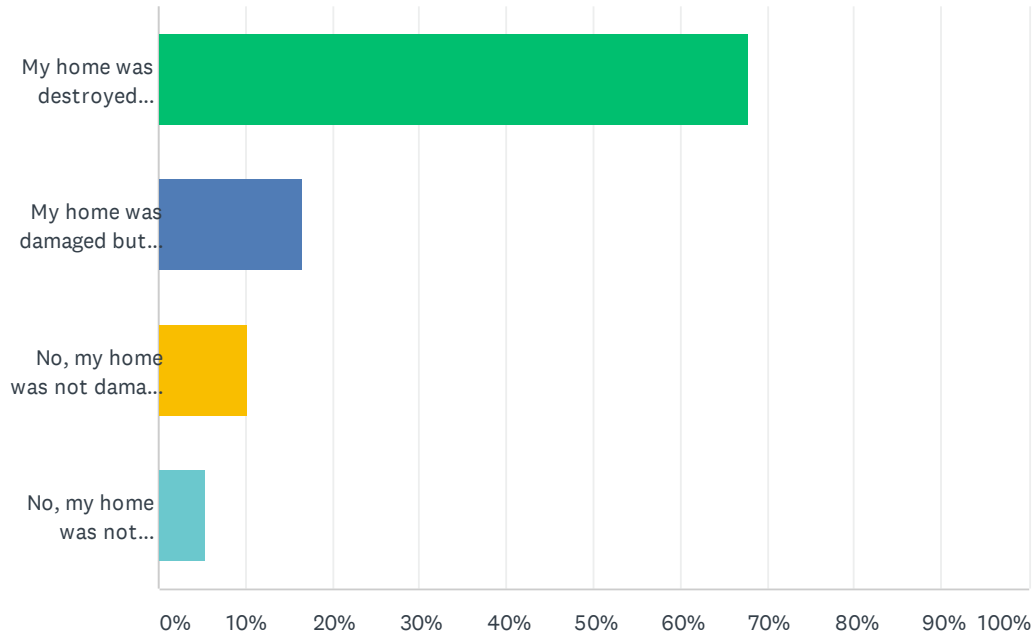


Q1 Thank you for your time completing this confidential survey. The information we collect will help our non-profit organization and our local partners support your community during the long term recovery. To see previous surveys we have conducted after past disasters, visit [uphelp.org/surveyresults](http://uphelp.org/surveyresults)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

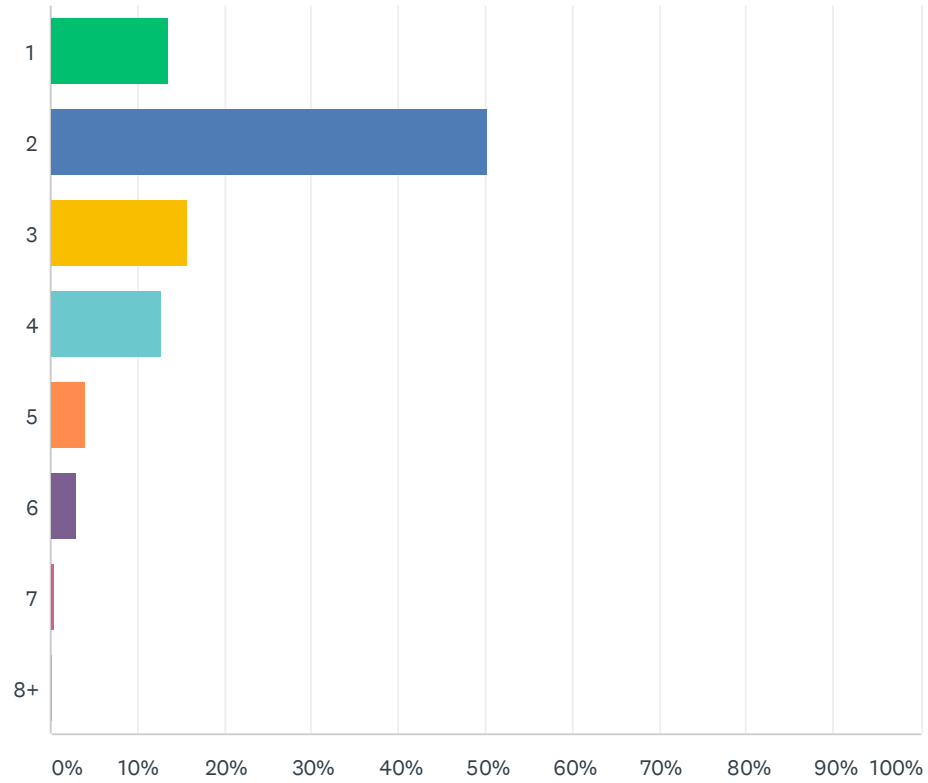
Answered: 498 Skipped: 0



ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	67.87%	338
My home was damaged but still standing (partial loss due to charring/heat/smoke/ash damage)	16.47%	82
No, my home was not damaged but other items were (trees, outbuildings, etc.)	10.24%	51
No, my home was not damaged/destroyed by the wildfire	5.42%	27
<b>TOTAL</b>		<b>498</b>

## Q2 How many people are in your household?

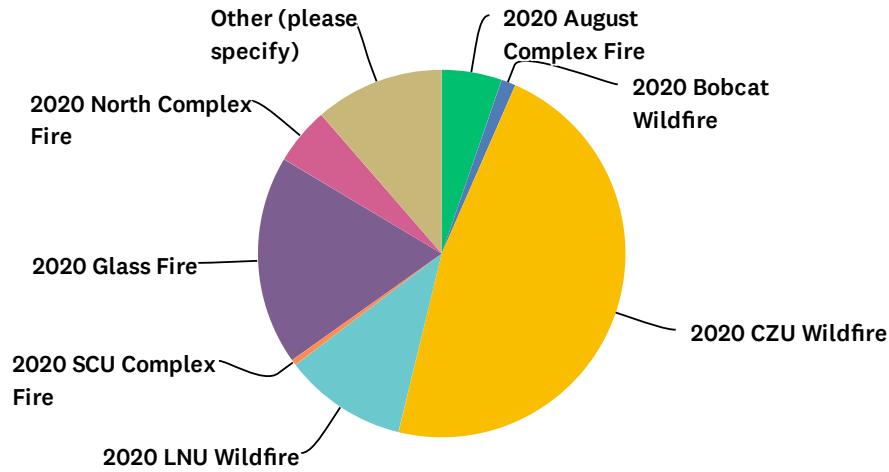
Answered: 397 Skipped: 101



ANSWER CHOICES	RESPONSES	
1	13.60%	54
2	50.13%	199
3	15.62%	62
4	12.85%	51
5	4.03%	16
6	3.02%	12
7	0.50%	2
8+	0.25%	1
<b>TOTAL</b>		<b>397</b>

