

## 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](http://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.

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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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- 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](#).