



A FREE GUIDE FOR CALIFORNIANS

WILDFIRE RECOVERY

The Complete California Handbook

CALIFORNIA WILDFIRE RECOVERY CENTER

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This handbook is general recovery information for people affected by California wildfires. It is not legal, medical, financial, or insurance advice, and reading it creates no attorney-client relationship. Program rules and deadlines change and depend on facts specific to you. Confirm anything that affects a decision with the agency, your insurer, or a licensed professional before you act on it.

The First 72 Hours

Safe re-entry, the people to call first, and the small actions in the first three days that protect your health, your family, and your future claim.

The first three days after a wildfire pass in a blur of shock, exhaustion, and a hundred urgent decisions, often made on no sleep and an empty stomach. If you are reading this, you have already survived the hardest part. What follows now is not a sprint but the careful first leg of a long recovery, and the choices you make in these early hours can protect your safety, your health, and the support you will be entitled to later. This chapter walks you through those first 72 hours one calm step at a time. You do not have to do all of it today, and you do not have to do any of it alone. Read what you can, take what is useful, and set the rest aside until you have rested.

The single most important thing you can do in the first 72 hours is stay alive and unhurt. Everything else can wait.

Wait for the official all-clear

The strongest pull in the first days is the pull to go home, to stand on your own ground and see for yourself. That instinct is human and powerful, and it is also the one most likely to get you hurt. A neighborhood that looks quiet from the road can still be deadly. CAL FIRE and local authorities will tell you when an area is safe to re-enter, and until they do, the burn zone remains an active hazard area. Do not return home until officials say it is safe to do so.

Roads may be closed for good reason. Re-entry is often staged, with residents allowed back area by area as crews confirm conditions. Watch your county's emergency management page, the local sheriff or fire department, and official alerts for the all-clear. In California, you can also follow CAL FIRE incident updates and your county Office of Emergency Services. When the all-clear comes, it usually arrives with instructions, so read them carefully.

Why returning too soon is so dangerous

The dangers in a fresh burn zone are not always visible, which is exactly what makes them deadly. Among the hazards officials warn about:

- **Hidden hot spots and live embers.** The ground can hold heat pockets long after the flames are gone. Avoid hot ash, charred trees, smoldering debris, and live embers, any of which can burn you or reignite a fire.

- **Downed and possibly live power lines.** A line on the ground may still be energized. Treat every downed line as live, keep far away, and report it to your utility. Do not drive over downed lines.
- **Toxic ash and debris.** Wildfire ash is not like campfire ash. When homes, cars, and electronics burn, the residue can contain heavy metals, asbestos, and other harmful materials. It is irritating to the eyes, nose, throat, and lungs, and it can trigger asthma attacks.
- **Weakened structures.** Walls, ceilings, and floors that survived the fire may be unstable. Before entering any building, make sure the path in and the structure itself appear stable. Watch for sagging ceilings, cracked walls, warped floors, and signs of water damage.
- **Hazardous trees.** Fire weakens trees and limbs that can fall without warning. Stay clear of charred trees and overhead branches.
- **Contaminated water.** Do not drink or cook with tap water until authorities confirm it is safe, because fire and heat can damage water systems and pull contaminants into the supply. If you rely on a well, have the system inspected before you use the water.

If you smell gas or suspect a leak, do not flip switches or light anything. Leave the area and call your gas utility or 911 from a safe distance. Let a professional restore service.

Protect your body before you protect your property

When the all-clear comes and you do return, treat the property as a contaminated site, because that is what it is. The most common early injuries are not dramatic. They come from breathing ash, cutting a hand on debris, or stepping on something sharp. A little protective gear prevents most of them.

Before you set foot in ash or rubble, put on:

- **A NIOSH-approved respirator,** an N95 or, better for heavy ash and soot, a P100. A surgical mask or cloth face covering will not protect your lungs from fine ash. The respirator should fit snugly against your face.
- **Gloves** sturdy enough to handle debris, not thin disposable ones alone.
- **Boots or closed shoes with socks,** ideally with thick soles, since nails and broken glass are everywhere.
- **Long sleeves and long pants** to keep ash off your skin, plus goggles to protect your eyes.

