

Survivors Speak: Self-Care After a Disaster

Part of the [*"Survivors Speak" Tip Series*](#)

I am a State Farm Policyholder who lost my home of nearly 35 years in the 2017 Tubbs fire. I lived alone on a dead-end road with acreage. I was in my '70's and half-way around the globe when the fire raged through the entire neighborhood. While I didn't escape flames, I was not there to retrieve any of my belongings, including original art and manuscripts, my computer or car. The loss was devastating.

Here are some suggestions for navigating the road ahead. I hope they are helpful.

1. Safety is number one, both physical and mental. On one level, you may know you are physically safe, but on another level, the trauma can replay in your mind for a long time.
2. Slow down, pace yourself. The first thing I learned at a United Policyholders meeting was that this is a marathon, not a sprint. Some tasks, like preparing a personal property inventory, are arduous and painful. Work at a comfortable pace and negotiate for more time if you need it.
3. Get enough rest, eat well, baby yourself. A holistic approach to wellness can be very useful...good diet, exercise, sleep, support from family and friends, journaling, possible therapeutic interventions, acupuncture and other modalities known for stress reduction, including medication if needed. This is a long, tough ride but you will get through it.
4. Trust yourself: This is a huge event. Don't underestimate the shock and stress. Give yourself slack if you can't keep up with the overload in trying to solve the onslaught of problems coming at you. This is a time to be very strong and also a time to be very gentle.
5. Keep a notebook and carry it with you all the time. Some of my best ideas came in sleep or during restless hours in the middle of the night. The notebook is invaluable for recording contact info, meeting notes, all fire-related communication, and resolution strategies for the future. It's important to have a record of stuff you can't absorb at the time or remember five minutes later.

6. Network. Neighborhood list serves and online groups of policyholders with the same insurance company were very helpful to me, and still are. You've become part of a club you wish you'd never joined. Accept help, but be discerning. Consult with a trusted partner, family member, or friend; they will want to help.

And yet, while most people mean well, their offers may not be so helpful or so timely. And sometimes those you think you might be able to rely on can't be there for you. Fire trauma affects an entire community. Try to tune in to what you need as often as possible. If you don't know, that's okay. Time helps.

7. Try to prioritize. Safety and mental health are at the top of the list. Make sure you have a safe interim place to live while you sort things out. Again, take your time. It's better to move slowly and get clear information so you can move forward with confidence. Try to create an action plan but be gentle with it.

8. No one size fits all. I didn't rebuild although I had lots of pressure from neighbors and my insurance company to do so. It took a long time to come to this decision but it was the right one to move into a neighboring town. Everyone has a different way to deal with things like sifting through ashes or states of depression. And your "way" may change. It's okay to want help and then want to be alone with the difficult issues. There's no right or wrong way, it's what works best for you at the time.

9. Be kind to your insurance adjuster. I had 17 adjusters and with each switch, there were new protocols, rules, and new personalities. Some were forthright and I understood and trusted them. Others were not reliable. My agent retired in the middle of the process. All of this was extremely frustrating. Remember that every representative is doing their job. Be firm but avoid a combative attitude. Choose your battles. Be slow to agree to or sign anything until you understand and are comfortable with the consequences of your agreement. Get help when you need to.

10. Have gratitude when possible. Be kind to yourself. It's possible to acknowledge the huge loss and trauma while also being thankful for your life and the kindness around you. Lower the bar, notice the little steps along the way, and pat yourself on the back. You are a survivor.

I tried to be diligent and thorough. And patient. After two years I received the entire claim due to me.

Written by Sharon Bard, 2017 Tubbs Fire Survivor.

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.

Source: <https://uphelp.org/claim-guidance-publications/survivors-speak-self-care-after-a-disaster/> Date: March 29, 2025