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

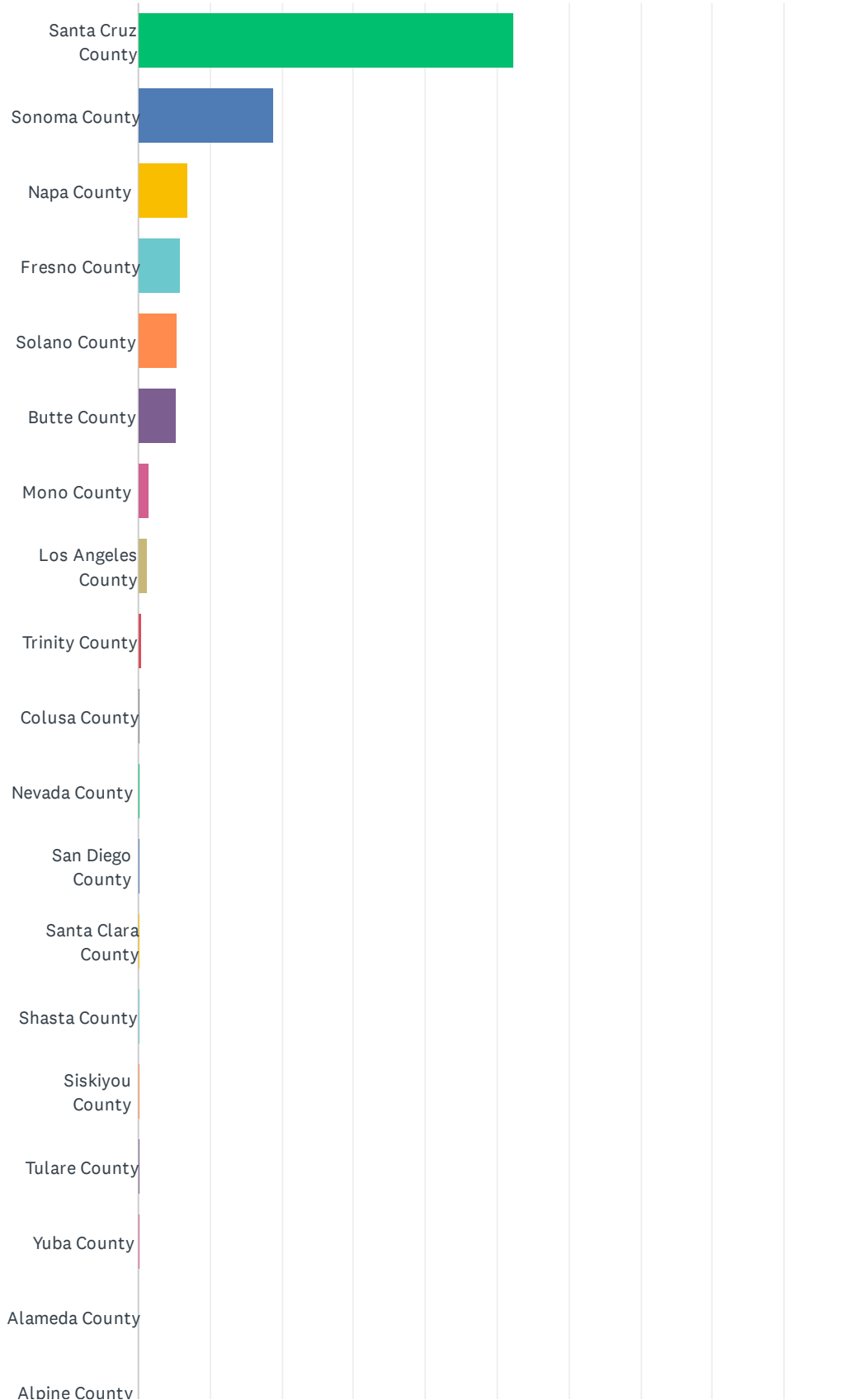
Answered: 396 Skipped: 102



ANSWER CHOICES	RESPONSES	
2020 August Complex Fire	5.30%	21
2020 Bobcat Wildfire	1.26%	5
2020 CZU Wildfire	47.22%	187
2020 LNU Wildfire	10.86%	43
2020 SCU Complex Fire	0.51%	2
2020 Glass Fire	18.43%	73
2020 North Complex Fire	5.05%	20
Other (please specify)	11.36%	45
<b>TOTAL</b>		<b>396</b>

## Q4 What County was your home was located in?

Answered: 397 Skipped: 101



# California Roadmap to Recovery Survey

Amador County										
Calaveras County										
Contra Costa County										
Del Norte County										
El Dorado County										
Glenn County										
Humboldt County										
Imperial County										
Inyo County										
Kern County										
Kings County										
Lake County										
Lassen County										
Madera County										
Marin County										
Mariposa County										
Mendocino County										
Merced County										
Modoc County										
Monterey County										

# California Roadmap to Recovery Survey



## California Roadmap to Recovery Survey

ANSWER CHOICES	RESPONSES	
Santa Cruz County	52.39%	208
Sonoma County	18.89%	75
Napa County	6.80%	27
Fresno County	5.79%	23
Solano County	5.54%	22
Butte County	5.29%	21
Mono County	1.51%	6
Los Angeles County	1.26%	5
Trinity County	0.50%	2
Colusa County	0.25%	1
Nevada County	0.25%	1
San Diego County	0.25%	1
Santa Clara County	0.25%	1
Shasta County	0.25%	1
Siskiyou County	0.25%	1
Tulare County	0.25%	1
Yuba County	0.25%	1
Alameda County	0.00%	0
Alpine County	0.00%	0
Amador County	0.00%	0
Calaveras County	0.00%	0
Contra Costa County	0.00%	0
Del Norte County	0.00%	0
El Dorado 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

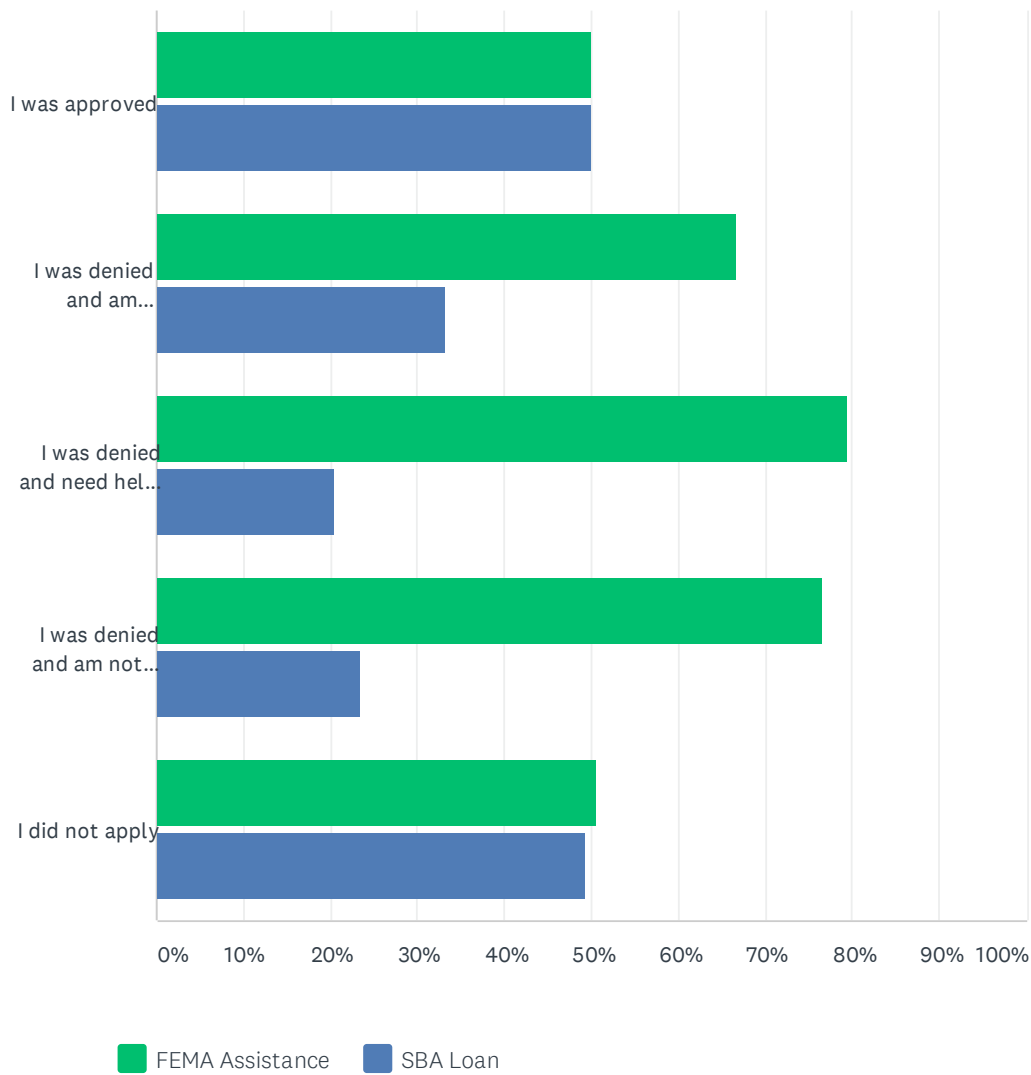
## California Roadmap to Recovery Survey

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
Monterey County	0.00%	0
Orange County	0.00%	0
Placer County	0.00%	0
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 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
Sierra County	0.00%	0
Stanislaus County	0.00%	0
Sutter County	0.00%	0
Tehama County	0.00%	0
Tuolumne County	0.00%	0
Ventura County	0.00%	0
Yolo County	0.00%	0
<b>TOTAL</b>		<b>397</b>



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

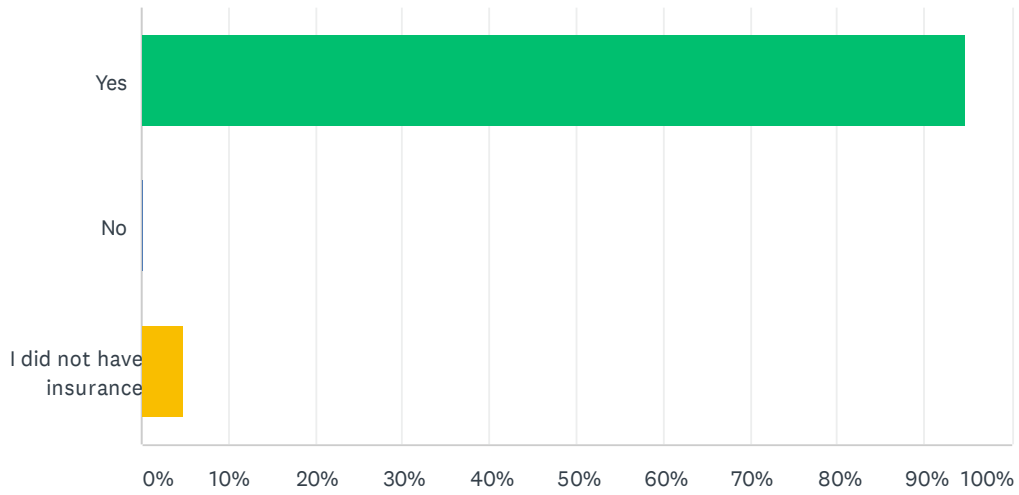
Answered: 377 Skipped: 121



	FEMA ASSISTANCE	SBA LOAN	TOTAL
I was approved	50.00% 51	50.00% 51	102
I was denied and am appealing my denial	66.67% 16	33.33% 8	24
I was denied and need help to appeal	79.49% 31	20.51% 8	39
I was denied and am not going to appeal	76.60% 108	23.40% 33	141
I did not apply	50.56% 91	49.44% 89	180

