

My house has been lost in a fire, what now? 🔥🔥

Excellent advice compiled from Camp Fire Survivors

Here are some ideas for people who have suffered a loss but do not know where to start. This is by no means a comprehensive list...just some first steps to get you moving in the right direction!

Start with a Small List:

- 📌 Get a PO Box and forward all mail to it. Use the PO Box on all forms you begin to fill out.
- 📌 Get a closing accordion file, or binder with tabs, hole-punched folders and business card holder for all important paperwork, etc. Emotions and stress levels are high; your memory might not be reliable and being organized helps. Carry it with you everywhere so you can easily provide the info everyone will ask for.
- 📌 If you managed to get paperwork out, look for any mail with your old address on it. This will be helpful for a lot of things. Same with your ID. Even if you get a new ID, keep your old one with your address, you will need it for proof!
- 📌 If you plan to do a detailed search for valuables (with metal detectors and sifters), **DO NOT DISTURB** the site until you are ready to search. It makes finding items much harder. Instead, draw a floor plan and mark where most valuable items were located. There are many safety/toxin concerns when searching through a burned building. Residents should review the Health and Safety Precaution for Re-entry packet, which will be distributed at controlled re-entry checkpoints or is available online: <https://www.buttecounty.net/Portals/0/NorthComplexWest/FinalHSPacketwmentalhealthinfo.pdf>
- 📌 Save receipts. If you have "loss of use" insurance, it will cover incidentals too – hairbrush, phone chargers, etc.
- 📌 As you buy things, tell the store owner your situation. Most stores will give you some level of discount as their way of helping you.
- 📌 Let people do things for you. Do you have a friend that you can send to the store to buy you some basic clothes or comfort foods? Let them do it – they want to help and you don't need to spend time doing these errands. (The 'fun' of shopping is gone...it quickly becomes a chore because you don't want a new shirt, you want the one that you always liked to wear but now it's gone and you are sad/mad.) Tell them exactly what you need, even if it's gift cards.
- 📌 If you know someone who wants to help and is good on social media, ask them to become your advocate and join various relevant wildfire assistance groups on Facebook. Since information changes quickly, social media is often the best communication tool, but it can quickly become overwhelming. Having a skilled advocate may mean you won't miss out on events, giveaways, assistance and suggestions. To find wildfire related Facebook groups, search <<FIRE NAME>> with various terms like resources, help, aid, recovery, relief, adopt. Once you join a couple groups and start reading posts, you will become connected with other groups that might be relevant. It's something free that friends and family can do to help, no matter where they are located.
- 📌 **BEWARE OF SCAMS.** It is unbelievable how many people will see you going through a disaster and try to take advantage of someone already hurting. Know who you are talking to.

The Big List:

- 📌 Register with Red Cross and FEMA, Disaster Relief Orgs, etc. Most of the aid coming in will use these lists as a point of contact and will help to ensure that you don't get left out of anything. The lines will be long. For all of this. Bring water and snacks if you can manage. Everyone is going to be there for help. If you're in the position to leave little ones in the care of someone else then do so. It's hard enough to go through this yourself.
 - 📌 Red Cross 1-800-REDCROSS. Register online at safeandwell.org in order to get into the Red Cross system!
 - 📌 Apply for disaster assistance through FEMA. Memorize your FEMA number or put it in your wallet. Unfortunately, many disaster survivors get denied by FEMA 3 times before getting approved -- do not give up -- keep applying! Keep calling! Write down the names of who you talk to and the dates and times you call or meet. Make copies of everything you submit! Keep all documents in a safe place.
 - Visit www.disasterassistance.gov
 - Call FEMA's Helpline at 800-621-3362 (TTY 800-462-7585) from 7am-10:30pm
 - Download FEMA's app onto a smartphone or tablet
 - 📌 Access 211 Help Central:
 - Visit 211northcomplexfire.org for a roadmap to all kinds of resources
 - In Butte, Glenn, Shasta, Siskiyou, Tehama, and Trinity counties, call 2-1-1 from *ANY* cell or landline to receive 24/7 *LIVE* information and resource support. Translation services available for over 150 languages.
 - Plumas County Recovery Information (very good site that includes important info about accessing resources at Local Assistance Center events, online structure damage map, etc): <https://www.plumascounty.us/2871/Dixie-Fire-Recovery-Information>

