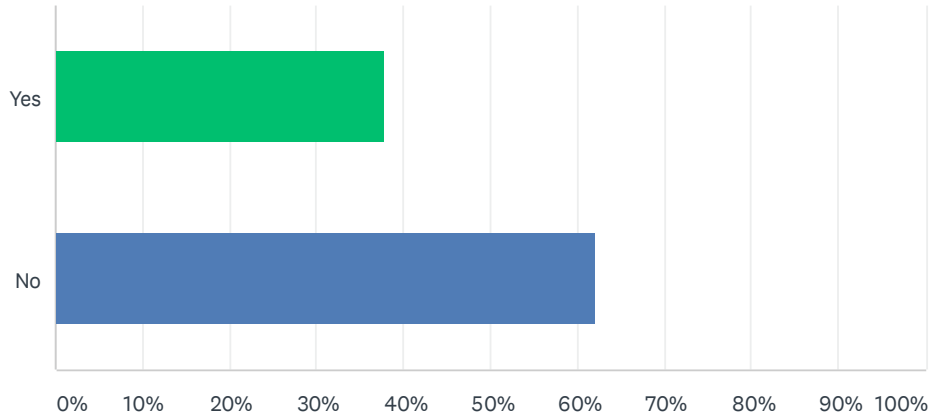
California Roadmap to Recovery Survey

hire, who wasn't available to start until February. He hadn't been able to get them to approve the septic system they had previously approved either.

14	Friends/Family Paid my sister/brother in law \$ to cover expenses when we stayed with them for 2 months	3/22/2021 5:08 PM
15	Just deposited the money	3/22/2021 4:51 PM
16	N/A Long term hotel apt	3/22/2021 4:45 PM
17	RV/Small house We could buy a trailer or motor home	3/22/2021 4:19 PM
18	N/A Not sure	3/22/2021 4:08 PM
19	RV/Small house Rvs and mobile home	3/15/2021 7:30 AM
20	Friends/Family We were able to rent a friend's condo, and State Farm paid our rental costs.	3/13/2021 4:16 PM
21	2nd property rental we moved back into a rental we own	3/12/2021 3:27 PM
22	N/A They were very cryptic about it and there was an option but it was not clear.	3/11/2021 6:23 PM
23	we are currently renting under the" Loss of use section of the policy. Last week we were threatened to lose this benefit because we are not showing enough effort in interviewing contractors and architects/ engineers. we did flood control and poison run-off control and are currently waiting for the completion of Haz Mat phase II clean up.I do not even know what the county will allow us to do, why should I interview these companies yet?The threat expressed by the insurance adjuster really effected our mental health status badly. Existential fear, if you know what I mean. It also is effecting both of our work. We are both Waldorf teachers working under Covid conditions.	3/7/2021 7:46 PM
24	RV/Small house stayed in our RV for 46 days - we are back in house now	3/7/2021 4:00 PM
25	FMV RV/Small house It is not creative, they are giving me "fair rental value" and I bought a trailer	3/4/2021 4:35 PM
26	No alternatives offered or suggested	3/2/2021 8:33 PM
27	Gave us a flat amount each month, for rent, food, or whatever is needed--up to us.	3/2/2021 8:10 PM
28	RV/Small house We are buying an RV	3/2/2021 12:41 PM
29	If I'm understanding correctly, they've repaid invoices generated to repay friends/family for allowing us to stay in their homes.	3/2/2021 11:52 AM
30	Paid our rent for 6 months, now giving 3 mo extensions w/ required progress reports on housing search, making it difficult	3/2/2021 11:31 AM
31	They gave me the policy limit of \$10,000	3/2/2021 11:07 AM
32	FMV N/A we stayed in a rented home	3/2/2021 10:44 AM
33	FMV They rented a condo for us	3/2/2021 10:11 AM
34	Wasn't needed	3/2/2021 9:59 AM
35	But chose to rent	3/2/2021 9:50 AM
36	it was not discussed	3/2/2021 9:48 AM
37	not applicable to our situation	3/2/2021 9:38 AM

Q20 Were any of your personal property items underinsured because of fine print in your policy that capped or excluded them specifically?

Answered: 172 Skipped: 36



ANSWER CHOICES	RESPONSES
Yes	37.79% 65
No	62.21% 107
TOTAL	172

#	IF YES, PLEASE DESCRIBE.	DATE
1	Computers Vehicles Computers, Vehicles for off-road use, ATV's , Dune Buggies	4/27/2021 2:39 PM
2	Cash Jewelry Euros, USD, Jewelry	4/27/2021 1:58 PM
3	Cash Jewelry Jewe;ry/cash	4/26/2021 10:07 AM
4	Coins A coin collection and there may be more that I am not aware of yet as we have not submitted our final inventory list yet	4/23/2021 2:57 PM
5	Antiq./Collec. Jewelry all my antiques and collectibles, jewelery	4/16/2021 9:56 AM
6	very underinsured	4/15/2021 7:37 AM
7	Fine art artwork was not considered	4/8/2021 5:38 PM
8	Cash cash limited to \$250, I lost \$400	4/6/2021 6:47 PM
9	depreciation	4/6/2021 1:48 PM
10	Trailer travel trailer that burned down	4/6/2021 1:35 PM
11	Refrigerator/heating They refused to replace refrigerator and heating system	4/6/2021 1:27 PM
12	Stamps stamp collection	4/6/2021 1:02 PM
13	Tools/Equipment Vehicles Motor Vehicles and Business Tools/Equipment not insured	4/6/2021 12:55 PM
14	Cash Tools/Equipment Computers and money	4/1/2021 6:10 PM
15	Antiq./Collec. Everything is depreciated, even antiques, which shouldn't be.	3/29/2021 9:13 AM
16	Tools/Equipment I think my wheelchairs are in this category.	3/26/2021 3:18 PM
17	I don't know yet. I haven't worked on my inventory	3/26/2021 11:01 AM

California Roadmap to Recovery Survey

18	Vehicles motorcycle	3/25/2021 10:59 PM
19	Don't know yet. Very possibly.	3/25/2021 7:40 PM
20	Tools/Equipment I had some business items that were lost in the fire that will not be covered because I'm told I needed a Extra rider policy for businesses	3/25/2021 4:31 PM
21	Tools/Equipment Computer equipment	3/23/2021 8:34 AM
22	Refrigerator/heating refrigerator	3/23/2021 7:54 AM
23	Musical instruments Tools/Equipment Tools, boats, and musical equipment had limits I was unaware of, but luckily it didn't matter. Their payout of 75% of personal property coverage more than took care of everything.	3/22/2021 7:00 PM
24	Don't know	3/22/2021 5:20 PM
25	My list is more than double the amount I was insured for, and I remember additional things daily. Waiting to hear from tax specialist whether it is worth continuing the list and what form it needs to take. A spreadsheet set up to capture tax and insurance information would have been helpful before I started.	3/22/2021 5:13 PM
26	Refrigerator/heating Fridge	3/22/2021 5:08 PM
27	Not so far; claim is still open	3/22/2021 5:05 PM
28	Trailer ADU	3/22/2021 4:59 PM
29	The definition of habitable is open for interpretation to the advantage of the insurance companies.	3/22/2021 4:09 PM
30	Hard to say, but think it will be close	3/22/2021 4:08 PM
31	Antiq./Collec. Collectibles, books and artifacts	3/18/2021 3:17 PM
32	Not sure yet	3/15/2021 2:33 PM
33	Don't know yet	3/13/2021 7:18 AM
34	I maxed out on tree damage	3/12/2021 8:55 PM
35	we are still in process and not sure of what is not fully insured	3/12/2021 3:27 PM
36	Antiq./Collec. Mlb collectables	3/12/2021 2:20 PM
37	We were renting our house while away traveling, and the policy only covered a fraction of our personal property, all of which was stored on site.	3/12/2021 1:07 PM
38	Tools/Equipment limit on car stuff (ie. any car parts) to small limit. Wouldn't cover contents of car (kitesurfing gear worth thousands of dollars) and have to fall back on homeowners.	3/11/2021 6:23 PM
39	we do not know yet. We need help.	3/7/2021 7:46 PM
40	Trailer trailers - we have several tractors that made it through the fire but the trailers are burned and we weren't aware there was a limit. Same with kayaks.	3/6/2021 1:18 PM
41	Antiq./Collec. Fine art Paintings, rugs, antiques	3/4/2021 11:34 PM
42	Still sorting this out	3/4/2021 9:05 PM
43	Trailer travel trailer that was burned to ashes	3/4/2021 4:35 PM
44	i dont have the policy yet	3/4/2021 3:49 PM
45	Computers computers were capped, unfortunately	3/3/2021 10:18 PM
46	I didn't have good coverage	3/3/2021 5:16 PM
47	Computers Electronic/Computer Cap	3/3/2021 7:53 AM
48	Vehicles 1998 Ford Ranger pickup truck, w/custom canopy, etc.	3/2/2021 8:10 PM
49	I don't know yet	3/2/2021 12:47 PM

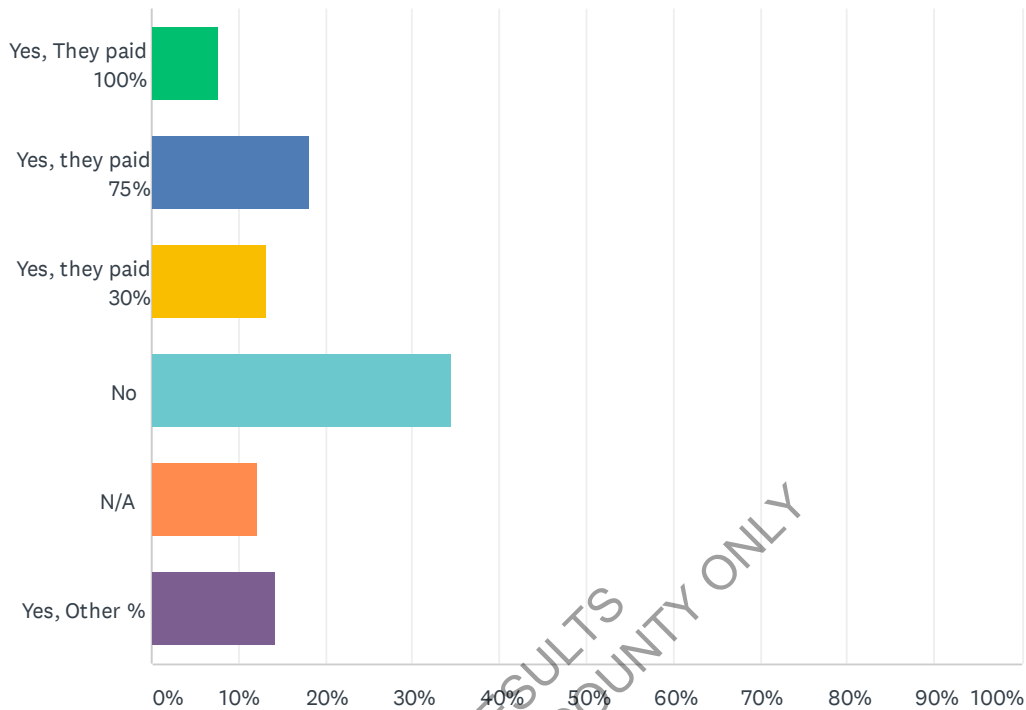
California Roadmap to Recovery Survey

50	Not sure yet, we have not submitted our full inventory list	3/2/2021 12:41 PM
51	Antiq./Collec. recorded media, silverware will be limited, haven't filed inventory yet	3/2/2021 11:31 AM
52	don't know, list submitted, no response	3/2/2021 11:22 AM
53	Refrigerator/heating Refriderator destroyed from loss of power for 40 days not covered as power loss was not caused by damage on our property	3/2/2021 10:10 AM
54	After I sue them for my lawyers that won \$8 million back in 2009 they increased my annual amount to 19,000 and now 12,000 a year in retaliation	3/2/2021 9:36 AM
55	Every thing	3/2/2021 9:28 AM
56	We are still working through the personal property list required by state Farm	3/2/2021 9:27 AM

FILTERED RESULTS
 SANTA CRUZ COUNTY ONLY

Q21 Did your insurer pay personal property/contents benefits without requiring you to submit an itemized home inventory?