## Q12 Have you filed a claim with your insurance company?

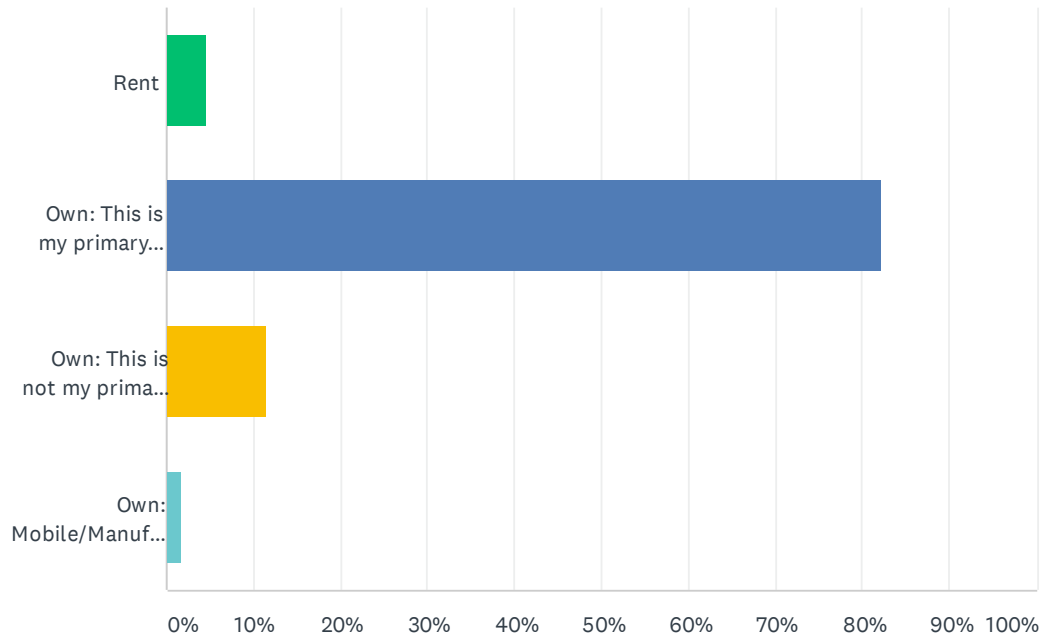
Answered: 389 Skipped: 109



ANSWER CHOICES	RESPONSES	
Yes	94.86%	369
No	0.26%	1
I did not have insurance	4.88%	19
<b>TOTAL</b>		<b>389</b>

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

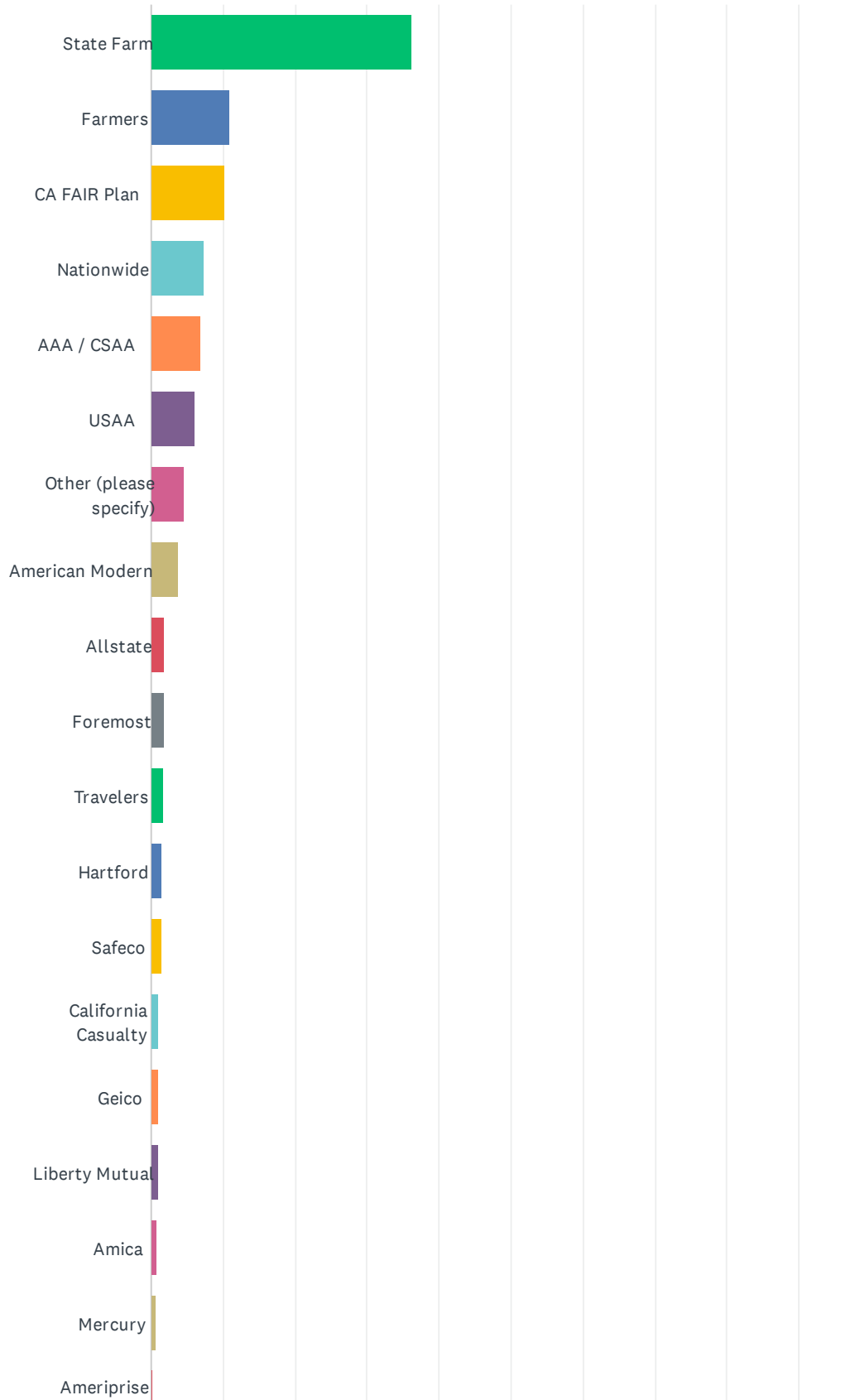
Answered: 367 Skipped: 131



ANSWER CHOICES	RESPONSES	
Rent	4.63%	17
Own: This is my primary residence	82.29%	302
Own: This is not my primary residence	11.44%	42
Own: Mobile/Manufactured home	1.63%	6
<b>TOTAL</b>		<b>367</b>

