

First Steps After a Wildfire

If you, or someone you know has been affected by the recent fires, please read our *First Steps After a Wildfire* below. 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 Relief 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 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](#).
- 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 a "Case Manager" – they can help make referrals to resources.

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/> Date: March 20, 2025

- Register with FEMA (if a federally declared disaster) and the SBA (if a state disaster declaration), 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](#).