

6 things fire disaster victims should do now

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If your home was destroyed or damaged in the North Bay fires, here are six things you should do now.

Take care of yourself and family. Get a roof over your head, talk to your employer, get your kids back in school when it's possible to do so, let your friends and family know you are safe via phone, text or social media. Stay in touch with neighbors for information that could affect you.

Contact your lenders. If you have a mortgage, you are still responsible for paying it, even if the only thing left standing is the chimney. After disasters, however, many lenders will give you a temporary reprieve. The specifics depend on which bank, investor or government agency owns or guarantees the loan.

Once a customer contacts Wells Fargo, "we can implement a 90-day disaster relief period which includes the potential to postpone payments for up to 90 days. During this time, all negative credit bureau reporting, late fees, collection calls, and foreclosure referrals and sales are also suspended," Wells Fargo spokesman Tom Goyda said in an email. After that period is up, "customers who are still unable to make payments will be evaluated for further assistance options."

If the loan is backed by Fannie Mae and the servicer believes the homeowner has been impacted by a disaster, the servicer can suspend or reduce a homeowner's mortgage payments immediately for up to 90 days without any contact with the homeowner. This assistance could be extended for up to 12 months. Servicers must suspend foreclosure and other legal proceedings if the servicer believes the homeowner has been impacted by a disaster, Fannie Mae says.

If you have trouble paying other debts, contact your creditors.

Contact your insurance agent. Get a copy of your policy and start trying to understand it. As soon as you can, file a claim. "The insurance companies are going to be overwhelmed with claims. It can't hurt" to be first, said Ivo Labar, an attorney with Kerr & Wagstaffe in San Francisco. Getting a full payment could

take years, but most companies will give you a check to cover urgent needs.

Start creating a list of everything that was in your house, down to aspirin in the medicine cabinet.

Understand that “a claim should be more of a business negotiation. It’s a vehicle to get you back where you were before, but it’s not going to drive itself,” said Amy Bach, executive director of San Francisco consumer group United Policyholders.

Document everything. As soon as possible, go to your house and take pictures of what’s left before the debris is carted away, Bach said.

Keep records of every expense that could be covered by insurance. Most policies will pay for additional living expenses up to a certain time and dollar limit. This includes money you spend on hotels or rent, storage and moving expenses. It could also include food or mileage above what you would normally spend. It generally does not cover unpaid time off work. Because this is a declared emergency, under state law any time limit on additional living expenses will be increased to 24 months, but the monetary limit will not increase, Labar said.

Also document all interactions with your insurance company and its claims adjusters including names, dates and details of the conversations.

“An insurance company is supposed to operate in good faith,” said Robert Hunter, director of insurance with the Consumer Federation of America. “If they are rude, abuse you, show up late for appointments or delay them over and over again,” you could sue them for not acting in good faith.

Stay tuned to FEMA. President Trump has approved a major disaster declaration for seven California counties hit by wildfires. So far, federal money is approved only for public assistance such as debris removal and emergency protective measures. He did not authorize assistance for individuals, but could depending on the outcome of damage assessments the Federal Emergency Management Agency is doing.

Individual assistance could be in the form of loans or grants for certain expenses not covered by insurance. To see if individual assistance is approved, go to [fema.gov/disaster/4344](https://www.fema.gov/disaster/4344) and click on Financial Assistance. If it is approved, you can apply at www.disasterassistance.gov or by calling 800) 621-3362.

Don't be victimized twice. "Do not rush into signing contracts during the first weeks," Bach said. "Avoid making major financial decisions and check references before hiring anyone. There are scam artists who prey on disaster victims."

Some pose as adjusters hired by the insurance company. Work only with ones you have scheduled an appointment with and be careful not to provide personal information to stranger