# Q14 What is the name of your insurance company?

Answered: 367 Skipped: 131



# California Roadmap to Recovery Survey

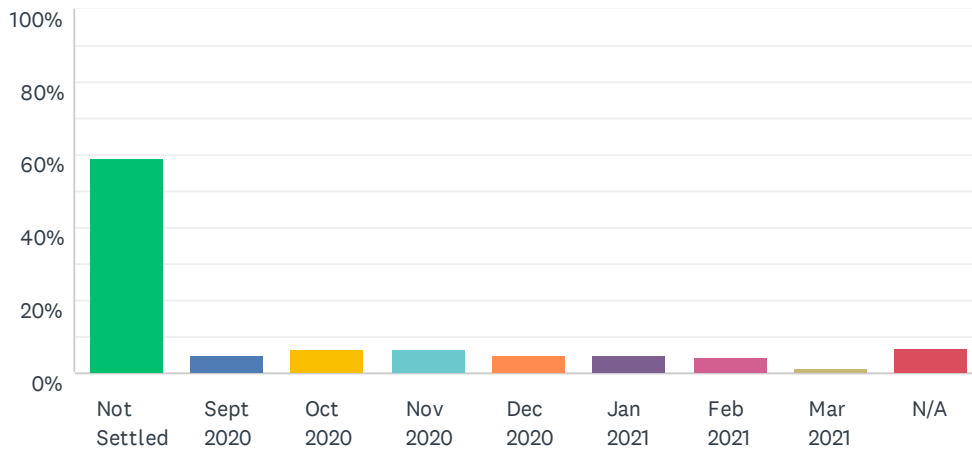


## California Roadmap to Recovery Survey

ANSWER CHOICES	RESPONSES	
State Farm	36.24%	133
Farmers	10.90%	40
CA FAIR Plan	10.35%	38
Nationwide	7.36%	27
AAA / CSAA	6.81%	25
USAA	5.99%	22
Other (please specify)	4.63%	17
American Modern	3.81%	14
Allstate	1.91%	7
Foremost	1.91%	7
Travelers	1.63%	6
Hartford	1.36%	5
Safeco	1.36%	5
California Casualty	1.09%	4
Geico	1.09%	4
Liberty Mutual	1.09%	4
Amica	0.82%	3
Mercury	0.54%	2
Ameriprise Financial	0.27%	1
CSE	0.27%	1
First American	0.27%	1
Lloyds	0.27%	1
AFI (Armed Forces Insurance)	0.00%	0
Allied	0.00%	0
Chubb	0.00%	0
CIG	0.00%	0
Grange	0.00%	0
Kemper	0.00%	0
National General	0.00%	0
Progressive	0.00%	0
Stillwater Insurance	0.00%	0
I did not have insurance	0.00%	0
<b>TOTAL</b>		<b>367</b>

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

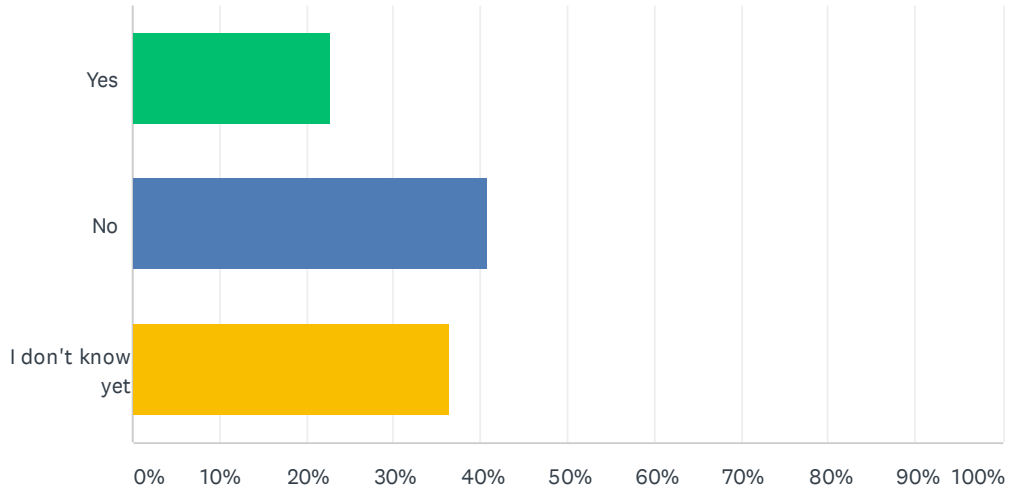
Answered: 348 Skipped: 150



ANSWER CHOICES	RESPONSES	
Not Settled	59%	206
Sept 2020	5%	17
Oct 2020	7%	23
Nov 2020	7%	23
Dec 2020	5%	17
Jan 2021	5%	18
Feb 2021	4%	15
Mar 2021	1%	5
N/A	7%	24
<b>TOTAL</b>		<b>348</b>

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

Answered: 348 Skipped: 150

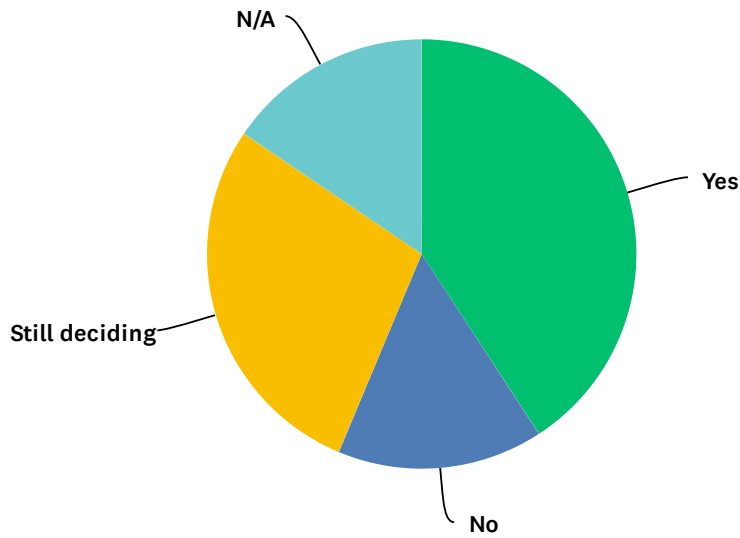


ANSWER CHOICES	RESPONSES	
Yes	22.70%	79
No	40.80%	142
I don't know yet	36.49%	127
TOTAL		348



## Q17 Do you plan to rebuild at the original location?

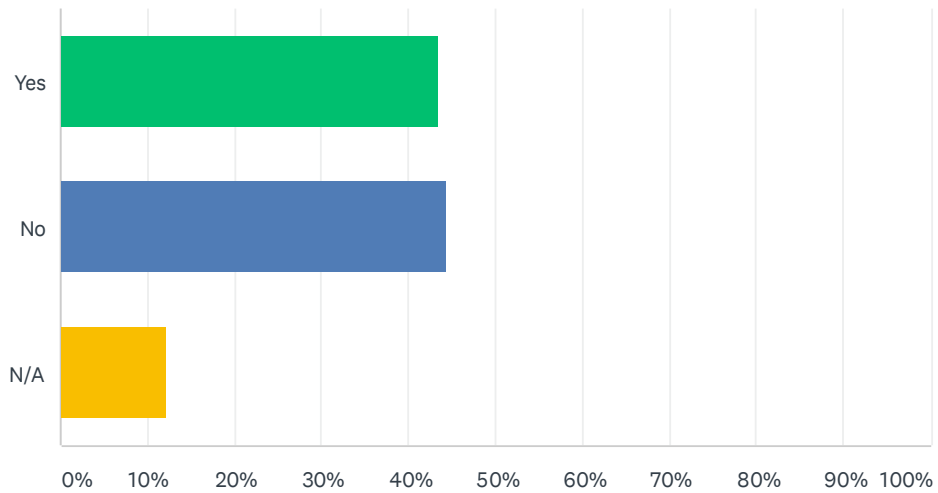
Answered: 348 Skipped: 150



ANSWER CHOICES	RESPONSES	
Yes	41%	142
No	16%	54
Still deciding	28%	98
N/A	16%	54
TOTAL		348