Answered: 182 Skipped: 26



ANSWER CHOICES	RESPONSES
Yes, They paid 100%	7.69% 14
Yes, they paid 75%	18.13% 33
Yes, they paid 30%	13.19% 24
No	34.62% 63
N/A	12.09% 22
Yes, Other %	14.29% 26
TOTAL	182

#	YES - OTHER PERCENTAGE OR AMOUNT (PLEASE SPECIFY)	DATE
1	Yes, but not sure percentages because State Farm refuses to itemize	4/26/2021 11:02 PM
2	Not yet. Still waiting.	4/26/2021 4:23 PM
3	Advanced me about \$25k (out of total of \$86k)	4/23/2021 4:20 PM
4	we have not completed personal property inventory	4/23/2021 3:48 PM
5	items were depreciated	4/6/2021 2:40 PM
6	30% of Coverage A	4/6/2021 12:55 PM
7	50% of dwelling coverage A	4/1/2021 6:10 PM

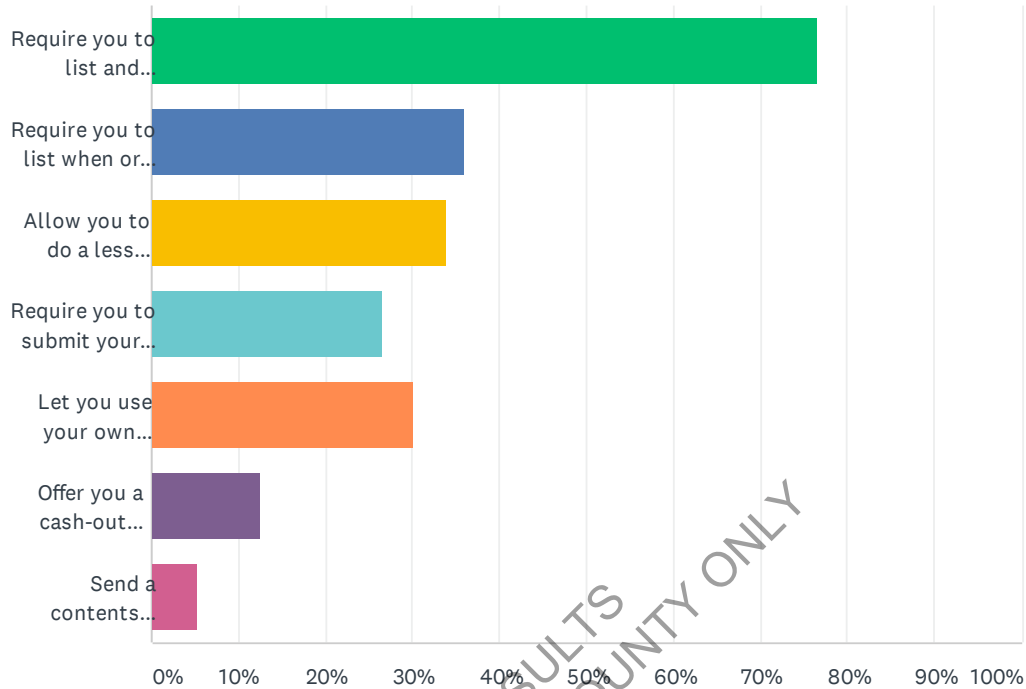
California Roadmap to Recovery Survey

8	50%	3/27/2021 8:35 PM
9	They offered me 30%, I am now asking them for 40% or will take the 30%.	3/26/2021 11:01 AM
10	They paid me approximately 30% I am still going through the torture of itemizing all my home inventory so I may collect some additional funds	3/25/2021 4:31 PM
11	They paid 75% -- we are fighting them for the rest which requires a form	3/23/2021 5:16 PM
12	CSAA used a 3rd party contractor who used a slimmed down spreadsheet making it much easier than listing every little item	3/22/2021 4:08 PM
13	50%	3/22/2021 3:17 PM
14	they might have paid 10 percent	3/22/2021 2:25 PM
15	They gave a variance for content of destroyed structures, but then said any other items would need to itemize everything EXCEPT for losses documented by Content/Text restoration companies. I haven't calculated the percentage	3/18/2021 11:31 AM
16	We needed to provide some itemized lists, but mostly we've been paid near 100%—just waiting to safely buy a new mattress then will be reimbursed.	3/13/2021 4:16 PM
17	Mostly was covered without itemization...I itemized food loss for reimbursement	3/12/2021 8:55 PM
18	50 per cent so far	3/10/2021 8:50 PM
19	30% of dwelling A coverage	3/10/2021 11:23 AM
20	Yes, they paid 50%	3/8/2021 11:59 AM
21	Our contents were only smoke damage - adjuster took pics	3/7/2021 4:00 PM
22	25	3/2/2021 7:58 PM
23	However, a very low estimate; we are negotiating with them	3/2/2021 3:30 PM
24	they have offered 30% of Cvg A on Cvg B claim but we need more	3/2/2021 11:31 AM
25	30% of Coverage A	3/2/2021 10:11 AM
26	I have a insurance adjuster that is handling that her name is Danielle Mathews with pride insurance public adjuster	3/2/2021 9:36 AM

FILTERED RESULTS
 SANTA CRUZ COUNTY ONLY

Q22 For your personal property/contents claim, did your insurer: (please check all that apply)

Answered: 136 Skipped: 72



ANSWER CHOICES	RESPONSES
Require you to list and describe every single damaged or destroyed item	76.47% 104
Require you to list when or where each item was obtained	36.03% 49
Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	33.82% 46
Require you to submit your inventory on a specific form	26.47% 36
Let you use your own inventory form	30.15% 41
Offer you a cash-out contents settlement to close this portion of your claim	12.50% 17
Send a contents "specialist" to help you prepare your inventory	5.15% 7
Total Respondents: 136	

#	OTHER (PLEASE SPECIFY)	DATE
1	Just got full amount on policy no lists that I had to do	4/27/2021 8:10 PM
2	Have not submitted an inventory yet.	4/27/2021 1:58 PM
3	Greenspan was hired. I did inventory, sent to them and they did value and submitted to insurance.	4/26/2021 4:30 PM
4	Still waiting for the estimate report	4/26/2021 4:23 PM
5	We felt that they were reasonable although we had to do the list for the 100%	4/25/2021 9:30 PM

California Roadmap to Recovery Survey

6	NA	4/25/2021 7:09 AM
7	Paid 30%. Waiting on personal property inventory to pay more	4/23/2021 5:48 PM
8	They rejected many of the grouped items and requested documentation	4/23/2021 4:20 PM
9	over the phone	4/15/2021 7:37 AM
10	Adjuster just came to property and said we will pay full amount	4/8/2021 3:26 PM
11	I haven't turned in yet to see if my handwritten list is sufficient	4/6/2021 1:35 PM
12	2nd adjuster said to use SF's form. First Adjuster said UP's form great.	4/6/2021 12:55 PM
13	Don't know yet	3/26/2021 9:30 PM
14	offered to help me remotely work on contents.	3/26/2021 11:01 AM
15	Gave us an advance of 30% without itemization, but this is not the final settlement.	3/25/2021 7:40 PM
16	I'm working with a third-party I will put together a list of all my personal items and then send it to them and they will put it in a spreadsheet and present it to my insurance company	3/25/2021 4:31 PM
17	Offered 75% with option to submit detailed inventory for 100%	3/25/2021 2:52 PM
18	I am working with a hired public adjuster to create a full inventory list.	3/23/2021 11:41 AM
19	Not done yet	3/23/2021 8:34 AM
20	Still ongoing	3/22/2021 5:20 PM
21	Just deposited full amount of insurance policy	3/22/2021 4:51 PM
22	We are still working on it, they said they would help	3/22/2021 4:19 PM
23	Not applicable for smoke damage, property was cleaned.	3/22/2021 4:09 PM
24	At this point I have not submitted a personal property/contents claim because it seems that the 50% of our total coverage is at least the value of all our contents, if not more.	3/22/2021 3:17 PM
25	I went with a public adjuster	3/22/2021 2:28 PM
26	Don't know as yet	3/18/2021 3:17 PM
27	Technically, they didn't send specialists, but required the Salvage list to come from the remediation companies (I selected structure/content contractor, and used their recommendation for textile)	3/18/2021 11:31 AM
28	Different adjusters asked for different lists/inventories.	3/13/2021 4:16 PM
29	Have not submitted list yet	3/13/2021 7:18 AM
30	we will be doing a detailed list with value to get the full 100% coverage that we paid for!	3/12/2021 8:30 PM
31	didn't do any inventory list, they just cashed us out	3/12/2021 7:53 PM
32	We are early in the process and haven't yet submitted our contents claim	3/12/2021 1:12 PM
33	using a private adjuster to do this	3/10/2021 8:50 PM
34	adjuster took pics and told us what they would pay to clean	3/7/2021 4:00 PM
35	Still in process	3/4/2021 11:34 PM
36	This has been hell	3/4/2021 9:05 PM
37	We were underinsured and our insurance gave us the full amount on the policy	3/3/2021 8:56 PM
38	Adjuster had me follow him and document damage/loss on the outside of the house, not the interior	3/3/2021 3:37 PM
39	We are working with a Public Adjuster on this.	3/3/2021 7:53 AM
40	Bid from smoke remediation company was paid	3/2/2021 8:33 PM

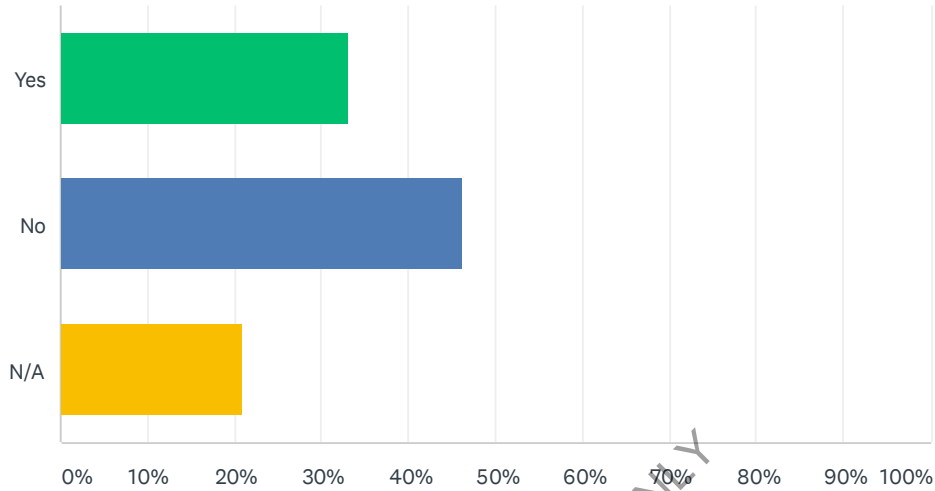
California Roadmap to Recovery Survey

41	Have not submitted inventory yet, so response unknown at this juncture	3/2/2021 3:30 PM
42	We haven't submitted our inventory yet.	3/2/2021 2:51 PM
43	Not yet. We are in process	3/2/2021 1:44 PM
44	claim information is ongoing and will take about a year to complete	3/2/2021 12:43 PM
45	Not settled	3/2/2021 12:18 PM
46	Hired a Public Adjuster who took inventory of some items	3/2/2021 12:03 PM
47	we're hoping for a better non-inventory offer, need the \$ to buy replacement and dwelling settlement is about half of what's needed, will have to use our retirement savings	3/2/2021 11:31 AM
48	It took about 6 months to identify and inventory all the items	3/2/2021 11:22 AM
49	I modified their form	3/2/2021 11:07 AM
50	Still working with insurance: no \$ received yet	3/2/2021 10:59 AM
51	Weekly 1-2 hr. Phone call starting week after fire. Needed to list all but insurance person was very helpful and fair. We're submitting final personal property claim this week at 100%.	3/2/2021 9:59 AM
52	(424) 247-3275 Danielle Mathews is handling that	3/2/2021 9:36 AM
53	We have hired Greenspan to handle our claim	3/2/2021 9:27 AM

FILTERED RESULTS
 SANTA CRUZ COUNTY ONLY

Q23 Did your insurance company explain "depreciation" or "hold-backs" and what you need to do to collect full replacement value on items that have depreciated?