- 📌 Call your Homeowners/Rental insurance to trigger "Loss of Use". This typically will allow you to be in a "Like" property for x number of years and sometimes has a dollar limit attached and sometimes not, this depends on your policy. UPhelp.org has a good guide to help with insurance.
- ▶ This coverage should also give you some immediate access to funds for essentials, clothes, toothbrushes, food, etc.
- ▶ This will also get the ball rolling for the insurance claim on your home and rebuilding/personal property dollars.
- 📌 Start searching for a long term rental. Coordinate with your insurance company so that payments can be made directly from them using your "Loss of Use" money (depends on your policy). Plan on renting 1-2 years, but do not necessarily sign a lease for a full two years as circumstances can change. You should be able to get a "Like Property" so insurance should cover a nice place for you to live while you work through all this. Choose wisely.
- 📌 Call all of your utilities and either freeze or cancel service (electric, gas, TV, landline phone, newspaper, etc)
- 📌 Call the rest of your insurance as needed (car insurance, specialty insurance for unique items, etc)
- 📌 Start working on your itemized personal property list (this is very hard – it's OK to cry!). Write things down the moment you remember them – keep list on phone or pad of paper with you at all times. Organize by room and list everything that was there with a replacement cost.
- ▶ Replacement cost should be what it would cost to replace not on sale. It should not be the price you paid for it with that 50% off coupon.
- ▶ Make sure you list everything, even if it is above and beyond your policy limit. This is very important because everything above and beyond the policy limit is considered a loss and can be claimed as such on your taxes (see below).
- 📌 Replacing vital documents:
 - ▶ Replace DMV documents, such as driver licenses, identification cards, vehicle cards certificates and certificates of title. Call DMV at 1-800-777-0133 (TTY 1-800-735-2929 or 1-800-368-4327 for hearing or speech impaired). Or visit the DMV website at: www.dmv.ca.gov
 - ▶ Birth, death and marriage records should be requested from the county recorder's office in the county where the event occurred. For a list of county recorders, visit the CDPH website: www.cdph.ca.gov/Programs/CHSI/Pages/County-Registrars-and-Recorders.aspx or you may call 916-445-2684; TTY 7-1-1 or 1-800-735-2929
 - ▶ Social security cards can be requested online if you are over 18 and have a valid driver's license or state ID card. <https://www.ssa.gov/myaccount/replacement-card.html> or call 1-800-772-1213 (TTY 1-800-325-0778) Mon-Fri 8-5
- 📌 Permits - An unfortunate necessity.
 - ▶ Debris Removal - As things wind down it will be necessary to remove the debris; this usually requires a permit. (This should be covered by your insurance; you may have to force the issue but ask repeatedly.)
 - ▶ Erosion Control - If you are on any kind of hill or have sloped property, you will need to put some sort of erosion control measures in place; again this will need some sort of permit.
 - ▶ Temporary Power Pole/Trailer On Site Permit – If you plan to rebuild or stay on your property, getting this early can prove helpful.
- 📌 Taxes: You will be able to claim the monetary loss of the value of all your items minus what you receive from your insurance company. You may be able to carry losses to previous years and receive some tax money back. (See www.irs.gov/newsroom/tax-relief-in-disaster-situations)
- 📌 Network with others. You will learn so much from others as you go through the rebuilding process. We all have our strengths, so share yours and use others. The amount of time that you will spend on the rebuild, insurance, recovery process is staggering -- so you need to use all your resources.
- 📌 Take care of yourself; it's important. You need to be refreshed and energized where you can be. Don't let your well-being fall through the cracks, it makes this all so much harder.