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

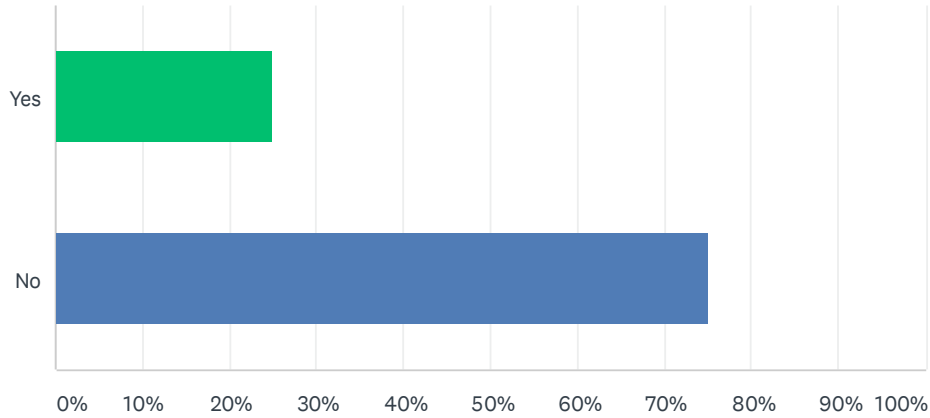
Answered: 352 Skipped: 146



ANSWER CHOICES		RESPONSES	
Yes		43.47%	153
No		44.32%	156
N/A		12.22%	43
TOTAL			352

### 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)?

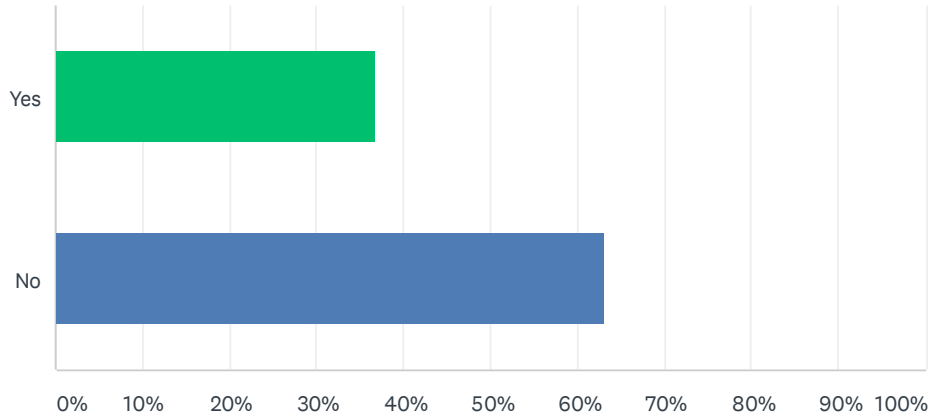
Answered: 321 Skipped: 177



ANSWER CHOICES	RESPONSES	
Yes	24.92%	80
No	75.08%	241
TOTAL		321

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

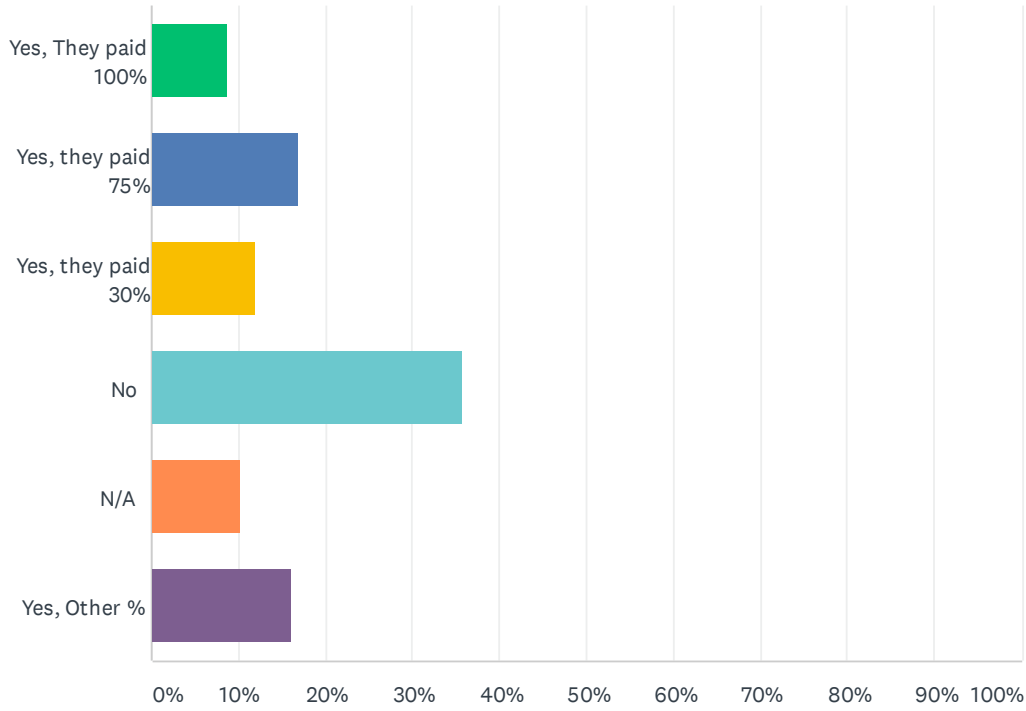
Answered: 324 Skipped: 174



ANSWER CHOICES	RESPONSES	
Yes	36.73%	119
No	63.27%	205
TOTAL		324

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

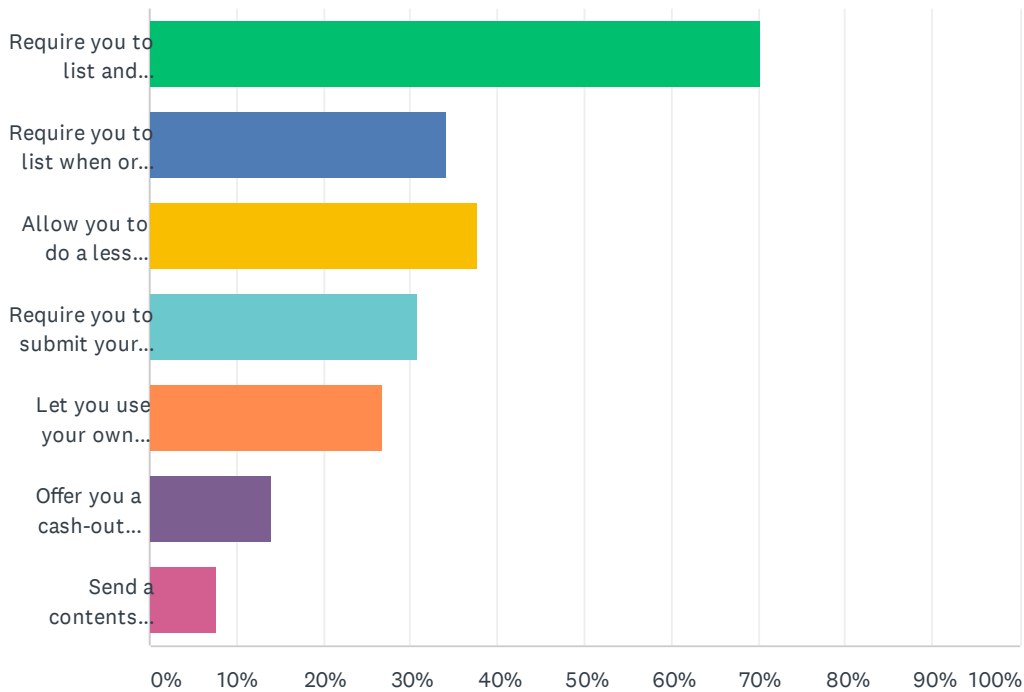
Answered: 352 Skipped: 146



ANSWER CHOICES	RESPONSES	
Yes, They paid 100%	8.81%	31
Yes, they paid 75%	17.05%	60
Yes, they paid 30%	11.93%	42
No	35.80%	126
N/A	10.23%	36
Yes, Other %	16.19%	57
<b>TOTAL</b>		<b>352</b>

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

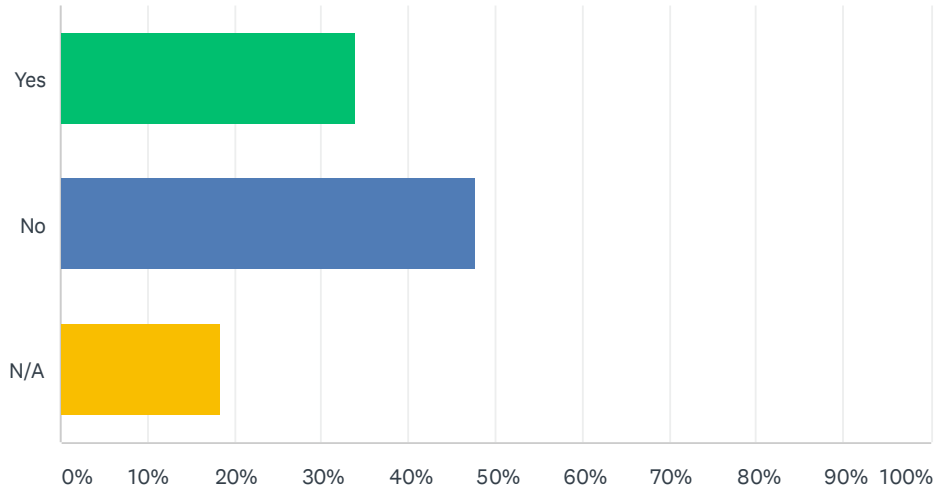
Answered: 273 Skipped: 225



ANSWER CHOICES	RESPONSES
Require you to list and describe every single damaged or destroyed item	70.33% 192
Require you to list when or where each item was obtained	34.07% 93
Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	37.73% 103
Require you to submit your inventory on a specific form	30.77% 84
Let you use your own inventory form	26.74% 73
Offer you a cash-out contents settlement to close this portion of your claim	13.92% 38
Send a contents "specialist" to help you prepare your inventory	7.69% 21
Total Respondents: 273	

