

[What happens after a wildfire destroys your home? A survivor has tips](#)

NPR KQED

“Take care of yourself, take care of your family. Recognize that this is a complete and utter devastating trauma. You can’t get away from it. It doesn’t matter who you are.”

That advice for people affected by wildfires in Los Angeles comes from Annie Barbour, a wildfire survivor who now helps others who are in the situation she was once in. The crushing emotional toll of losing nearly everything you own does not discriminate among young or old, homeowners or renters.

“That’s why you immediately go into shock, honestly,” says Barbour, who lost her home in the 2017 Tubbs fire in Northern California’s wine region. “When I look back on my fire, I saw the shock in other people; I did not see it in myself. But obviously I was standing right beside them.”

Wildfires impose a stark new future on survivors: As they cope with deep personal losses they must also come up with new financial strategies, starting with finding a place to live.

“Immediately what you’re thinking is, ‘What the hell just happened to my future?’ Or at least that’s what I thought,” Barbour says. “And then you vacillate between that and, you know, thank God I got out. So there’s a real tug-of-war between being grateful, and feeling destitute and rudderless.”

Here are the first steps for survivors

Barbour’s list of priorities starts with confirming whether your home is a total loss. If so, file an insurance claim to start the recovery process — and to help you pay for temporary housing.

“Their insurance company should put 4 months’ worth of loss-of-use [payments] or comparable rent into their account,” Barbour says, citing California law. “They can just do it directly.”

Ask your insurer for a copy of your policy, and study it for details about your level of coverage.

You should also apply for disaster assistance from the Federal Emergency Management Agency, or FEMA (even if you're insured), and the Small Business Administration (even if you don't own a business).

The SBA can offer loans to both homeowners and renters at rates as low as 2.563%, with interest and payments potentially delayed by a year. And FEMA says it can help uninsured people, but also those whose insurance policy doesn't cover all their needs. You'll need to provide your coverage information when you apply for FEMA aid.

When you're allowed to visit your property, take photos and videos of everything to document your losses.

"Keep all receipts while you are displaced," says United Policyholders, the nonprofit where Barbour now works. "Hotel bills, clothes, and pet boarding may be reimbursed [through insurance] but require receipts."

The group has a checklist of tips, including ways to help you stay organized (like creating a journal, to track details).

If you're a homeowner, call your mortgage servicer and ask them about plans to help survivors like you.

"If you have a mortgage, you are still responsible for making your payments while your insurance claim is paid out," according to the federal Consumer Financial Protection Bureau. If you can't pay, ask your loan servicer about reducing or suspending payments and fees, and possibly getting a forbearance, the agency says.

You must also protect the home from further damage, so be prepared to board up doors or windows and apply a tarp if the roof is damaged, the Mortgage Bankers Association says, adding that you should keep receipts for any repair items.

What's next: managing claims and rebuilding

Try to visit a disaster resource center — two of which just opened up in LA. Such centers can provide a wide range of help to survivors, from cancelling their utilities to replicating birth certificates and other

official documents.

Nonprofits will offer aid. And often, “you can register to have your property taxes reevaluated,” Barbour says.

Over the life of your insurance claim, you’re likely to get several types of checks. The most straightforward is the additional living expenses (ALE) payment, a category that includes everything from evacuation and relocation costs to money for food and housing, furniture rentals, storage and transportation.

When an insurance company eventually starts to pay to rebuild or repair your home, “that check will come to you, the homeowner,” Barbour says, “and it will come with a signature needed for the mortgage company.”

She recommends calling your mortgage company to be sure the money goes into an escrow account. That approach accomplishes two things: the escrow will secure your mortgage, Barbour says; and it will fund payments to contractors as your rebuilding project hits milestones.

As you rebuild your life, it can be challenging to keep up with messages from friends and family who want to help. To them, Barbour recommends saying something along the lines of, “I don’t know what I need at the moment, but a gift card or cash would be amazing.”

For some people, the trauma’s worst effects can surface months or years after the fire, Barbour says. She urges survivors to use any mental health support that is available.

Wildfire led to a sudden career switch

In October 2017, Barbour was asleep in her home in Santa Rosa when she got an immediate evacuation order, saying an explosive fire had jumped across a highway and was heading her way. The Tubbs Fire would go on to kill 22 people and destroy thousands of structures in Sonoma and Napa counties.

Barbour and her neighbors learned to navigate a complicated path among federal agencies; insurance companies and adjusters; mortgage lenders and construction contractors. She decided to use those lessons to help other survivors, becoming a volunteer and then a staff member for the nonprofit consumer advocacy group United Policyholders — which is sending her to Los Angeles this week.

Barbour and her neighbors banded together and shared resources. Through hard work and a bit of good luck, she was able to move into her rebuilt home a little over a year after the fire. To people who have lost their homes — literally, their foundation — she shares guidance about what to expect, in hopes of easing their uncertainty.

“The anxiety is palatable,” Barbour says. “You can feel it off of survivors, you can feel it off of yourself, and that’s what drives survivors to make impulsive decisions that they shouldn’t.”

Behind the anxiety are a host of questions, from whether a homeowner has enough insurance, to when they can connect with an adjuster or have debris removed — and when they can get back into their home or neighborhood.

“There’s so many things that’s just sitting on top of these people,” Barbour says, “and the fires are still going, so they’re worrying about that too: ‘Will I be impacted where I am right now?’ ”

Survivors are “always on pins and needles”

The toll of losing precious photographs and family mementos is felt immediately after a disaster, Barbour says. But for her, the most impactful loss was what had been a sense of assured safety.

“You no longer can lay your head down anywhere and think, ‘I just closed out the world. Nobody can touch me here. I’m gonna go to sleep,’ ” she says. “You’re always on pins and needles.”

For people who feel like the wildfires have abruptly rewritten their life’s path, Barbour gets it.

“I was at the point where my house was close to being paid off” when fire destroyed it, she says. “I was gonna switch careers. I didn’t know I was gonna go into disaster relief.”