

First Steps After a Wildfire

United Policyholders is a nonprofit organization that is a voice and an information resource for insurance consumers in all 50 states. UP has helped guide disaster survivors on the road to recovery since 1991. Use this information with [The Disaster Recovery Handbook and Household Inventory Guide](#). Visit uphelp.org/2024NMWildfires for more specifics and guidance on the insurance claim process. If your home was damaged or destroyed, this checklist will help keep you on track during this stressful time. We're rooting for you...

- Take care of your or 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 fanniemae.com/disaster-help-homeowners to learn about your options. Contact the Disaster Response Network at 877-833-1746.
- Do not rush into signing contracts. Get copies of ALL paperwork you do sign.
- An insurance adjuster may come and inspect your home or it may be done by drone. If they make you a settlement offer on the spot, get a second opinion on their loss estimate from an experienced construction professional and review your policy carefully before accepting the offer.
- Inventorying your damaged and destroyed property is time-consuming and unpleasant. UP offers tips and tools for getting this done. Visit uphelp.org/contents for help.

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.

- Give your insurer a chance to do the right thing, but be prepared to stand up for your rights and get help if you are not being treated fairly.
- Register with FEMA and the SBA even if you don't think you'll qualify for individual assistance. If you have insurance, you will likely receive an initial denial letter. This is part of the process and you can appeal. You may need these funds if you find out you are underinsured.
- Visit uphelp.org/2024NMWildfires for more specifics and guidance on the insurance claim process.

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/first-steps-after-a-wildfire-3/> Date: July 11, 2026