## 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?

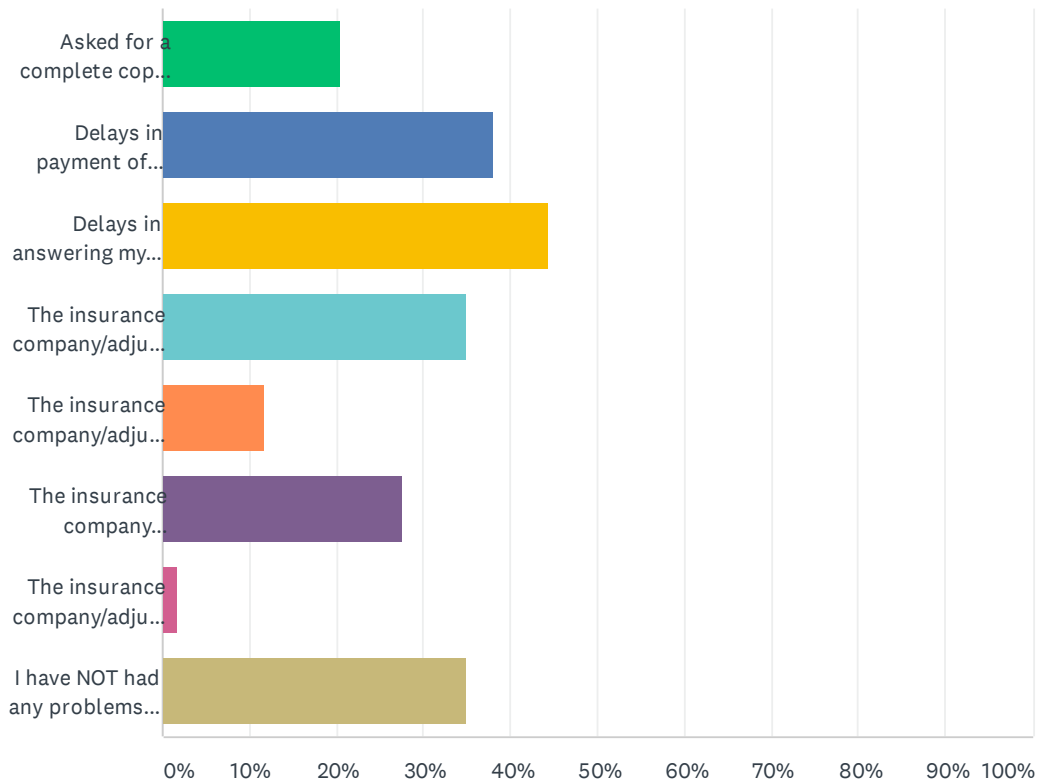
Answered: 352 Skipped: 146



ANSWER CHOICES	RESPONSES
Yes	33.81% 119
No	47.73% 168
N/A	18.47% 65
TOTAL	352

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

Answered: 352 Skipped: 146

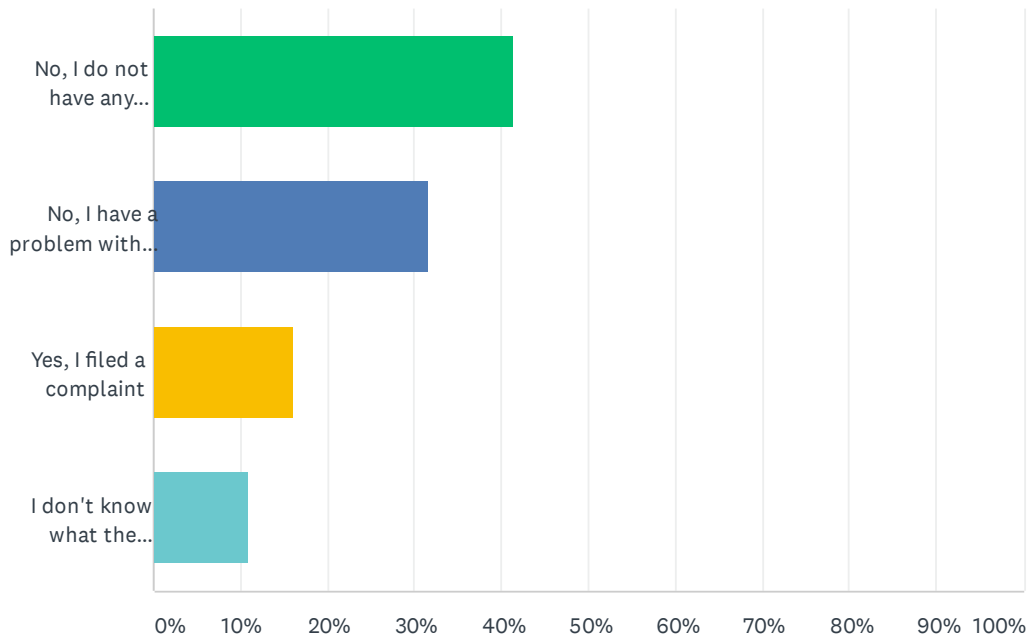


ANSWER CHOICES	RESPONSES	
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	20.45%	72
Delays in payment of policy benefits	38.07%	134
Delays in answering my questions, phone calls and/or emails	44.32%	156
The insurance company/adjuster made a "lowball" settlement offer	34.94%	123
The insurance company/adjuster brought in experts I didn't trust	11.65%	41
The insurance company switched adjusters and we had to keep starting from scratch	27.56%	97
The insurance company/adjuster required me to hire their contractor	1.70%	6
I have NOT had any problems with my insurance claim or with the insurance company representatives	34.94%	123
Total Respondents: 352		



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

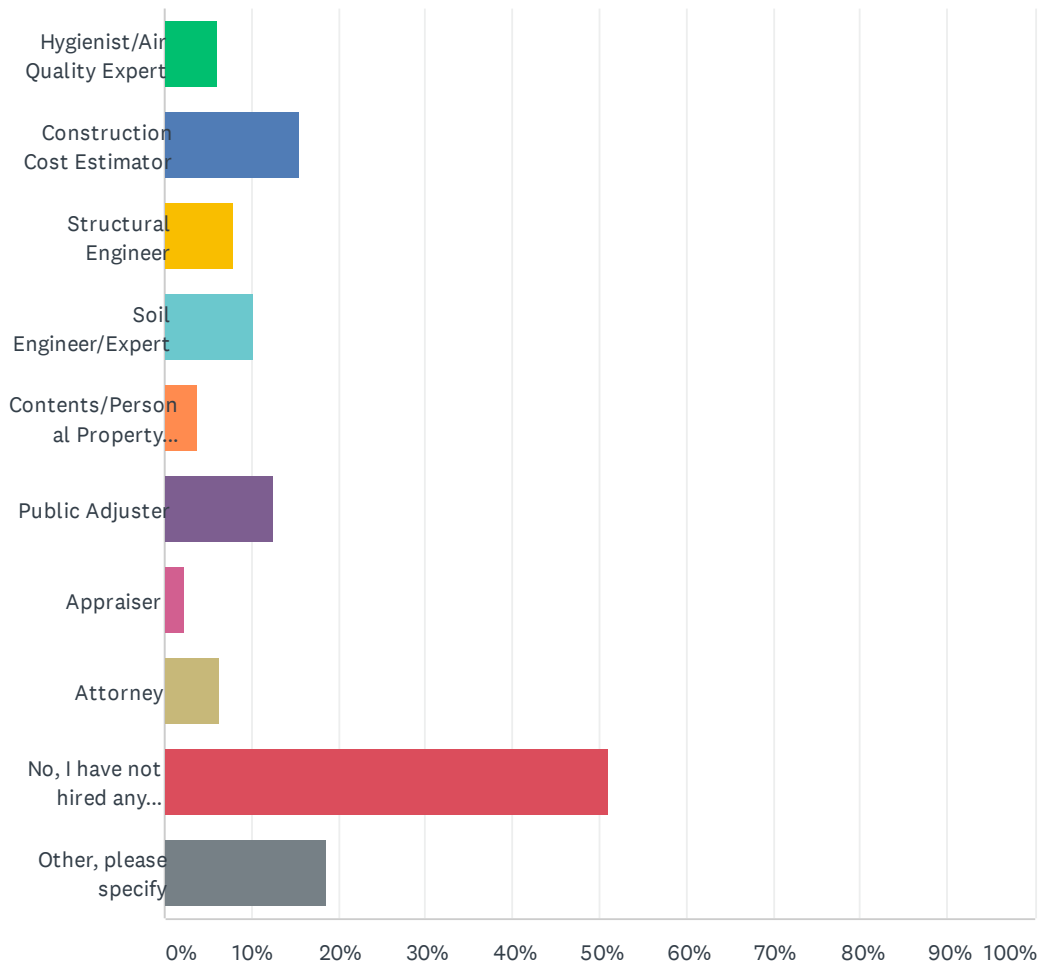
Answered: 352 Skipped: 146



ANSWER CHOICES	RESPONSES	
No, I do not have any complaints	41.48%	146
No, I have a problem with my insurance company, but have chosen not to file a formal complaint	31.53%	111
Yes, I filed a complaint	16.19%	57
I don't know what the California Department of Insurance is	10.80%	38
<b>TOTAL</b>		<b>352</b>

