First Steps After a Wildfire

If you or someone you know has been affected by the fires, please read our First Steps After a Wildfire. We encourage you to visit our website throughout the recovery process.

This checklist will help keep you on track during this stressful time. We’re rooting for you...

- Take care of your family’s immediate needs first.
- Finding temporary housing is a priority. Your insurance company should help you find a place of similar size.
- Start a recovery diary. Any notebook will do. Take notes on who you talked to, the number you called, date and time, what was said. Keep your paperwork organized.
- Ask your insurance company for cash advances for:
  - Living expenses
  - Replacing personal property
- Keep all receipts while you are displaced. Hotel bills, clothes, and pet boarding may be reimbursed but require receipts.
- Take photos of your property before any cleanup or debris removal happens.
- Avoid paying off your mortgage without a plan to rebuild or replace your home. Visit www.knowyouroptions.com/relief to learn about your options. Contact the Disaster Response Network at 1-877-833-1746.
- Do not rush into signing contracts. Get copies of ALL paperwork you do sign.
- An insurance adjuster will eventually come and inspect your home. If they make you a settlement offer on the spot, get a 2nd opinion on what you’re entitled to.
- Inventorying your damaged and destroyed property is time-consuming and unpleasant. UP offers tips and tools for getting this done.
- Give your insurer a chance to do the right thing, but be prepared to stand up for your rights and get help if you’re not being treated fairly.
- Register with FEMA (if a federally declared disaster) and the SBA (if a state disaster declarations), even if you don’t think you’ll qualify for individual assistance.
For more specifics and guidance on the insurance claim process, visit our website.

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