

[A wildfire burned your home; here's what you do next](#)

KCRA 3 News

5 tips to start rebuilding your home after a wildfire. While thousands of people are still evacuated, hundreds have returned to their neighborhoods and found their homes in ruin.

For those who lost their homes in the wildfires, there is a long road ahead as they work to get back on their feet.

“First, recognize that recovering from the total or partial destruction of your home takes a lot of time,” United Policyholders Executive Director Amy Bach said in a tips video. “So please don’t rush yourself and be kind to yourself.”

Here are five tips as you start your road to recovery from the wildfires:

Your evacuation costs may be covered

If you were forced to evacuate your home, your costs may be covered by your home or renters insurance. Additional living expense (ALE) coverage usually includes food and housing costs, relocation and storage, furniture rental and extra transportation expenses, according to the California Department of Insurance.

“Homeowners need every resource available to help them deal with the emotional and financial burden caused by wildfires,” Insurance Commissioner Dave Jones said in a statement. “This is what insurance coverage is meant to do—protect you from the devastating financial effects of wildfires and other disasters.”

United Policyholders, a nonprofit consumer advocacy organization, recommends people ask their insurance companies for a cash advance for ALE.

Keep a detailed records of claims

As you go through the process of filing claims, make sure you have a copy of your policy with you and keep a detailed record of everything, United Policyholders advised.

Start a diary that tracks who you spoke to, when you called, what you talked about, what was said, etc.

When you are talking with your insurance agent, think of it as a business negotiation, Bach said in the tips video.

Document your losses and make clear requests about what you need and when you expect it.

Take photos and videos of all the damage

Before you start cleaning up, take photos and videos of your property.

Document all the damage the wildfire caused to your home and save it so you can show your insurance company.

“If this too painful for you to do, ask somebody to do it for you,” Bach said.

Don't immediately make big financial decisions

During the first few weeks of your wildfire recovery, don't make big financial decisions and don't rush into signing contracts.

Check references before you hire a contractor and look over a contract thoroughly before signing. Also, make sure you get a copy of all paperwork you do sign.

“You may feel desperate for help, that's normal. But believe it or not, there are scam artists who prey on disaster victims,” Bach said. “So it is particularly important that you check references and be careful before you make financial commitments during this difficult time.”

File for financial aid with FEMA and the state



Gov. Jerry Brown declared a state of emergency for the area impacted by the wildfires. While that declaration brings in more resources to help fight the fires, it will also allow funds to be available to help people impacted by the wildfires.

FEMA, which began staging at Travis Air Force Base Thursday, has already opened disaster assistance to Sonoma County residents impacted by the wildfires. Officials are still assessing the situation across Northern California and said until then residents should look to local and state agencies first.

People impacted by the Sonoma County wildfires must register with FEMA to get federal aid, even if they have registered with other disaster relief organizations like the Red Cross. Residents who have insurance should also register with FEMA. Learn more here.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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