Answered: 182 Skipped: 26

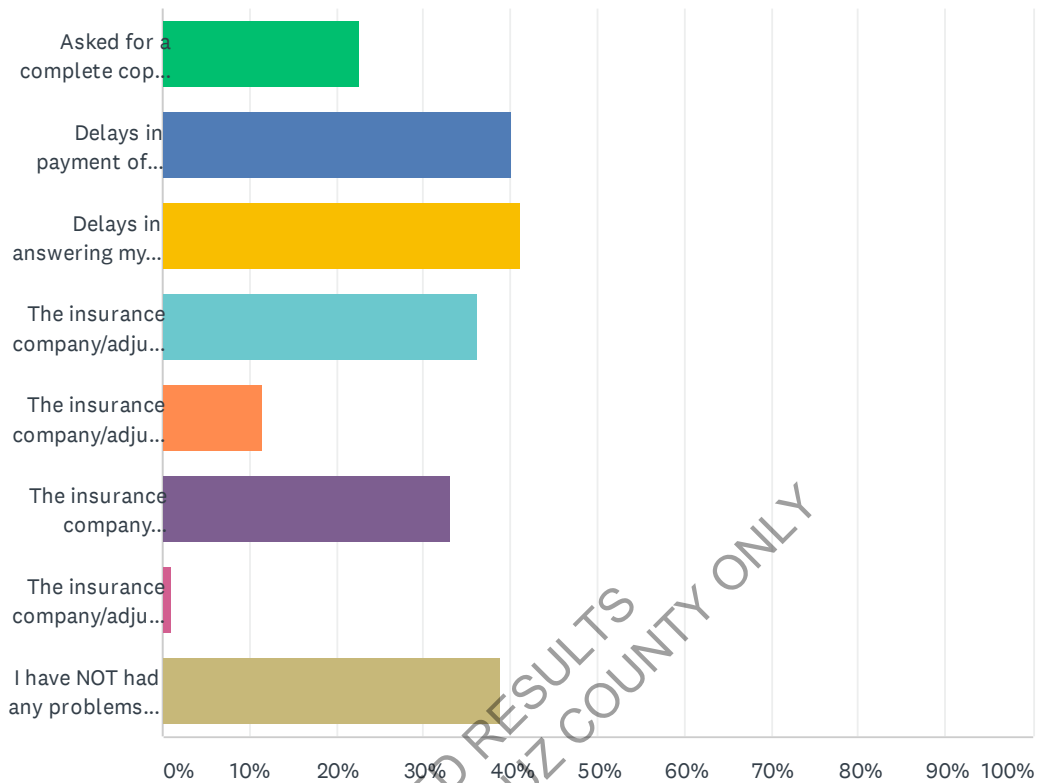


ANSWER CHOICES	RESPONSES	
Yes	32.97%	60
No	46.15%	84
N/A	20.88%	38
TOTAL		182

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q24 Have you experienced any of the following problems? (please check all that apply)

Answered: 182 Skipped: 26



ANSWER CHOICES	RESPONSES
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	22.53% 41
Delays in payment of policy benefits	40.11% 73
Delays in answering my questions, phone calls and/or emails	41.21% 75
The insurance company/adjuster made a "lowball" settlement offer	36.26% 66
The insurance company/adjuster brought in experts I didn't trust	11.54% 21
The insurance company switched adjusters and we had to keep starting from scratch	32.97% 60
The insurance company/adjuster required me to hire their contractor	1.10% 2
I have NOT had any problems with my insurance claim or with the insurance company representatives	39.01% 71
Total Respondents: 182	

#	OTHER, PLEASE EXPLAIN.	DATE
1	Payment for dwelling (Cvg A) was delayed (fire 8/21/2020 and settlement 2/3/21) but seemed acceptable due to number of homes that were burned. Frustrating because couldn't make decisions about what to do till had settlement amount, but adjusters did an excellent job.	4/27/2021 1:58 PM
2	We are working with our 7th adjuster. State Farm is stating they will be stopping our ALE soon.	4/26/2021 11:02 PM

California Roadmap to Recovery Survey

3	Still waiting for report	4/26/2021 4:23 PM
4	Insurance Adjuster low-balled my home value that I had to hire a public adjuster Greenspan to get Nationwide to work fairly with me.	4/23/2021 9:54 PM
5	It's too soon to say	4/23/2021 9:40 PM
6	After submitting a complete inventory totalling over \$110k which I worked on for MONTHS, they have still only approved about \$50k of my \$86k policy limit, pending me replacing items and providing documentation of such. I have no home or storage area to store these items so have not been able to replace much.	4/23/2021 4:20 PM
7	Stopped paying ALE after 6 months even though my policy has no cap. Refusing to pay more ALE until I hire a contractor and start rebuilding. However, the state has not finished debris removal. I cannot even apply for building permits at this stage of the clean up.	4/15/2021 4:49 PM
8	Way underinsured	4/15/2021 7:37 AM
9	This is for personal property claims	4/6/2021 6:47 PM
10	The Insurance company tried to stop paying the ALE early in March just 6 months after the incident. But we had coverage for 66K. Then they paid a third party to write the rent check every month and they charge \$300 every time they write a check every month. Yes that money comes out of our ALE. terrible and unfair.	4/6/2021 1:48 PM
11	They have out and out lied to me in emails that I then have to refute, it is all really horrible	4/6/2021 1:35 PM
12	2nd adjuster is difficult to work with	4/6/2021 12:55 PM
13	Amica has been amazing, and has worked to give us as much coverage payments as possible. We are so happily surprised.	3/29/2021 11:22 AM
14	adjuster from out of state Claimed house was smaller than actual original plan filed with county	3/28/2021 12:45 PM
15	Found it a bit confusing that they did an appraisal, valued the land high and provided a replacement cost breakdown.	3/27/2021 8:35 PM
16	Had a ton of issues. They would not let me communicate with my adjustor by email directly. I could only email a "fire claims" inbox. They changed adjustors on me 3 times. Additionally, they said that my kitchen floor that was wrecked due to the power going out from the fire and the fridge leaking had to be a separate claim because that was "not a direct cause of the fire".	3/26/2021 11:44 AM
17	I have had weekly conferences with my adjustor. I requested one replacement adjustor, due to inaccurate statements, and now have new adjustor as mine shifted to Texas emergencies. I have had to take a consistent hard line and have referred back to my policy when they have stated inaccuracies. I have had delays in payment of ALE for my rent.	3/26/2021 11:01 AM
18	First adjuster was a nightmare. Lowballed, failed to respond, refused extended ALE, etc. Gave us \$800 ALE/ \$1,100. claim. After filling a complaint with insurance commission, a new adjuster was assigned- he was so different. He was great, negotiated with remediation company. Because it exceeded our coverage limit. SF still didn't cover refrigerator, freezer, bed,	3/25/2021 9:24 PM
19	Errors in scope of loss, so estimate isn't accurate. Adjusters were switched, but so far haven't had to start over. There have been delays in responses to calls/questions.	3/25/2021 7:40 PM
20	I'm having issues with additional living expenses/rent now they want me to tell them if I want to rebuild or if I'm gonna buy somewhere else or what I'm going to do. If I don't provide them with answers they will stop my additional living expenses. They want to see that I'm doing some thing to move forward. At this point I really don't know what I want to do. This is a slow hard process. How do you make a decision if you want to rebuild when there are six houses seven houses around you that are burnt to the ground nobody has started to rebuild some people have left.	3/25/2021 4:31 PM
21	Denied coverage I paid for	3/23/2021 8:09 AM
22	still need to finalize home rebuild requirements in order to get a contractor proposal for rebuild in order to acquire the full available coverage above the base coverage value. I'm hopeful that will be reimbursed without resistance from the insurance company.	3/22/2021 8:18 PM
23	Overall, Nationwide has been very easy to work with. Just a last tussle over the last portion of	3/22/2021 7:00 PM

California Roadmap to Recovery Survey

	the Dwelling coverage. Not unexpected.	
24	So far. We have not yet reached a final settlement.	3/22/2021 5:20 PM
25	Paid us full amounts on policy	3/22/2021 4:51 PM
26	Long gaps in communication, missing phone appointments	3/22/2021 4:19 PM
27	There has been issues but they have been pretty easily fixed	3/22/2021 2:28 PM
28	Initial ALE payment took FOREVER. Paid 11/5 for receipts submitted 9/11, 9/27, 10/26. Seemed to take forever to get temporary rental found and approved. Allstate's vendor didn't end up finding us a suitable rental, and there have been several miscommunications between Allstate and Temporary Housing vendor. The vendor selected for Structure/Content Smoke remediation felt like a slick salesperson.	3/18/2021 11:31 AM
29	This is ongoing because of our age and pace. We still have repair bills to submit and we do not know how they will respond. We found out during this process that they have the incorrect square footage...they forgot to add the 2nd story it appears. and they told us that they can't correct it we settle our claim!	3/15/2021 2:33 PM
30	Once we had a "Claim Specialist" vs an outside adjuster, the claim process was great; he was kind, helpful and quick to provide all funding.	3/13/2021 4:16 PM
31	Thus far, excellent help.	3/13/2021 7:18 AM
32	Terrible experience with StateFarm, delays with adjusters, multiple adjusters, our agent also told us our house wasn't damaged without being at our home - our public adjuster had to send letter indicating agent should not be involved in our claim.	3/13/2021 6:14 AM
33	Farmers was extremely fair and helpful	3/12/2021 8:55 PM
34	Told me that if I expected to find housing that it might be better to give up our animals or give them to family so that we are able to find rental accommodation within our 'budget'. Didn't show decent properties that worked for us in a timely manner - resorted to doing my own search. Wouldn't approve money to rent low fee storage locker as there is no garage and limited storage in our rental home. Insurance agent will not provide information I request- answer questions clearly. Will not respond to emails with direct answers. Calls, leaves message on voicemail then will not answer when I return call. Cannot log on to website to view claim documents as the system changed. Agent will not answer questions about my coverage and it took 1.5 hours to get her to disclose what I was insured for and that there was no inspection on my house and my policy was written by using 5 pieces of info (square footage, foundation type etc). I'm not even sure we had coverage for our pool as she will not tell me and I can't get copies of how they came up with our loss.	3/11/2021 6:23 PM
35	Denied coverage for refridgerator for months before allowing it. Refused to allow us to enter a 3 or 6 month lease on ALE housing repeatedly without proof we would be out of house for that long even though one of the adjusters verbally estimated under the circumstances it would be that long and even though we in a couple of cases were willing to settle for a small studio and one bedroom rental, costing 1/3 & 1/2 what we were entitled to under ALE to replace our 3 bedroom 2.5 bath house, which forced us to live in a single hotel room with no kitchen facilities for six weeks before we could find a sympathetic landlord who rented us a one bedroom cottage on a month to month basis, with a two month minimum, that we have now been living in for over 6 months. They also denied coverage to pay for a hygienist and claim I am not covered to for testing of our well that got damaged and the county says should be tested for Benzine and other contaminants before re-use because of many contaminated wells in the area. State Farm claims under the policy, they don't have to guarantee our water is safe and they wouldn't put in writing any statement saying it is safe to move back into our home	3/11/2021 6:06 AM
36	Multiple requests for a copy of my policy and endorsements were not responded to.	3/8/2021 11:59 AM
37	In the beginning we had challenges with one adjuster.As described above under section 20 . our problems are just starting. Initially things went really well and we were very hopeful. now we are confused and afraid.	3/7/2021 7:46 PM
38	Very bad results until I filed a complaint with DOI - then they started being responsive. They also fired our first adjuster - second adjuster was better.	3/7/2021 4:00 PM
39	We are still in process	3/4/2021 11:34 PM

