

[How to get help after a fire](#)

SF Gate

Suggestions for getting help in recovering from disaster

Getting help from a mess of bureaucracies, insurance companies and nonprofits can be difficult. Here are some of the best tips from Chronicle writers:

FEMA

The Federal Emergency Management Association has continued to expand the number of counties eligible for individual assistance, which allows residents and business owners to apply for grants or low-interest loans to cover various fire-related expenses. Eligible counties include Butte, Lake, Mendocino, Napa, Nevada, Sonoma and Yuba.

More areas could become eligible as the fires spread and damage becomes apparent.

Check back on eligibility changes at www.fema.gov/disaster/4344.

Apply at DisasterAssistance.gov or call 800) 621-3362.

UNEMPLOYMENT INSURANCE

People who lost their jobs or had their work hours substantially reduced because of the fires and are not eligible for regular state unemployment benefits can now apply for unemployment benefits under a federal program for disaster victims. This includes people who are self-employed or don't have enough work history to get regular state benefits.

Apply by Nov. 17 at <https://eapply4ui.edd.ca.gov> or by calling 800) 300-5616.

Applies to Butte, Lake, Mendocino, Napa, Nevada, Orange, Sonoma and Yuba counties.

STATE AND FEDERAL TAXES

Wildfire victims in Butte, Lake, Mendocino, Napa, Nevada, Sonoma and Yuba counties will have until Jan. 31 to make tax payments normally due Jan. 16. They also will have until Jan. 31 to file a 2016 tax return without penalty. The normal deadline for filing a 2016 return on extension was Oct. 16.

The Internal Revenue Service and Franchise Tax Board also announced extended deadlines for certain business filings and payments.

Fire victims also may be eligible for property tax relief and payment deferrals. To qualify, you must file a claim with your county assessor's office within 12 months from the date of damage or destruction and

the loss estimate must be at least \$10,000.

MORTGAGE PAYMENTS

If you have a mortgage, you are still responsible for paying it, even if the only thing left standing is the chimney. Many lenders will give you a temporary reprieve. The specifics depend on which bank, investor or government agency owns or guarantees the loan.

The Department of Housing and Urban Development declared a 90-day moratorium on foreclosures Thursday on affected homes with mortgages insured by the Federal Housing Administration. The department is also offering forbearance and loan modifications for FHA borrowers.

Fannie Mae and Freddie Mac, the government mortgage guarantee agencies, will also help fire victims. Freddie Mac is suspending foreclosures and providing forbearance for up to 12 months and waiving penalties and late fees. Fannie Mae will let borrowers stop making mortgage payments for the first 90 days, which banks can extend to 12 months; mortgages will not incur late fees during the payment breaks. Neither agency will report delinquencies to the credit bureaus. It's best to contact the servicer — the company that sends you mortgage statements — to discuss options for relief.

TIPS FOR FIRE VICTIMS

Take care of yourself and family. Get a roof over your head, talk to your employer and get your kids back in school when it's possible to do so. Stay in touch with neighbors for information that could affect you. Seek out mental health care if you need it.

Contact your lenders. If you have trouble paying debts besides a mortgage, contact your creditors. Many will work with disaster victims and even put a code on their credit reports so late or partial payments do not negatively impact their credit score.

Contact your insurance agent. Get a copy of your policy, and start trying to understand it. As soon as you can, file a claim. Experts say it never hurts to be first in line. Getting a full payment could take years, but most companies will give you a check to cover urgent needs.

Start creating a list of everything that was in your house, down to aspirin in the medicine cabinet.

Understand that "a claim should be more of a business negotiation. It's a vehicle to get you back where you were before, but it's not going to drive itself," said Amy Bach, executive director of San Francisco consumer group United Policyholders.

Document everything. As soon as possible, go to your house and take pictures of what's left before the debris is carted away.

Keep records of every expense that could be covered by insurance. Most policies will pay for additional living expenses up to a certain time and dollar limit. This includes hotels or rent, storage and moving expenses. It could also include food or mileage above what you would normally spend. It generally does

not cover unpaid time off work.

Also document all interactions with your insurance company and its claims adjusters, including names, dates and details of the conversations.

Don't be victimized twice. Unfortunately, scam artists thrive on people desperate to rebuild after a disaster. Don't give personal information to strangers. Speak only with adjusters with whom you have a scheduled appointment.

Contractor fraud is not uncommon. Be wary of anyone soliciting work door to door. Take your time before making big financial decisions and work only with contractors who can prove they are licensed, bonded, insured and have positive references. Always ask for an end date for any project. The Better Business Bureau is a good place to check for any complaints against a contractor.

On Tuesday, State Farm Insurance Co. reported that it is handling more than 3,330 homeowner claims and 1,130 auto claims because of the Wine Country fires. The company warned that customers should be wary of contractors who ask you to secure building permits, insist on cash payments or who promise discounts using leftover materials.

HOW TO ENTER A HOME AFTER A FIRE

Wear a mask. Make sure it is one that filters ash. Fire can release many dangerous pollutants into the air. Wear gloves, long sleeves, pants and boots. Soil, dust and scorched metal can harbor pathogens like tetanus that can enter the body even though minor cuts.

Be careful of where you walk. There can still be hot spots burning under debris.

Throw away all food. Even canned goods can be ruined by intense fire.

Keep kids, elderly and pregnant women away. People with a history of heart or lung disease should not be in a fire zone because of lingering pollutants. Even healthy people should watch for symptoms such as coughing, nausea, fatigue and dizziness.