

## [Debris Removal Decisions for 2017 North Bay Wildfire Survivors](#)



Clearing wildfire debris is the responsibility of each individual property owner. Help is available to get the work done safely, completely, and legally. For your and your neighbor's protection, wildfire debris must be removed from your property and disposed of properly. Items such as retaining walls and foundations that appear intact should be evaluated and tested by a qualified professional. The extreme heat generated by wildfires generally destroys the structural integrity of these items and though they may appear re-usable, they may not be.

Home insurance policies differ in the benefits they provide for the cost of debris removal. Your policy may provide a set dollar amount specifically earmarked for debris removal, or your coverage for your Structure/Dwelling should apply toward the cost. Please review our guidance on insurance rules for [Debris Removal After a Partial or Total Loss](#).

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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](http://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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Most households impacted by the 2017 North Bay Wildfires can participate in a coordinated government-sponsored debris removal program. The cost to you may be zero or it may be the amount of your available insurance benefits for debris removal. Visit [www.wildfirerecovery.org/resources/debrisremoval](http://www.wildfirerecovery.org/resources/debrisremoval) and watch a short video to learn more.

Sonoma County residents who choose to participate in coordinated debris removal can do so by signing a Right-of-Entry form provided by the county. November 13th is the current deadline for signing the form and having your debris removed through the coordinated program. The form has a space for you to identify items you want to be saved during the removal process. If you don't participate, you will be responsible for removing debris in compliance with applicable laws. Your insurance coverage for debris removal may not be enough to cover the cost so you may have to pay a portion. The downside of not participating and instead of hiring a company to remove your debris are outlined [here](#).

**Questions to ask include:**

- If I participate in the coordinated debris removal program, how and when will it happen?
- What insurance paperwork will I need to complete to participate in the program?
- What happens if my insurance isn't enough to cover my share of the program costs?
- When the debris is removed from my property, will the soil be cleaned and re-compacted?
- How can I tell whether items that appear undamaged should be saved?
- What if someone gets injured on my property during debris removal? Who is responsible?

Media Coverage of Debris Removal Pros and Cons

[Santa Rosa Assistant Fire Marshall Signs Right of Entry Form](#)

[Who Cleans up the Debris? Private Contractors or Government?](#)

See also: [California Department of Insurance Fact Sheet](#)