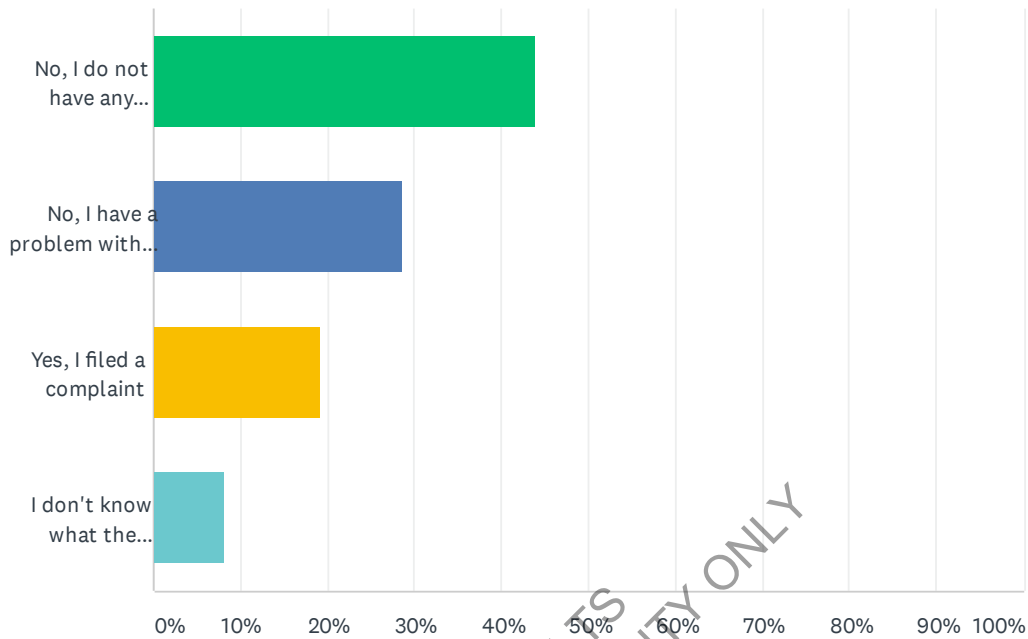
California Roadmap to Recovery Survey

40	I have asked for new adjuster. Never got	3/4/2021 9:05 PM
41	Have received no ALE/Loss of Use whatsoever, a 30% advance on personal property with no followup, an 80-90% advance on dwelling that wasn't paid until December, and no followup (and two more adjusters) in the last two months	3/3/2021 11:50 PM
42	I just didn't have enough renter's insurance to cover anything except 2bikes.	3/3/2021 5:16 PM
43	I am working with a Public Adjuster. Initial settlement offer on Dwelling was low, and excluded Architect and Engineer. We are arguing/negotiating at this time.	3/3/2021 7:53 AM
44	I only filed recently.	3/2/2021 1:44 PM
45	Interactions with my insurer are being done through Greenspan-ai public adjusters. Note: your system is not accepting this "Other, Please Explain" as an answer so I had to check one of the above boxes randomly to continue.	3/2/2021 12:43 PM
46	on our 3rd adjuster, rebuild estimate was inaccurate and underpriced materials & some items (wood stove, shower, decking, etc)	3/2/2021 11:31 AM
47	My second adjuster was great and completed everything in 2 days, where as the first strung us along for 2 months before the second was assigned.	3/2/2021 11:00 AM
48	No Ale since 10/2020; no reimbursement of any kind even though receipts turned in. Adjuster is trying to get home remediation costs reduced & not clean parts of property	3/2/2021 10:59 AM
49	I hired a public adjuster to work with Nationwide. It costs 10%, but I don't know insurance. The public adjuster is okay, but not very communicative.	3/2/2021 10:29 AM
50	Up until this point, our adjuster was easy to work with. We have just been re-assigned another adjuster.	3/2/2021 10:11 AM
51	Completing Personal property inventory is very difficult, work as healthcare professional during CoViD, trying to get my personal property money	3/2/2021 9:50 AM
52	I have not been able to enjoy my home and still pay \$12,000 a year for house insurance for seven months! I have had to pay rent or live in a hotel for seven months in addition to my mortgage payment and \$12,000 a year insurance payment	3/2/2021 9:36 AM

FILTERED RESULTS
 SANTA CRUZ COUNTY ONLY

Q25 Have you filed a complaint (Request for Assistance "RFA") with the California Department of Insurance?

Answered: 182 Skipped: 26



ANSWER CHOICES	RESPONSES	
No, I do not have any complaints	43.96%	80
No, I have a problem with my insurance company, but have chosen not to file a formal complaint	28.57%	52
Yes, I filed a complaint	19.23%	35
I don't know what the California Department of Insurance is	8.24%	15
TOTAL		182

#	ADD COMMENTS HERE	DATE
1	Filed complaint re necessity of doing inventory during Covid restrictions.	4/27/2021 1:58 PM
2	Had to complain twice. office helped	4/25/2021 7:09 AM
3	I do not yet have any complaints.	4/24/2021 2:17 PM
4	We haven't filed a complaint yet	4/24/2021 7:22 AM
5	No complaints so far	4/23/2021 9:40 PM
6	I may file later if State Farm does not pay in my rebuild cost estimate	4/23/2021 5:48 PM
7	It is too soon for us to know how State Farm will respond to our scope of loss estimate	4/23/2021 2:57 PM
8	I plan to file a complaint.	4/15/2021 4:49 PM
9	I do not know how to file a claim	4/6/2021 1:48 PM
10	I probably should	4/6/2021 1:35 PM
11	I would like to file a complaint but don't know how to. Making a list and having to prove what I	4/2/2021 10:03 AM

California Roadmap to Recovery Survey

	had to get paid is ridiculous	
12	still negotiating with insurance co	3/28/2021 12:45 PM
13	Not filed at this time	3/26/2021 9:30 PM
14	I have not yet submitted my inventory or ALE other than rent, so don't know if there are problems on t he horizon.	3/26/2021 11:01 AM
15	So far this hasn't been necessary.	3/25/2021 7:40 PM
16	I filed a complaint because it seem like the department of California insurance commissioner suggested insurance companies settle personal property losses between 70 and 100% without itemized deductions. Turns out it's only a suggestion and the insurance company can make me itemize everything	3/25/2021 4:31 PM
17	After filing the complaint I have had no problems	3/23/2021 9:05 AM
18	I also have no idea what CDI is or what an RFA would be about	3/22/2021 7:00 PM
19	We were going to and then got a new adjuster before we did and everything changed and was far better	3/22/2021 5:08 PM
20	Not yet	3/22/2021 5:05 PM
21	Took five months to get an estimate no	3/22/2021 4:59 PM
22	I'm not sure filing a complaint will do much good	3/22/2021 4:19 PM
23	I will file a complaint in the event we have any additional issues with Nationwide	3/22/2021 3:11 PM
24	Nothing has happened	3/22/2021 2:25 PM
25	Called to talk about the ALE delay, but didn't file a complaint	3/18/2021 11:31 AM
26	Not as of yet. I may file if I run into problems	3/15/2021 2:33 PM
27	We have been close twice during process with StateFarm and have threatened to make a complaint.	3/13/2021 6:14 AM
28	Still feels early in the process to file a complaint, probably won't.	3/12/2021 10:36 PM
29	We may still file a complaint, just haven't done it yet.	3/12/2021 3:27 PM
30	I likely will file a complaint; their mistreatment has been horrible, I am just too overwhelmed for filing yet another claim	3/12/2021 1:02 PM
31	I filed a complaint for State Farm's refusal to settle content without an inventory. Didn't help, still had to do the inventory to get most of my money	3/12/2021 12:59 PM
32	Not yet. Friends in our respective school communities are suggesting to perhaps find a pro bono attorney to help us. as I said before, we are of advanced age , confused and working hard for the schools and the children under Covid conditions	3/7/2021 7:46 PM
33	State Farm only started handling and paying once we filed the complaint. I still had to forego the certified hyginest as they refused to pay. We had to rely on assessment of ServPro.	3/7/2021 4:00 PM
34	Not needed yet	3/3/2021 2:19 PM
35	Although we have had some issues, they are being handled adequately at this time by our Public Adjuster.	3/3/2021 7:53 AM
36	I wrote a letter asking that the insurance commissioner waive the inventory form requirements	3/2/2021 7:58 PM
37	I haven't yet....but I'm going to	3/2/2021 4:33 PM
38	Have not filed a complaint. Allstate is awful, but they started to display a previously unknown level of honesty when I hired the public adjuster firm.	3/2/2021 12:43 PM
39	Haven't gotten there	3/2/2021 12:18 PM
40	Have problem with my agent will file complaint at a later date	3/2/2021 12:03 PM
41	Past their initial recognition of the complaint, DOI has done absolutely nothing and not	3/2/2021 11:52 AM

