

[Rebuilding Lives: Navigating Insurance and Financial Recovery After California Wildfires](#)

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The recent California wildfires have left many individuals and families facing the daunting task of rebuilding their lives. To assist in this process, we've compiled a comprehensive guide to resources available for filing insurance claims, accessing financial assistance, securing temporary housing and employment, obtaining grants and loans for home reconstruction, and connecting with local organizations offering rebuilding services.

Filing Insurance Claims and Accessing Financial Assistance

[United Policyholders](#): Offers guidance on navigating insurance claims post-disaster, including tips on documentation and understanding policy limits.

[California Department of Insurance](#): Provides resources and support for consumers dealing with insurance-related issues after wildfires.

[Federal Emergency Management Agency \(FEMA\)](#): Offers grants for temporary housing, home repairs, and other disaster-related expenses not covered by insurance. Apply through.

[California Governor's Office of Emergency Services \(Cal OES\)](#): Coordinates state-level financial assistance programs for disaster recovery.

Temporary Housing and Employment Resources

[Cal OES Housing Assistance](#): Provides information on available housing resources for wildfire survivors, including rental assistance and shelter options.

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.

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Department of Housing and Urban Development (HUD): Offers disaster relief options, including assistance with finding temporary housing.

Employment Assistance:

California Employment Development Department (EDD): Provides unemployment benefits and job placement services for individuals affected by disasters.

Disaster Unemployment Assistance (DUA): Offers financial assistance to individuals whose employment has been impacted by the wildfires.

Grants and Loans for Rebuilding Homes

Small Business Administration (SBA) Disaster Loans: Provides low-interest loans to homeowners and renters for repairing or replacing damaged property.

Cal OES Financial Assistance: Offers various programs to support rebuilding efforts, including grants for eligible homeowners.

Local Organizations Offering Rebuilding Services

Habitat for Humanity California: Assists with rebuilding homes for low-income families affected by disasters.

Rebuilding Together: Provides free home repairs and renovations for vulnerable homeowners impacted by disasters.

Salvation Army: Offers grants and financial assistance for immediate and long-term needs of fire victims, including emergency housing.

Additional Support Services

California Department of Social Services (CDSS) Disaster Help Center: Provides resources for food assistance, housing support, and other essential services for disaster survivors.

[Los Angeles County Economic Development Corporation \(LAEDC\)](#): Offers information on wildfire assistance programs, including support for businesses and individuals.

Rebuilding after a wildfire is a complex and challenging process, but numerous resources are available to support you every step of the way. By leveraging these services, you can navigate the path to recovery with greater confidence and ease.