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

Answered: 348 Skipped: 150

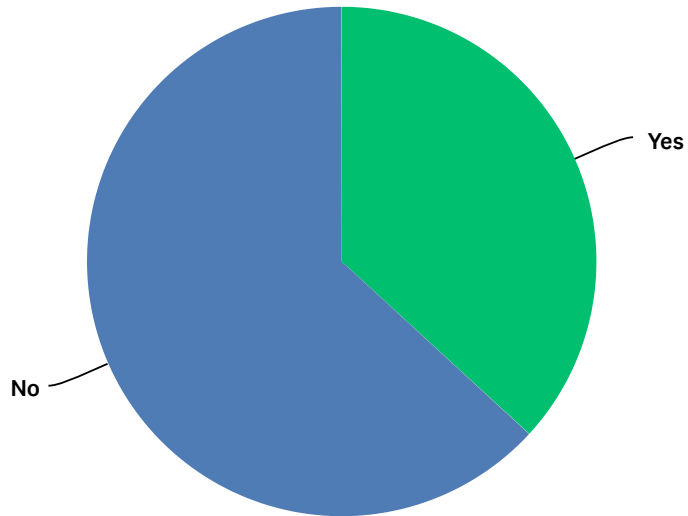


## California Roadmap to Recovery Survey

ANSWER CHOICES	RESPONSES	
Hygienist/Air Quality Expert	6.03%	21
Construction Cost Estimator	15.52%	54
Structural Engineer	8.05%	28
Soil Engineer/Expert	10.34%	36
Contents/Personal Property Specialist	3.74%	13
Public Adjuster	12.64%	44
Appraiser	2.30%	8
Attorney	6.32%	22
No, I have not hired any professionals or experts	51.15%	178
Other, please specify	18.68%	65
Total Respondents: 348		

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

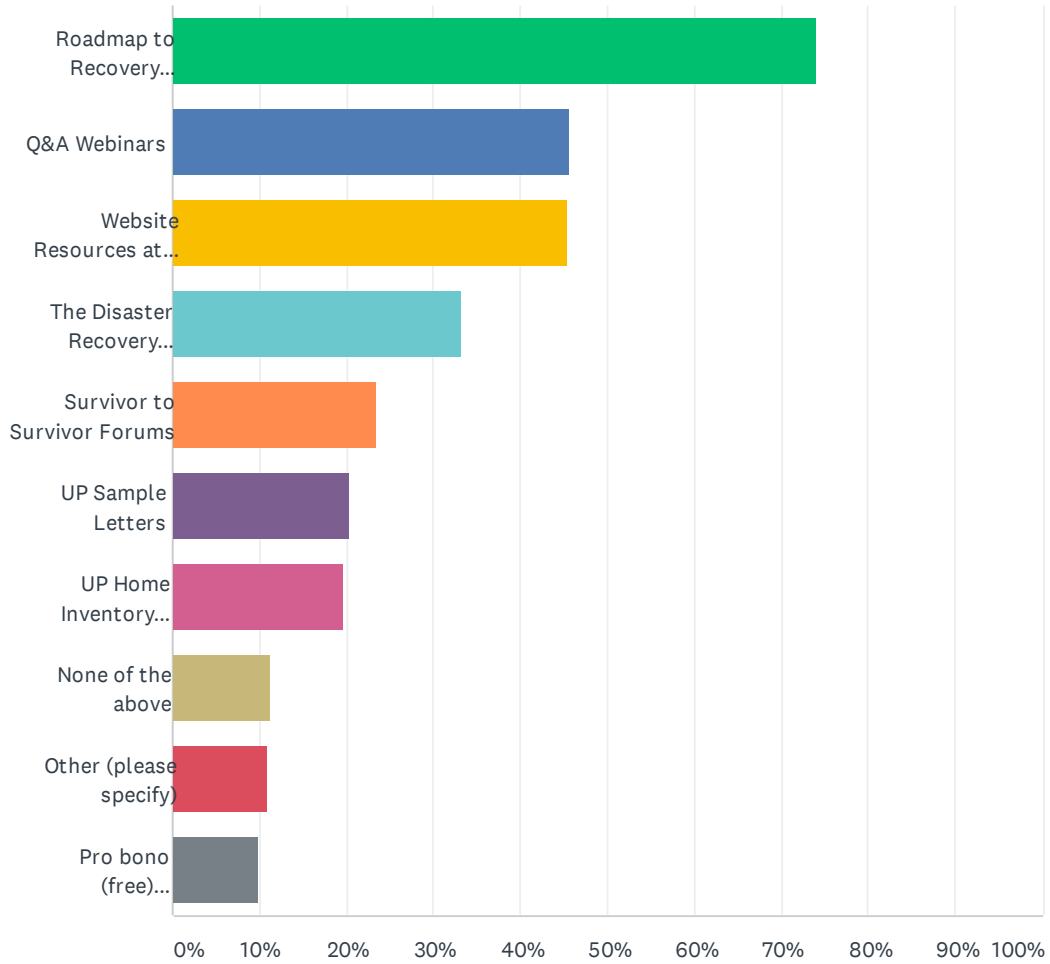
Answered: 342 Skipped: 156



ANSWER CHOICES	RESPONSES	
Yes	36.84%	126
No	63.16%	216
TOTAL		342

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

Answered: 346 Skipped: 152



## California Roadmap to Recovery Survey

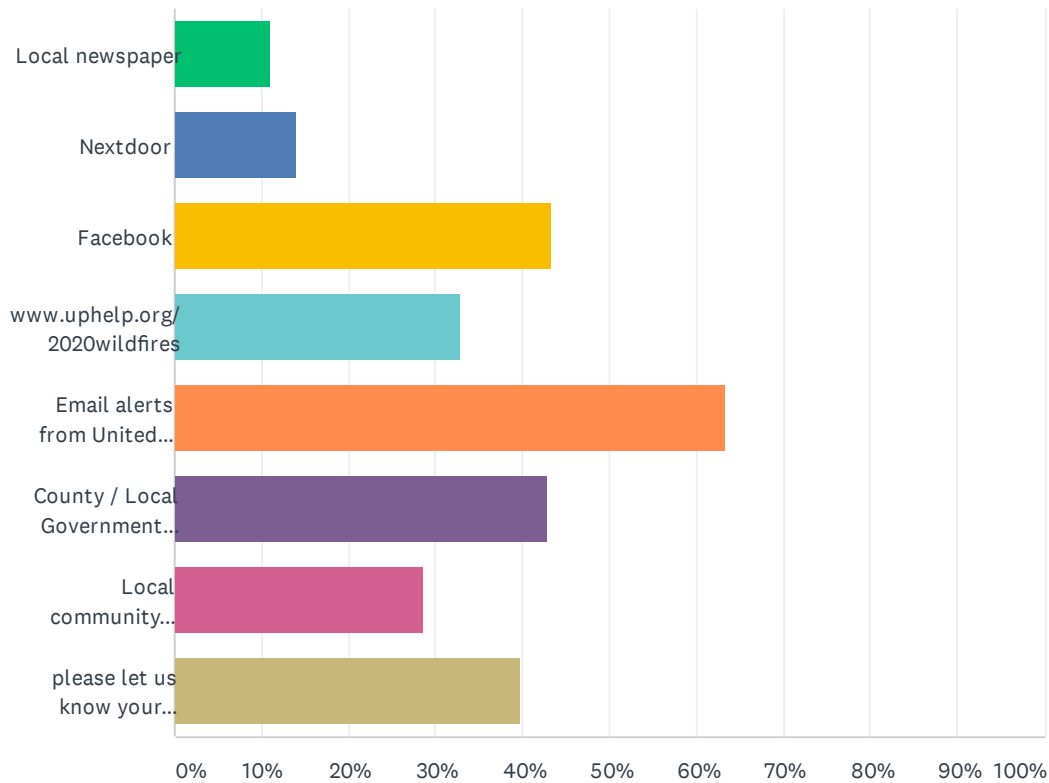
ANSWER CHOICES	RESPONSES	
Roadmap to Recovery Educational Meetings/Workshops (live or recorded)	73.99%	256
Q&A Webinars	45.66%	158
Website Resources at <a href="http://www.uphelp.org">www.uphelp.org</a>	45.38%	157
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	33.24%	115
Survivor to Survivor Forums	23.41%	81
UP Sample Letters	20.23%	70
UP Home Inventory Spreadsheet	19.65%	68
None of the above	11.27%	39
Other (please specify)	10.98%	38
Pro bono (free) Professional Legal Help Clinic	9.83%	34
Total Respondents: 346		