California Roadmap to Recovery Survey

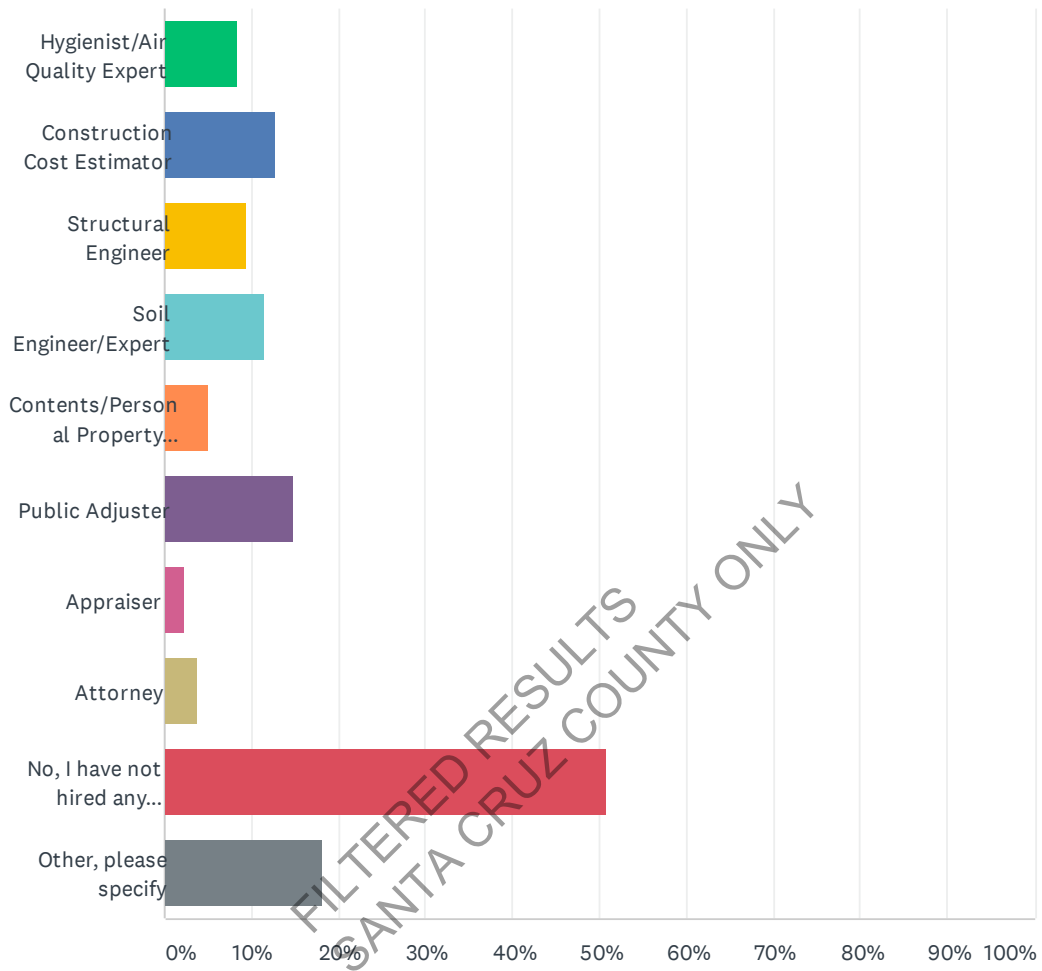
responded to my emails requesting assistance.

42	Still waiting for SF to fix what I think is accounting error in settlement check amt for dwelling, asking for hard copy, can't follow their logic in a phone conversation. feels like 3 card monty game.	3/2/2021 11:31 AM
43	I was so underinsured that I may not be able to rebuild	3/2/2021 11:07 AM
44	My insurance company reached out afterwards and things got settled real fast.	3/2/2021 11:00 AM
45	It is still under review	3/2/2021 10:59 AM
46	Yes, filed a complaint I don't know if that is the name of the complaint-Diana SHAHBANDARIAN according to Farmers is regulating for a Andrew LAINA, AINS	3/2/2021 9:36 AM

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q26 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

Answered: 181 Skipped: 27



California Roadmap to Recovery Survey

ANSWER CHOICES	RESPONSES
Hygienist/Air Quality Expert	8.29% 15
Construction Cost Estimator	12.71% 23
Structural Engineer	9.39% 17
Soil Engineer/Expert	11.60% 21
Contents/Personal Property Specialist	4.97% 9
Public Adjuster	14.92% 27
Appraiser	2.21% 4
Attorney	3.87% 7
No, I have not hired any professionals or experts	50.83% 92
Other, please specify	18.23% 33
Total Respondents: 181	

#	OTHER, PLEASE SPECIFY	DATE
1	Certified Arborist	4/26/2021 11:02 PM
2	We paid \$100 for an estimate of professional fees for rebuilding	4/24/2021 7:22 AM
3	We are not that far along yet.	4/23/2021 9:40 PM
4	We will be hiring several of the above as we move into construction.	4/23/2021 3:48 PM
5	We relied on United Policy Holders, Sandra Lewis Watts was our guardian angel. Amazing. It was because of her support, guidance and encouragement that we were better armed for battle. She saved us	3/25/2021 9:24 PM
6	Greenspan	3/23/2021 5:16 PM
7	The hired Public Adjuster has a team which includes the other professionals checked in this list.	3/23/2021 11:41 AM
8	Hired architect to provide house design to current standards in order to acquire the building permit.	3/22/2021 8:18 PM
9	General Contractor who helped us create a very detailed bid for rebuild	3/22/2021 7:00 PM
10	Ok	3/22/2021 6:24 PM
11	Civil engineer	3/22/2021 5:20 PM
12	To clean smoke damaged soft goods and to clean the dwelling	3/22/2021 5:08 PM
13	Surveyor	3/22/2021 5:05 PM
14	Land Surveyor, Debris Clearing Contractor	3/22/2021 3:17 PM
15	Arborist	3/22/2021 3:16 PM
16	Builder called Homebound which specializes in rebuilding after disasters	3/22/2021 2:29 PM
17	Attorney will happen soon.	3/22/2021 2:25 PM
18	Still pondering hiring Air Quality Expert (our remediation was just finished last week)	3/18/2021 11:31 AM
19	restoration companies	3/15/2021 2:33 PM
20	Our contractor has submitted a bid to rebuild the house we lost. We will rebuild smaller.	3/13/2021 7:18 AM
21	Scope writer	3/12/2021 1:02 PM

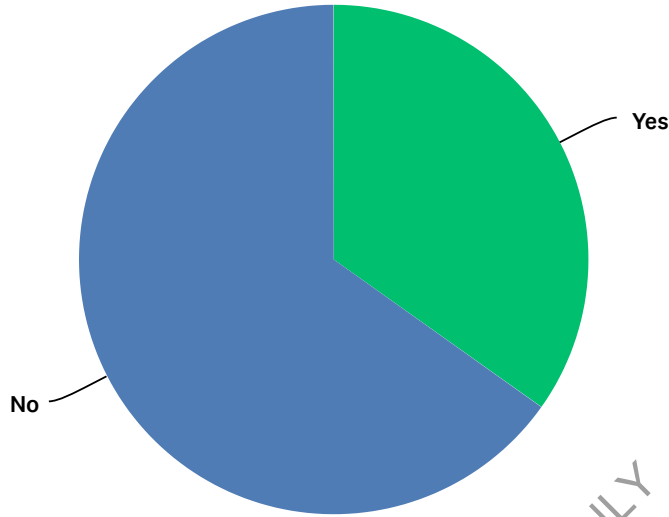
California Roadmap to Recovery Survey

22	Not hired yet	3/11/2021 9:12 AM
23	Wanted to hire a hygienist but chose to work with insurer for partial remediation reimbursement rather than shoulder the expense ourselves and continue to fight with them over it given free advice we got from an adjuster stating State Farm was fighting all the way to court regarding replacement of wall insulation due to smoke damage.	3/11/2021 6:06 AM
24	The attorney will seek a payout for underinsurance.	3/8/2021 11:59 AM
25	we are members of the Last Chance community in Davenport and have taken advantage of Volunteer professionals that came out to help. That is how we got the flood and poison run-off control done	3/7/2021 7:46 PM
26	Getting ready to look at a lawyer	3/4/2021 9:05 PM
27	i receive some help with the excel page	3/4/2021 3:49 PM
28	Couldn't afford hygienist and State Farm wouldn't pay	3/2/2021 4:33 PM
29	Environmental hazards expert	3/2/2021 3:30 PM
30	I think if they just fix the omissions we can hit our dwelling coverage limit	3/2/2021 11:31 AM
31	Ours was smoke damage no real structure damage, just insulation etc.	3/2/2021 11:00 AM
32	For 2 items that insurance and I knew we couldn't figure out accurate value	3/2/2021 9:59 AM
33	I'm trying to find a hygienist air quality expert I can afford. I end up with migraines which I do not have until this happened for 24 hours I'm flat in bed and then for the rest of the week I'm incapacitated. I am a registered nurse and have been working for 40 years sometimes 80 hours a week. The house makes me physically ill	3/2/2021 9:36 AM

FILTERED RESULTS
 SANTA CRUZ COUNTY ONE

Q27 Has COVID impacted your progress in moving your recovery and/or your insurance claim forward?

Answered: 178 Skipped: 30



ANSWER CHOICES	RESPONSES
Yes	34.83% 62
No	65.17% 116
TOTAL	178

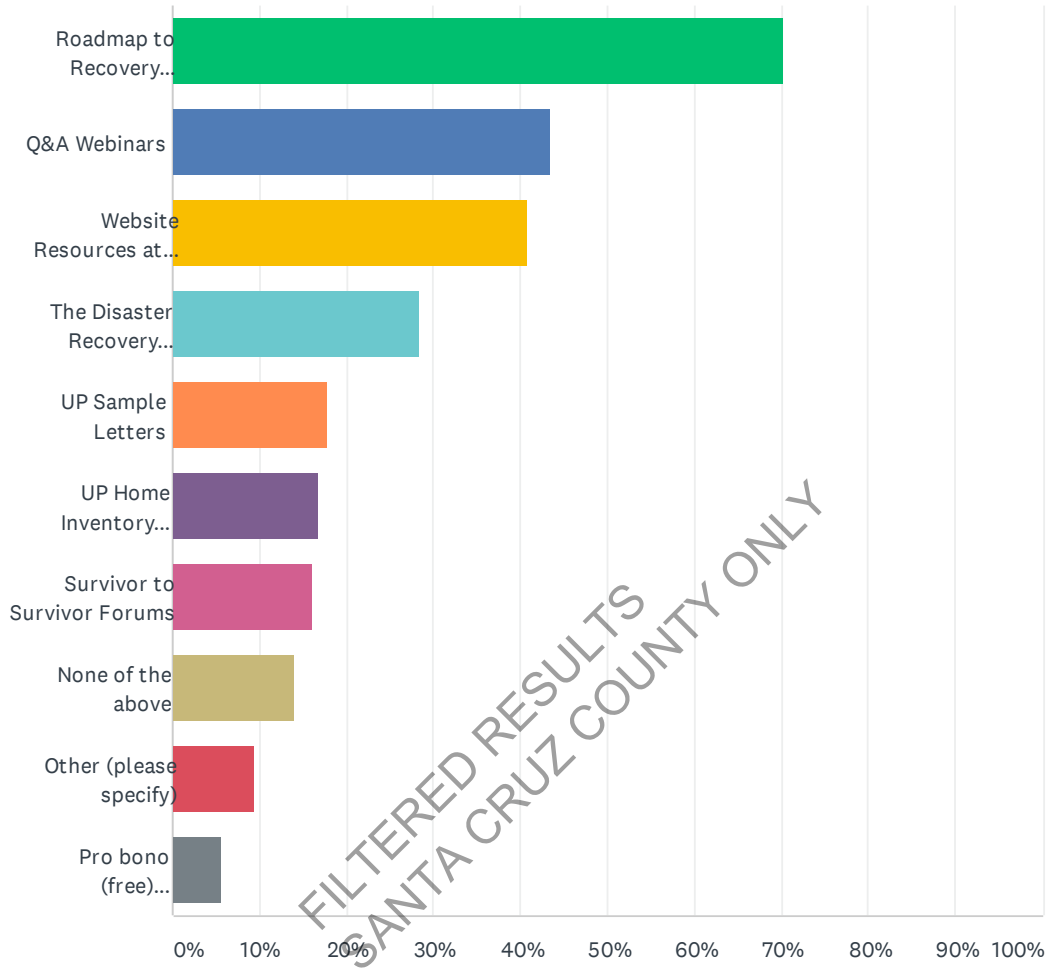
#	PLEASE ADD ANY COMMENTS HERE	DATE
1	Finding pricing No in-person contact Difficult to identify lost inventory and replacement costs. Unable to have live group discussion with other total loss victims that could help the process.	4/27/2021 1:58 PM
2	State Farm has been acting in bad faith.	4/26/2021 11:02 PM
3	Limited hours It was very hard to get docs from Santa Cruz County due to most of their Departments being closed or shortened working hours.	4/23/2021 9:54 PM
4	No in-person contact Mainly because it's harder to figure out what resources I need and then how to find them with lower social interaction	4/23/2021 9:40 PM
5	Costs Low inventory Costs, availability	4/16/2021 9:56 AM
6	Low inventory No in-person contact the insurance field adjuster is "sheltering in place" which has meant they hire other firms and things have been very slip shod. Also getting wrk done is impossible due to shortages	4/6/2021 1:35 PM
7	Exposed to peril of exposure	3/26/2021 9:30 PM
8	I don't know????	3/26/2021 11:01 AM
9	Mental stress No in-person contact We've been staying out of state in our 2nd home because it wasn't safe for my husband to travel, and it's been difficult to manage things from a distance. Also general mental/emotional fatigue has made it hard to maintain focus and provide documentation.	3/25/2021 7:40 PM
10	No in-person contact The planning department is online only sometimes it's hard to get	3/25/2021 4:31 PM

