

Paralyzed by heaps of post-fire paperwork?

Here are 8 tips to get started

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- Wildfire victims face heaps of bureaucratic paperwork, including insurance claims, loan applications and requests for FEMA assistance.
- Completing such forms can be time-consuming and overwhelming.
- We spoke to psychologists and insurance experts for tips on how to get through it.

With containment of the Palisades and Eaton fires improving, some residents are now returning to their neighborhoods to sift through the rubble. But the thousands of victims whose homes or businesses have burned down or been damaged are now facing a thicket of post-fire paperwork.

That may include navigating confusing web portals, frustrating phone-tree systems and other soul-crushing bureaucracy. Some will have to file insurance claims and possibly submit an itemized inventory of every object that was in their house. Others will have to register with the Federal Emergency Management Agency and apply for housing assistance grants, while others may have to apply for loans to fill insurance gaps or GoFundMe assistance. Amid all that accounting, there will be new mortgages, rental agreements or other temporary housing paperwork.

If a victim of the Southern California wildfires is already prone to paperwork paralysis — or are just naturally bad at staying on top of official forms — they're looking at added trauma right now, says Dr. Supatra Tovar, a clinical psychologist and co-chair of the Los Angeles County Psychological Assn.'s Disaster Response Committee. And that fear can stand in the way of getting their lives back on track.

"You've just lost everything, and now you have to fill out this paperwork — so you just become exhausted and you freeze," Tovar says. "When people are faced with what they feel are monumental tasks, they experience a great deal of overwhelm and cognitive overload that can also lead to learned helplessness. They feel nothing they will do will change the situation. So they become paralyzed."

The phenomenon can be compounded for fire victims with ADHD, Tovar adds.

"For someone with ADHD, it can become this jumble," she says. "You think of everything at the same time. It becomes noise in the head and that leads to this kind of paralysis."

Difficulty in tackling paperwork is more prevalent than we might imagine, says Ethan Kross, a neuroscientist and psychology professor at the University of Michigan who specializes in emotional regulation.

"We're talking about a fear response and anxiety accompanying it — it can trigger a fight-or-flight response to avoid it," Kross says. "But for disaster survivors, it's an essential activity — you have to engage with it to survive."

So where — and how — to start tackling that seemingly insurmountable mound of paperwork? Here are some tips for approaching the dreaded task, while calming your central nervous system, so that you can navigate the trauma around the bureaucracy of disaster.

1. Don't be afraid to outsource

If the task is too daunting — or you don't have time — consider hiring a public adjuster to handle the entire insurance claim process for you, says Amy Bach, executive director of United Policyholders, a consumer advocacy group. They will take a cut of your benefits — generally 5-15% — but for some, it's worth it.

"They become your proxy," Bach says. "It reduces the amount of your available insurance funds, but if you get a good [public adjuster], they'll likely get you a better payout than you'd get on your own, and it takes the burden off of you to file paperwork. It's incredibly important to check references, though, and to negotiate their fee, because they're coming in from all over the country and are competing with each other."

2. Start a "recovery diary"

A comprehensive, clear to-do list should be your first step. Avoid taking notes on scraps of paper that might get lost, or making lists in multiple places. Instead: find a dedicated journal or pad and start a recovery diary. Include names of everyone you speak to, what they said and their contact information. Find a diary that pleases you aesthetically or feels good in your hand. It's a seemingly surface detail. But

returning to an object every day, throughout the day, that brings you tiny hits of joy is valuable. It adds up.

"That might enhance motivation for pushing through," Kross says.

3. Break up tasks into small steps — and prioritize

Now that you've started a to-do list, break it up into very small tasks and focus on one at a time rather than try to tackle — or even process — everything at once. Prioritize those tasks. Start with immediate needs first.

"It's safety first," Tovar says. "Where are you now? Do you need to apply for temporary housing? What about food? Take care of your biggest needs first, in small chunks, and work your way through the list."

Adding a checkbox next to tasks, silly as it sounds, she says "can be emotionally, cognitively satisfying, and that can keep you going when you get tired."

4. Get in-person help

If you find it difficult to navigate online resources, it's especially helpful to receive information in person from someone who can help you get started. Go to one of the FEMA disaster recovery centers in L.A. There's one at the UCLA Research Park at 10850 Pico Blvd., inside the former Westside Pavilion, and another at the Pasadena City College Community Education Center at 3035 E. Foothill Blvd. in Pasadena. You'll find booths with more than 70 government agencies and departments offering assistance.

"Someone can sit with you and physically help you fill out these papers," Tovar says. "They can help you make that to-do list and prioritize how to work through it."

5. Set a timer

Set a timer for 10, 15 or 20 minutes and commit to working on one item on your to-do list until the alarm goes off. You don't have to finish the task. Just focus on it for that period of time. Then take a short break.

"Then rinse and repeat," says Tovar. "That can really help you when you're stressed and — as opposed to when people stay in it too long — it helps to reduce burnout."

The system Tovar describes is a productivity hack sometimes called the Pomodoro Technique. This handy online timer tool inspired by said technique will automatically mete out your work sprints and build in breaks.

6. Call on your senses

Our senses are an often overlooked emotional regulation tool, says Kross. But calling on individual senses while sitting down to do paperwork — by, say, putting on soothing music or lighting a lavender candle — can calm our central nervous system and shift our emotions, if only temporarily.

"A smell won't negate the magnitude of what you're dealing with," Kross says. "But small sources of emotional salvation may help people weather a horrible storm. It's a neurally mediated phenomenon. If anxiety is preventing you from completing a task, then reducing that emotional experience — temporarily replacing it with another emotional experience — may help."

7. Reward yourself

The Premack Principle is a motivational behavioral technique based on a reward system. If you find yourself staring at a task with dread, promise yourself a reward in advance for doing it. It could be a muffin. Or sitting outside in the sun. Be sure to visualize it before you get started.

"That can really help move you forward," Tovar says. "We maintain our motivation to do difficult things by providing ourselves small rewards after completing tasks."

8. Practice self-compassion

Whether you find yourself with loads of paperwork or just a few scant forms related to the fires, the events leading up to it were likely traumatic. That can take time to process on its own. Remind yourself that it's OK to feel overwhelmed, Tovar says.

"Recovery is a process, a marathon, not a sprint," she said.