## Q29 Which topics would you like us to cover at future Roadmap to Recovery Workshops?

Answered: 140 Skipped: 358

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

Answered: 342 Skipped: 156

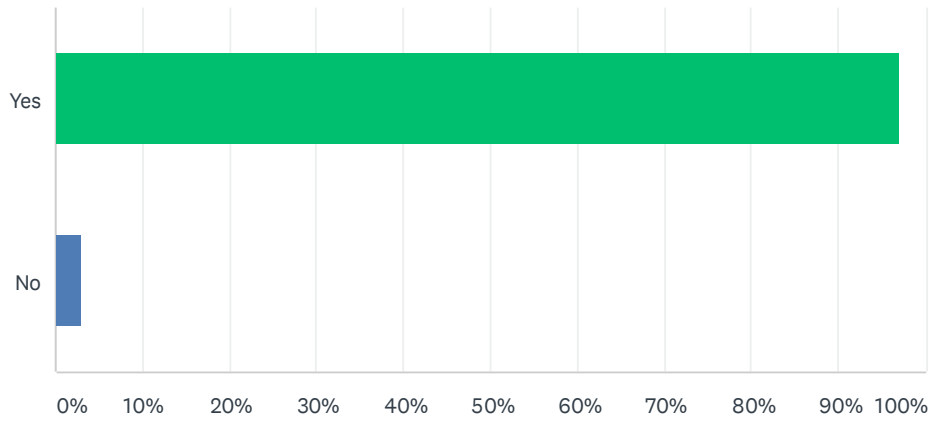


ANSWER CHOICES	RESPONSES	
Local newspaper	11.11%	38
Nextdoor	14.04%	48
Facebook	43.27%	148
www.uphelp.org/2020wildfires	32.75%	112
Email alerts from United Policyholders	63.45%	217
County / Local Government emails or website	42.98%	147
Local community organization	28.65%	98
please let us know your PREFERRED way of receiving information	39.77%	136
Total Respondents: 342		



### Q31 Have United Policyholders' services been helpful to you?

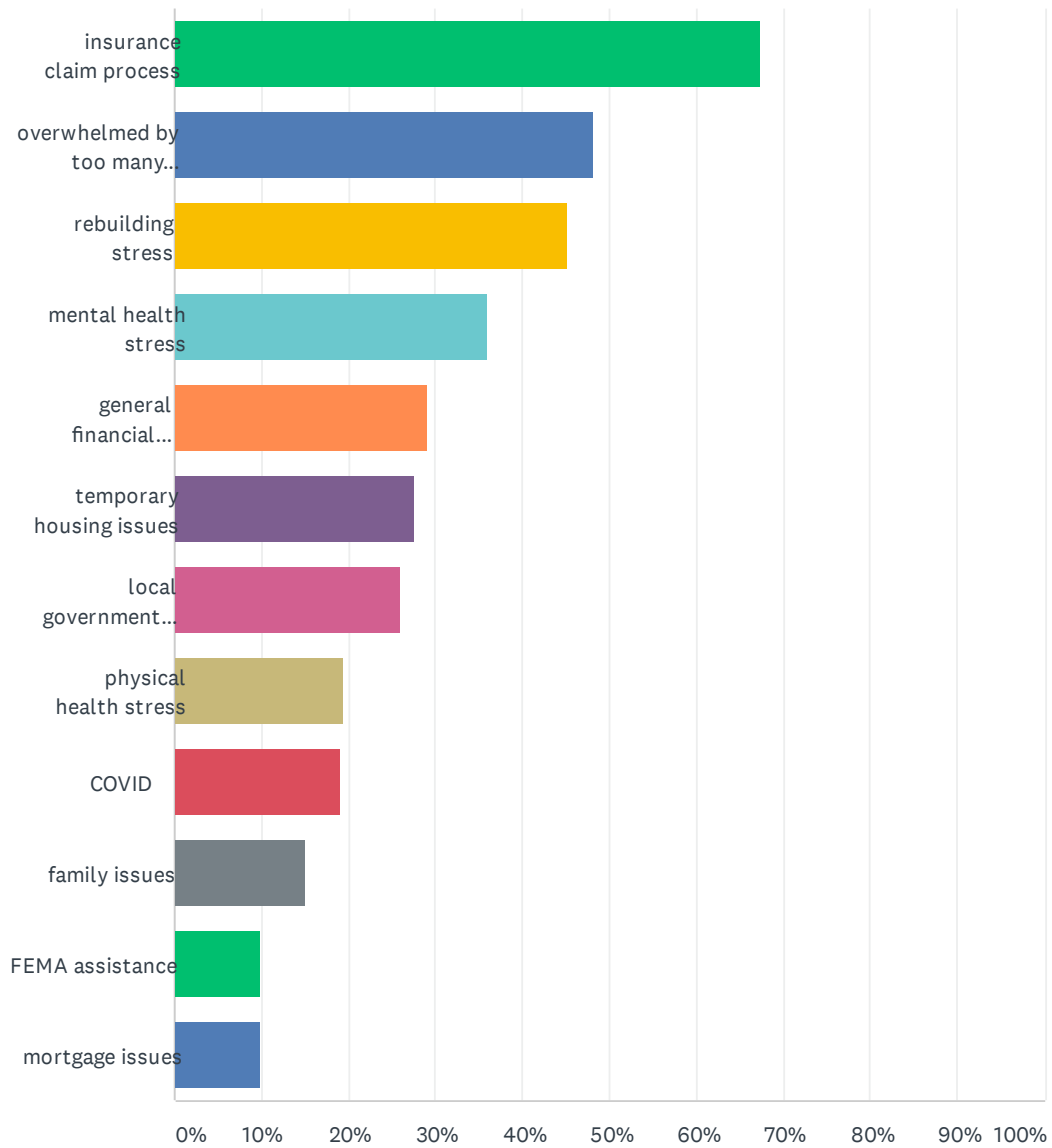
Answered: 310 Skipped: 188



ANSWER CHOICES	RESPONSES	
Yes	97.10%	301
No	2.90%	9
TOTAL		310

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

Answered: 413 Skipped: 85

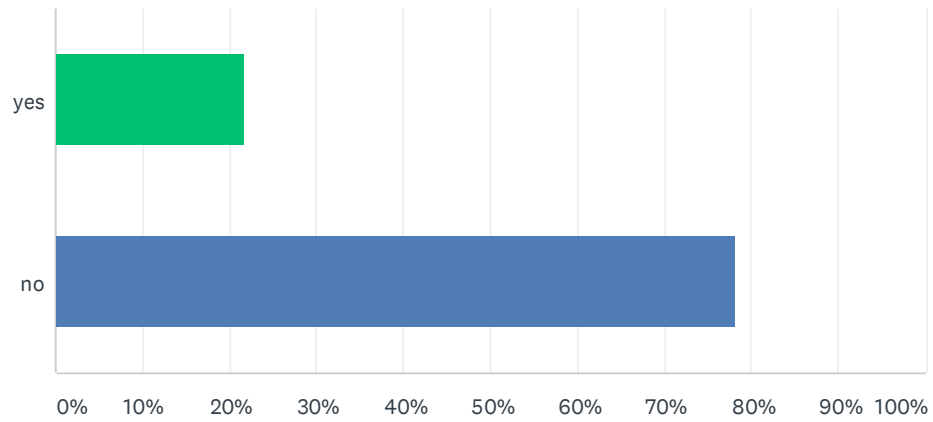


## California Roadmap to Recovery Survey

ANSWER CHOICES	RESPONSES	
insurance claim process	67.31%	278
overwhelmed by too many decisions	48.18%	199
rebuilding stress	45.28%	187
mental health stress	36.08%	149
general financial stress	29.06%	120
temporary housing issues	27.60%	114
local government hoops	25.91%	107
physical health stress	19.37%	80
COVID	19.13%	79
family issues	15.01%	62
FEMA assistance	9.93%	41
mortgage issues	9.93%	41
Total Respondents: 413		

### Q33 Would you like to be notified of opportunities to share your story with the media?

Answered: 406 Skipped: 92



ANSWER CHOICES	RESPONSES	
yes	21.67%	88
no	78.33%	318
TOTAL		406

## Q34 Is there anything else you would like to share?

Answered: 162 Skipped: 336

**Q35** This is a confidential survey and no personal information about you will be revealed without your express consent. You can participate anonymously if you so choose. Any reports that result from this survey will be based on aggregate data. We will not sell or share our mailing lists or the email addresses of people who complete UP surveys or communicate with UP. By completing the form below you will help ensure the validity of our survey and aid us in analyzing the survey data. As a thank you for completing the survey, your email address will be entered into a drawing to win a \$50 Amazon giftcard. The winner will be notified via email.

Answered: 342 Skipped: 156

ANSWER CHOICES	RESPONSES	
Name	98.54%	337
Address of Damaged Home	97.37%	333
Temporary Address	63.74%	218
Phone	0.00%	0
Email Address	0.00%	0
Would you like to the opportunity to share your story with the media or elected officials?	0.00%	0
ZIP/Postal Code:	0.00%	0
Please tell us your county	0.00%	0
Email Address:	98.83%	338
Phone Number:	82.46%	282