California Roadmap to Recovery Survey

	answers to questions just through email.	
11	Hard to say	3/22/2021 5:05 PM
12	Not sure. May have impacted adjuster availability.	3/22/2021 4:09 PM
13	Not that I know of, if it is, it's behind the scenes.	3/18/2021 11:31 AM
14	No in-person contact We are still waiting to be able to buy a bed in a store due to Covid concerns. Almost all contractors (except for SERVPRO) were not Covid compliant when they came to do quotes, repairs, and construction.	3/13/2021 4:16 PM
15	No in-person contact Mostly due to slow responses from building contractors in getting quotes	3/13/2021 6:14 AM
16	No in-person contact Per Farmers, they will not send out inspector due to Covid. Everything takes a million times longer generally in life because of covid - this leaves very little time to tackle insurance. For example, trying to find furniture when only 3 people are allowed in the store and you have to stand in line for 1 hr.	3/11/2021 6:23 PM
17	Low inventory Needed appliances and building materials like a water tank and glass replacement and construction have been delayed.	3/11/2021 6:06 AM
18	And This is the first time dealing with this situation. We have time so I am not rushing to settle everything	3/4/2021 11:34 PM
19	Lack of computer No in-person contact The AAA field adjusters are "shelter in place" so they send out others that aren't as good. Also, I do not have good computer or printer and resources are not avail due to cover	3/4/2021 4:35 PM
20	FEMA hasn't offered rental assistance because they say we can't prove it's not Covid related.	3/3/2021 5:16 PM
21	Can't afford the cost of cleaning, new fridge, new flooring, etc.	3/2/2021 4:33 PM
22	Low inventory Delay in contractor time and materiel	3/2/2021 3:30 PM
23	No in-person contact Just the difficulty/impossibility of meeting people face-to-face for interviews and discussions has hampered progress	3/2/2021 12:43 PM
24	Yes, must stay in a hotel when dealing with my damaged property	3/2/2021 12:03 PM
25	Low inventory No in-person contact housing searches are more difficult, very low inventory of rentals and homes for sale due to work-from-home group and fire victims competing for housing	3/2/2021 11:31 AM
26	No in-person contact Makes house hunting difficult	3/2/2021 10:29 AM
27	No in-person contact Difficult to talk to people, it would be easier to go in person to offices. Takes time for people to call back.	3/2/2021 9:50 AM
28	Mental stress I am the nurse for my daughter who lost her baby, had to have surgery she was to move in with me in at home so I could care for her, I have a 91-year-old mother that was going to move into my home so I could care for her, I had stocked up on two pantry items, I have a special diet, I have not been able to use my kitchen for my special diet, it has put us at increased risk for contracting Covid and I have not been able to be the nurse for my family	3/2/2021 9:36 AM

Q28 Which United Policyholders resources have you used? (please check all that apply)

Answered: 179 Skipped: 29



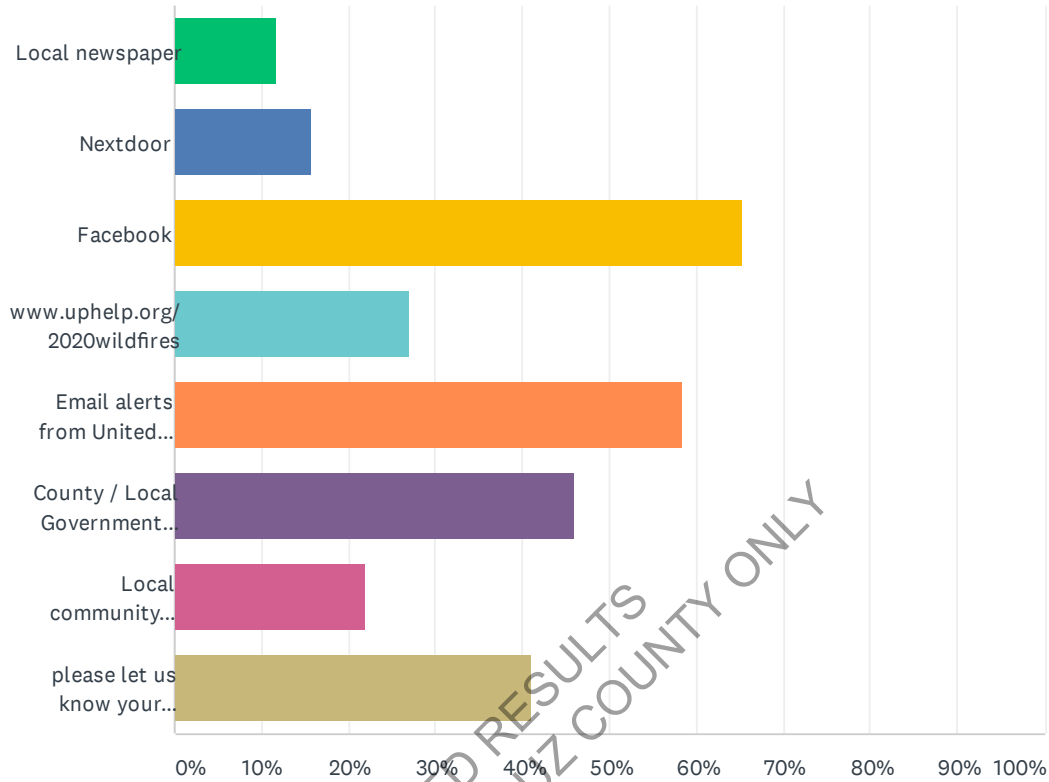
California Roadmap to Recovery Survey

ANSWER CHOICES	RESPONSES	
Roadmap to Recovery Educational Meetings/Workshops (live or recorded)	70.39%	126
Q&A Webinars	43.58%	78
Website Resources at www.uphelp.org	40.78%	73
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	28.49%	51
UP Sample Letters	17.88%	32
UP Home Inventory Spreadsheet	16.76%	30
Survivor to Survivor Forums	16.20%	29
None of the above	13.97%	25
Other (please specify)	9.50%	17
Pro bono (free) Professional Legal Help Clinic	5.59%	10
Total Respondents: 179		

#	OTHER (PLEASE SPECIFY)	DATE
1	We would enjoy getting a "yellow book"	4/26/2021 11:05 PM
2	would not have known to complain to insurance commissioner	4/25/2021 7:11 AM
3	None	4/23/2021 5:48 PM
4	Extremely helpful offerings. Just finished both Tax Assistance & have hired an experience CPA	3/26/2021 11:06 AM
5	Sandra Lewis Watts	3/25/2021 9:26 PM
6	The CZU Tax webinar on March 10	3/23/2021 11:45 AM
7	Tax webinar was very useful.	3/22/2021 5:15 PM
8	I could use help. They just changed adjusters on me while was taking this survey	3/22/2021 4:21 PM
9	Scoop on Scope webinar on Youtube	3/22/2021 3:14 PM
10	Tax workshop online	3/22/2021 2:31 PM
11	emails to UP	3/13/2021 4:18 PM
12	List of lawyers to reach out to regarding a very specific question.	3/12/2021 10:38 PM
13	I love you UP. Thank you so much for everything. I hope when I can breathe again I can help future fire survivors.	3/11/2021 6:28 PM
14	All of the UP resources have been enormously helpful.	3/8/2021 12:01 PM
15	UP Facebook group very helpful	3/7/2021 4:01 PM
16	May need legal help if I can't get them to fix their settlement calculation (~\$12K) and exclusion of some items from rebuild estimate	3/2/2021 11:35 AM
17	I think I have PTSD and I can't focus on the above pamphlets or programs but I have tried	3/2/2021 9:37 AM

Q30 How are you getting information about wildfire recovery help events and information? (Please check all that apply)

Answered: 178 Skipped: 30

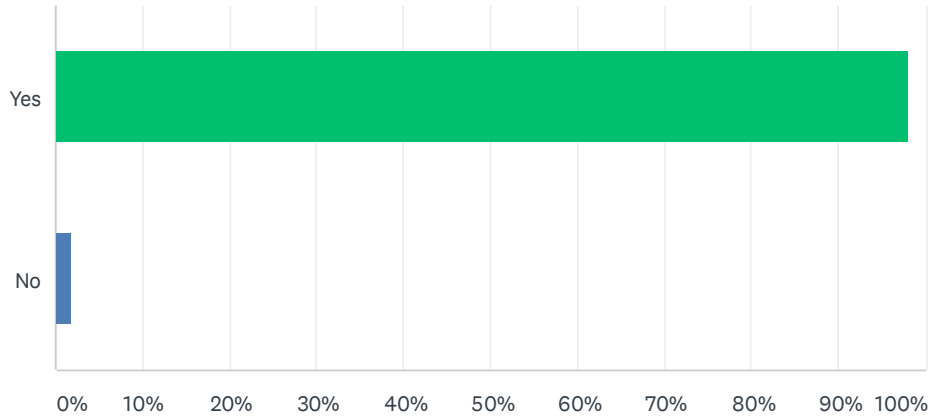


ANSWER CHOICES	RESPONSES
Local newspaper	11.80% 21
Nextdoor	15.73% 28
Facebook	65.17% 116
www.uphelp.org/2020wildfires	26.97% 48
Email alerts from United Policyholders	58.43% 104
County / Local Government emails or website	46.07% 82
Local community organization	21.91% 39
please let us know your PREFERRED way of receiving information	41.01% 73
Total Respondents: 178	

#	PLEASE LET US KNOW YOUR PREFERRED WAY OF RECEIVING INFORMATION	DATE
1	Email	4/27/2021 8:14 PM
2	emai	4/27/2021 2:40 PM
3	Email	4/27/2021 2:02 PM

Q31 Have United Policyholders' services been helpful to you?

Answered: 157 Skipped: 51

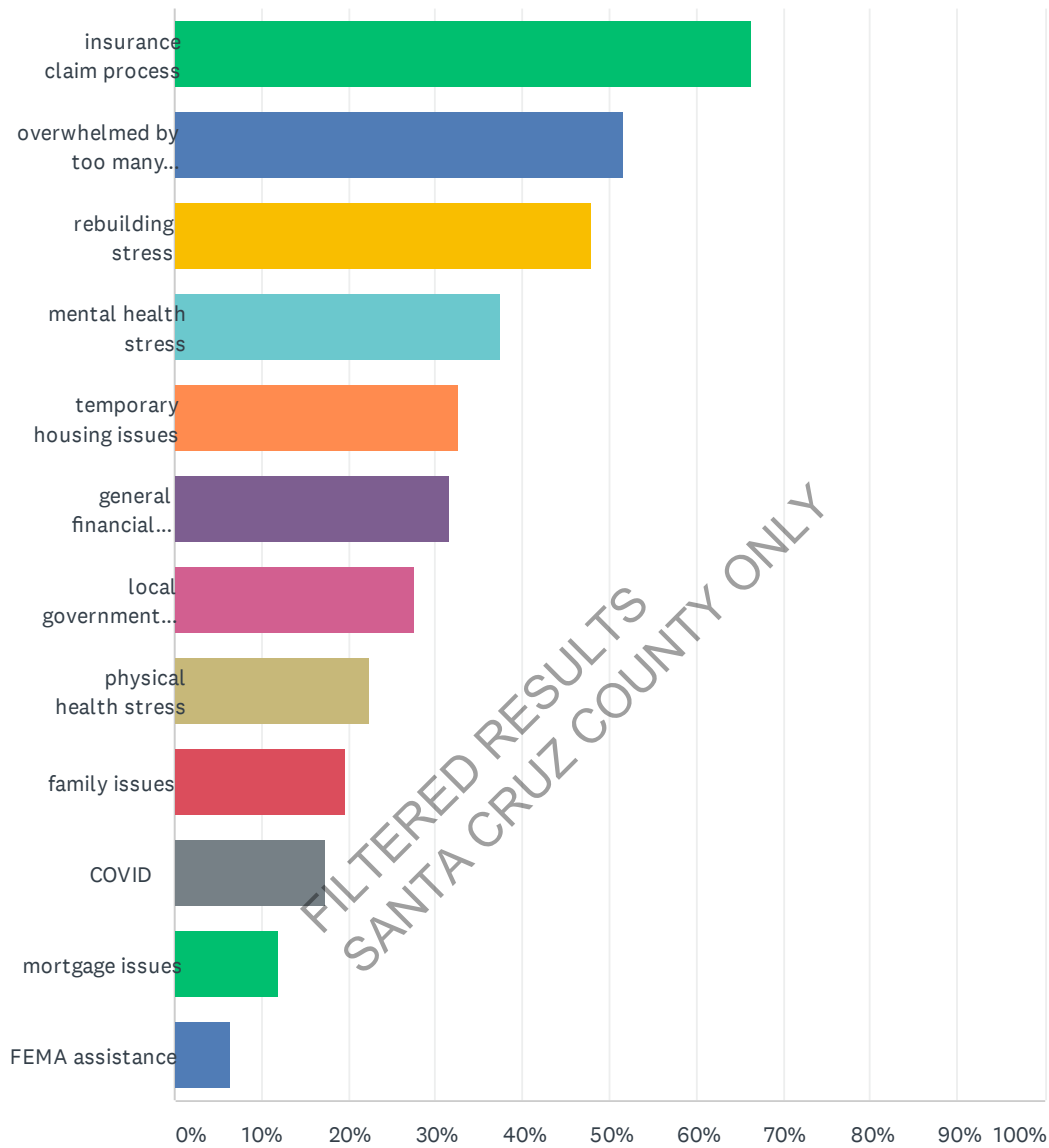


ANSWER CHOICES	RESPONSES
Yes	98.09% 154
No	1.91% 3
TOTAL	157

FILTERED RESULTS
SANTA CRUZ COUNTY ONLY

Q32 What are your biggest sources of post-fire stress? (choose up to three)

Answered: 184 Skipped: 24



California Roadmap to Recovery Survey

ANSWER CHOICES	RESPONSES	
insurance claim process	66.30%	122
overwhelmed by too many decisions	51.63%	95
rebuilding stress	47.83%	88
mental health stress	37.50%	69
temporary housing issues	32.61%	60
general financial stress	31.52%	58
local government hoops	27.72%	51
physical health stress	22.28%	41
family issues	19.57%	36
COVID	17.39%	32
mortgage issues	11.96%	22
FEMA assistance	6.52%	12
Total Respondents: 184		

#	OTHER (PLEASE SPECIFY)	DATE
1	Aside from UPH, we have received no assistance in directing us on how to get started or steps on how to proceed. Insurance company doesn't offer any road maps. Fema just tossed us aside once they looked at our address & learned we were a partial loss	4/26/2021 11:18 PM
2	Putting together our inventory is awful. First I work 50-60 hours per week. Second it hurts. Third, it's overwhelming	4/24/2021 7:28 AM
3	Permitting stress	4/14/2021 11:34 PM
4	Mortgage company not cooperative with the process	4/8/2021 5:42 PM
5	Adjusters not responding in a timely manner	4/6/2021 3:51 PM
6	Insurance has not been a friendly supporter	4/6/2021 1:52 PM
7	Loss of use as refuge	4/6/2021 1:12 PM
8	Dont want my insurance rates to go up by filing claim	4/1/2021 11:14 AM
9	lack of information about community groups	3/28/2021 12:53 PM
10	Taking care of our pets	3/26/2021 9:36 PM
11	Really all except rebuilding.	3/26/2021 3:43 PM
12	The length of time all this is going to take to get back into a new home.	3/26/2021 11:12 AM
13	Trying to decide whether to rebuild & if so, can we get adequate insurance at a reasonable rate? Is it worthwhile to rebuild?	3/25/2021 7:45 PM
14	Creating a detailed home contents list to maximize the claims money received.	3/23/2021 11:48 AM
15	Pushing back on insurance co's Xactimate is a heavy lift. So are all the rebuild steps.	3/22/2021 7:04 PM
16	Water company destruction	3/22/2021 3:20 PM
17	dealing with crook insurance company	3/22/2021 2:29 PM
18	Underinsurance for Additional Structures (in addition to just dealing with the claim process)	3/18/2021 11:38 AM

California Roadmap to Recovery Survey

19	We are managing, however, it is stressful remediating our home and property.	3/15/2021 2:42 PM
20	(1) Worried about another fire, and the next disaster. (2) Our property is surrounded by a neighbor who refuses to make his property safe.	3/13/2021 4:23 PM
21	figuring out taxes, finding local tax help	3/13/2021 6:34 AM
22	Stress of insurance provider playing games and lack of good contractors to repair our home have been biggest stress	3/13/2021 6:23 AM
23	SBA loan processing nightmare	3/12/2021 11:34 PM
24	Slow pace of clean up	3/12/2021 11:30 PM
25	Concerned about moving back since we have no fire protection in Bonny Doon.	3/12/2021 11:06 PM
26	Dealing with insurance, #1 issue for sure	3/12/2021 1:04 PM
27	It costs too much to rebuild, about \$500K less than my max policy limits (which I haven't fully received) and it's too expensive to buy in the area	3/12/2021 1:01 PM
28	Like most disasters the fire is a separator for the people who 'have' and 'have not'. It's pretty painful to watch the elderly, infirm, poor go through this. It seems there is a need for special case management for particular populations in the post fire landscape. For example, if you are 80 plus, slightly loosing your capacities - a post fire claim with an insurance agency is a dangerous place to be. It stresses me out to realize that my neighbors who fall into this category are vulnerable. Beyond that, my insurance agent. Can you imagine any other professional service you would hire that would tell you 'you did a great job on your policy...you should be proud'. 'you were a firefighter - you know what happens when there's a fire' suggesting that I should because of my past experience be able to calculate construction costs. Anyway, I could type for hours - but the post-fire stress is the post fire injustices. There are many more - but these are a few that come to mind.	3/11/2021 6:51 PM
29	debris cleanup	3/6/2021 1:22 PM
30	Jobless due to covid ans fire. Filed edd never got anything back	3/4/2021 9:08 PM
31	I don't have water, I mean I really don't have any still waiting for repairs and the house is still ripped apart	3/4/2021 4:37 PM
32	Mental health due to the claims process, not simply the fire, lots of anxiety	3/3/2021 3:40 PM
33	My husband died 3 months after our home was destroyed.	3/3/2021 8:04 AM
34	My own ignorance.	3/2/2021 12:57 PM
35	covid - deferring medical issues, harder to find/view housing, don't trust insurance adjusters at all, they ask things they shouldn't, talk circles on the phone, don't seem to prepare for telcons, just patronize, act charming, delay (4 months to get rebuild estimate, a month to reply to my review of the estimate, still haven't yielded or changed it)	3/2/2021 11:46 AM
36	Different to find honest vendors; insurance	3/2/2021 11:33 AM
37	only three is ridiculous; it is all distressing; we are elderly	3/2/2021 11:25 AM
38	insurance until we finally settled.	3/2/2021 11:04 AM
39	other family members had total loss in the CZU Fire	3/2/2021 10:26 AM
40	Not enough current info onDebris Temoval process and PGE cutting trees and not removing them.	3/2/2021 10:04 AM
41	Farmers retaliation after my lawsuit where my attorneys one \$8 million for a 450,000 other plaintiffs	3/2/2021 9:40 AM

Q34 Is there anything else you would like to share?

Answered: 69 Skipped: 139

#	RESPONSES	DATE
1	Once my claim is settled, I will be able to share my experiences with State Farm, it has been disgraceful treatment	4/26/2021 11:18 PM
2	Thanks for all you do.	4/25/2021 9:34 PM
3	I would prefer to never do business with State Farm but now find they are the only insurer other than calif fair plan that will insure in our area, the irony.	4/25/2021 7:13 AM
4	UPH has been an amazing resource - much more than I could have hoped for. It's still early in the process for me due to indecision and avoidance.	4/23/2021 9:46 PM
5	ThankYou for your help	4/23/2021 7:37 PM
6	the biggest source of stress was in the immediate 3-4 weeks following the fire when those who stayed to defend their homes were treated as criminals by law enforcement and there was no information available. Fear to even venture out to try to obtain info. & a concerted effort by law enforcement to prevent or make difficult delivery of food & supplies.	4/23/2021 3:44 PM
7	Thanks for all you do for us, we really appreciate it!	4/23/2021 3:03 PM
8	You guys are great! Thank you!	4/8/2021 5:42 PM
9	Thank you for all that you do!	4/6/2021 3:51 PM
10	the clean up process has taken a while. Our property has to be rescrapped and soils evaluated, erosion control then a certificate of completion is needed. Its a long and painful process	4/6/2021 1:52 PM
11	We realize we were very fortunate, although we lost many dear-to-us items, and we miss our home immensely. We are still in mourning, and do not know what we do't know about recovery.	4/6/2021 1:12 PM
12	I've been very disappointed by the lack of pre-planning for notification to citizens effected by an emergency. One hand and the other hand failed to coordinate with citizens in each fire zone. Choas and theft occured. Insurance company tables were not set up to process claims. Citizens had to rely on word of mouth for info. No dedicated firm of communication just pokitician blah blah not specific reports for each zone.	4/1/2021 11:14 AM
13	I lost my job and home due to fire and have been denied assistance for rent from fema several times. I am still homeless and jobless	4/1/2021 12:11 AM
14	Thank you so much for all of your amazing resources and help through this process. The webinars/videos have been so helpful!! You are an incredible resource and so appreciated!	3/29/2021 11:27 AM
15	Millions of people have gone through something like this. But each person who goes through this must proceed as if they were the first person in human history to ever go through it. Having to be a full-time detective is wearying; it shouldn't be so difficult to find out what needs to be done to re-build our homes, yet that information is not readily available.	3/29/2021 9:18 AM
16	Our age makes dealing with most information electronically more difficult. Also living outside or local community delays communication some	3/28/2021 12:53 PM
17	The COVID virus has put us in peril and the insurance companies have weaponized it against us with stalling and other tactics	3/26/2021 9:36 PM
18	I could really use help-I am physically disabled, and since our house is still unlivable and our insurance will not pay for its cleaning, we have temporarily moved out of area. I am overwhelmed by the amount of work needed, and I don't know where to turn.	3/26/2021 3:43 PM
19	The whole process felt awful and like a fight, not like I was getting services that I paid for. Being super stressed out by the whole ordeal and then having to fight tooth and nail with the	3/26/2021 11:47 AM

California Roadmap to Recovery Survey

	insurance was so hard.	
20	I am really appreciated United Policy Holders. I have learned a lot about dealing with my insurance company, inventory and tax consequences. Thank ou	3/26/2021 11:12 AM
21	Thank you	3/25/2021 10:52 PM
22	2 things The biggest stress for me is listing every item I've ever owned how much it cost when did I buy it etc. This is a very difficult painful process for me and my significant other. The other issue is even though I believe they received a fair settlement for my dwelling in the area I live it's not enough to rebuild, also because of my age I don't know if I want to go through the building process it's a long hard process and could be detrimental to my health. So the other stress is that I have this money but I have no idea what to do with it so it could earn some kind of good income that could help me offset the small mortgage I had.	3/25/2021 4:40 PM
23	I wrote an article for the local paper about the struggles my neighbors are going through and made awareness about UPHelp	3/23/2021 9:08 AM
24	Spread information about increasing "other structures" coverage in areas with houses using generator wells/septic systems.	3/23/2021 8:38 AM
25	I don't want to say anything negative that might keep us from getting permits, but we had no CalFire support before or during the fire. They didn't notify residents that they expected the three fires near us to converge, and made no active attempts to evacuate people during the fire. We stayed in Santa Cruz for almost a month after the fire waiting to find out if our house survived (we had defensible space cleared and did a number of things to protect the house) but they refused to let us pass roadblocks to drive up to our road. Looters, however, were allowed up there, evidenced by the loss of an antique cast iron stove we had sitting on a thick concrete pad with concrete surrounding it on two sides and a museum quality Russian samovar that went missing before we got up there in September. The concrete surround was intact, with no evidence of melted metal, and all of our other cast iron pieces were intact, although handles were warped.	3/22/2021 5:24 PM
26	Your help, in particular Sandy Lewis Watts', has been invaluable and beyond all expectations. Thank you!	3/22/2021 5:11 PM
27	Please don't sell my information, I took this survey to help other fire victims	3/22/2021 4:25 PM
28	UP has been a great help and fabulous resource. Thank You!	3/22/2021 4:22 PM
29	Thank you for helping survivors navigate this very complicated and stressful process! UPH has been amazing and could not make it through this process without you!	3/22/2021 3:17 PM
30	this insurance company has acted in bad faith from day 1. They stall, they lie, they breach the policy	3/22/2021 2:29 PM
31	I have been overwhelmed at the generosity of our community. There has been so much in the way of donations, furnishings, kitchen tools, clothing and even gardening supplies. I cannot express my gratitude to all that have come through.	3/18/2021 3:25 PM
32	Form didn't allow me to say I got both FEMA & SBA loan. FEMA was VERY small, but going to submit more info to see if I can get more funds for the under insurance of Additional Structures portion of my claim. And, while I have complaints about Allstate above, overall it could have been worse. Outside Adjuster seems to be the best of the bunch, and Content Adjuster seems to be the worst of them (unclear communication, doesn't want to put anything in writing..)	3/18/2021 11:38 AM
33	Will this nightmare ever end?	3/16/2021 8:31 AM
34	We are still in the beginning remediation process as we have lived in our house over 30 years and have to move everything out of our house in order to remove the smoke contaminated carpet and clean the rest of the house.	3/15/2021 2:42 PM
35	We found out about UP at the Santa Cruz Kaiser Resource Center. UP has been extremely helpful to guide me in learning and understanding insurance and fire disaster recovery and mitigation. Thank you!	3/13/2021 4:23 PM
36	Please seriously consider the plans submitted by the Last Chance Community for new cabin regulations	3/12/2021 11:30 PM

California Roadmap to Recovery Survey

37	UP is a fantastic resource, thanks for existing for us to benefit from.	3/12/2021 10:40 PM
38	the pace of the county/state gov to start the recovery process was dismal, disappointing and disgusting. people's lives were so adversely affected by their lack of urgency.	3/12/2021 8:41 PM
39	No, thank you for all that you do for fire victims and our families	3/12/2021 7:57 PM
40	I lost my home to no fault of mine or my neighbors. I now have a tremendous burden to bear and it's all very costly. I'm not even sure if I can get a permit due to the BOF upcoming regulations. I'm an elder and a bit overwhelmed!	3/12/2021 4:50 PM
41	Our situation is unique as we were out of the country traveling with our family when the fires hit. Due to COVID we are still out of the country and unable to travel home. We have been doing everything remotely and due to COVID forcing everything to go electronic this process has been streamlined for us. We are underinsured in just about every way despite upping our policy limits just a year and a half before the fire. Prices have skyrocketed, rebuilding material are in short supply, due to covid and shipping slowdowns finishes and appliances are hard to purchase, and insurance has us on a ridiculous time line. Its all pretty stressful. We have found UP to be a good source of information for our situation.	3/12/2021 1:16 PM
42	Thank you so much for all you do. You are invaluable.	3/11/2021 6:51 PM
43	Early indications appear that the county will not let us rebuild an as-is structure without significant costly road improvements which we can't afford.	3/11/2021 8:11 AM
44	We are very grateful to UP for all they are doing. They helped us survive this catastrophe. I was not able to make any progress with State Farm for the first ten weeks and I did not think I was going to be able to get through this nightmare alive until I found UP and was able to take advantage of the resources they offered. It made all the difference in the world.	3/11/2021 6:12 AM
45	UP fills a deep and widening need to the public. It could be even more helpful with increased financial resources. Consider hiring a consulting firm who can assist you develop a fundraising strategy. I know it's difficult to ask users for a contribution but there is enormous value to what you do. I think many people have the financial capability to contribute.	3/8/2021 12:11 PM
46	UP has been super helpful and gave wonderful support! You provided the idea to file the DOI claim that was so integral in getting State Farm to respond. Thank you!!	3/7/2021 4:03 PM
47	We actually feel that so far we have been treated very fairly by State Farm. We had a wonderful claims manager from the start and just lost her to the Texas disaster, so may have a different experience going forward. Between our two claims we are nearly to a million without the main house burning down. It's mind boggling!	3/6/2021 1:22 PM
48	I truly am amazed and inspired by the effort Sandra has made to help me. I am dumbfounded by how unmovable my insurance company has been.	3/4/2021 7:06 PM
49	UP has been absolutely invaluable. Thank you!	3/4/2021 4:50 AM
50	Our community has been extremely helpful in so many ways. I have acquired my household needs and gotten needed information on events and resources from friends that are on Facebook, as I am not. Banding together has made all the difference.	3/3/2021 9:07 PM
51	UP has been instrumental to where we are today in the claims process with State Farm. Thank you!	3/3/2021 3:40 PM
52	Thank you for all the support! It means a lot to me♥	3/3/2021 2:23 PM
53	Handling estate issues from the death of my husband, as they impact our insurance claim have been difficult. I have not found any good resources.	3/3/2021 8:04 AM
54	If I were skilled in speaking, I would wish to share my experiences. Post-fire tasks ought to be more straightforward, honest (from the side of insurance companies and vendors, we need clear guidelines and regulations from the state), transparent. So that person of any age can handle it efficiently, without wasting months of time and health.	3/2/2021 10:47 PM
55	I'm eternally grateful for the resources that United Policyholders made available to me. You provided everything I needed to know to get my claim handled properly!	3/2/2021 8:37 PM
56	not right nowLe	3/2/2021 8:19 PM
57	Thank you for everything!	3/2/2021 4:39 PM

California Roadmap to Recovery Survey

58	Several groups have been extremely helpful, but my ignorance is infinite. I am particularly concerned about the minutia of the process of rebuilding: how to find competent contractors; how to design the house (and who can help); the actual \$ amount I'll have to work with, etc. I also understand that the \$ amounts listed in my policy are subject to various % markups, but I can't find this information (it may be readily available, but I don't know where to look).	3/2/2021 12:57 PM
59	Your organization is phenomenal! I cannot tell you how much great help and information you have provided for us. We would be lost without the resources you provide! Thank you so much!!!	3/2/2021 12:52 PM
60	The insurance company holds the purse strings so I don't want to publicly offend them and be penalized in some way. I just want to get through the process w/o having to do inventory. I'm elderly, have memory issues, need more cash to buy a replacement home, digging deep into our retirement savings, replacing personal items is on the back burner, haven't spent \$200 on clothes or other items. Replacing most items is just a dream. I'll be happy to furnish a house and have some return to normalcy.	3/2/2021 11:46 AM
61	Would be beneficial to have a personal public adjuster to help us thru this maze. Would like to receive a list of home insurance companies who process claims timely & accurately.	3/2/2021 11:33 AM
62	Before the fire I had a reverse-mortgaged residence and an income property. Now I have neither and may not be able to rebuild. I am 76, a lung cancer patient, and dreading becoming homeless and having to live on less than \$1000/month Social Security. My mortgage holder, HUD, alternates between asking for documentation about my rebuild and threatening to foreclose on my loan because I am not occupying the property, which is a condition of a reverse mortgage. I wish the lung cancer had killed me.	3/2/2021 11:14 AM
63	This was a huge learning about insurance coverage and really needing to understand what my policy covered. I was lucky just had smoke damage and I was covered very well.	3/2/2021 11:04 AM
64	i still have not heard back from FEMA regarding an offer to help with replacing a fire damaged septic tank. Also many of us feel Cal Fire could have been more responsive to the fire that had been burning for 3 days before it became a firestorm, and residents were not alerted to evacuate until it was 2 hours too late.	3/2/2021 10:26 AM
65	Our biggest stressor is having to inventory all of our personal possessions that were destroyed. So time consuming on both our and the insurance company's part. I don't understand why we can't negotiate this payout with State Farm. I believe it would save both of us time and money and headaches. We are totally willing to settle for less than we were insured for....but more than the 30% of coverage A. It's a Catch-22 situation.	3/2/2021 10:16 AM
66	I have a physical disability and am a wheelchair user. The past 6 months have been hard on me, no assistance or insurance helps people with disability, moving 4 times has been detrimental on my health combines with the Covid situation.	3/2/2021 10:10 AM
67	Would like to review the cal fire lessons learned report	3/2/2021 9:42 AM
68	Please help me get back in my home	3/2/2021 9:40 AM
69	I'm lost	3/2/2021 9:33 AM