Do not sift through ash bare-handed looking for keepsakes, however much you want to. If ash touches your skin, gets in your eyes, or reaches your mouth, wash it off as soon as you can. To keep ash out of the air, do not use leaf blowers and do not dry-sweep. The California Department of Public Health recommends misting ash lightly with water first, then sweeping gently or using a wet mop. Keep children and pets away from ash entirely.

One person, one job. If you can, do not enter alone, and tell someone where you are and when you expect to be back. Cell service can be spotty, so do not assume you can call for help.

The calls that matter most first

Once you and your family are safe, the next 72 hours are about opening the doors to the help that may be available to you. A few phone calls, made early, can unlock money for a place to stay and start the clock on longer recovery. Make these calls before you start cleaning, and keep a simple notebook of who you spoke to, when, and what they said.

1. Your insurance company, to open a claim

If you have homeowner's or renter's insurance, call your insurer or agent and open a claim as soon as you can. Two things to ask for, in this order:

- **An advance on additional living expenses.** This coverage, sometimes called Additional Living Expenses, ALE, or Loss of Use, helps pay the extra costs of living away from a home that is unsafe to occupy: temporary housing, food, and similar expenses. The California Department of Insurance explains that after a declared state of emergency, insurers must provide an advance and that this coverage runs for an extended period, with rules that protect policyholders. Ask for the advance in writing, and remember that email counts as writing.
- **A written list of what ALE covers.** Your insurer must, on request, give you a list of the kinds of expenses that normally qualify. Ask for it in writing so you know what to save receipts for.

Note that you may be eligible for additional living expenses even if your home is still standing, if it is unsafe to live in because of downed power lines, toxic materials, or damaged utilities. The California Department of Insurance also points out that an insurer may sometimes offer an alternative to direct payments, such as installing a generator, so read what you are offered carefully and keep copies of every letter and email. If you rent, your policy's additional living expenses coverage tends to be shorter and usually lasts until you can move into another rental, so move quickly to line up a new place. If you disagree with how your insurer is handling your claim, the California Department of Insurance helps consumers and can be reached at 1-800-927-4357.

A few habits make the whole claim go smoother from day one. Write down your policy number and your insurer's claim phone number and keep them with you. Start a single notebook or a note on your phone that logs every conversation: the date, the name of the person, and what was promised. Ask for a copy of your full policy if you do not have one, since the declarations page tells you your coverage limits. None of this requires legal help, and doing it now saves enormous frustration later.

Ask for your advance in writing, and keep every receipt from the moment you evacuated.

2. FEMA, if a major disaster has been declared

When the President declares a major disaster for your area, federal help may become available to individuals. Register with FEMA as soon as you can. You can apply online at disasterassistance.gov, through the FEMA app, or by calling 800-621-3362 (TTY 800-462-7585), with help available in many languages. FEMA assistance is separate from insurance, and you should apply even if you have a policy, because the two can cover different gaps. Have your insurance information, Social Security number, current contact details, and bank information ready if you can. After you apply, you can create an online account to track your application and upload documents FEMA requests.

3. Your utilities, to stop service or transfer it

Call your electric, gas, water, and other utility providers to report the damage and to stop, suspend, or transfer service. This protects you from being billed for a home you cannot use and helps the utility keep crews safe. If you are moving to temporary housing, ask about transferring service or setting up a temporary account.

4. Your mortgage servicer

If you have a mortgage, call your loan servicer, the company you send payments to, and tell them what happened. Many servicers offer disaster forbearance or other relief that can pause or reduce payments for a period while you recover. You will not know what is available unless you ask, and reaching out early is better than missing a payment in silence.

Document everything before you touch it

It is natural to want to start cleaning, to impose a little order on chaos. Resist that urge until you have documented the property. Photographs and video taken before any cleanup protect your insurance claim and your application for assistance, and they cannot be recreated once debris is moved.

- Photograph and video the outside of the property and every room you can safely reach.
- Capture damaged belongings and structural damage in detail before moving anything.
- Begin a list of what was lost, room by room, even a rough one, while your memory is fresh.
- Keep all receipts related to the disaster, including lodging, meals, and supplies you buy now.

If safety allows, take only essential steps to prevent further damage, such as covering a broken window, and save the receipts for those repairs too. Do not throw away damaged items or make

permanent repairs until your insurer has had a chance to inspect, unless an item is a health hazard, in which case photograph it thoroughly first.

A few practical tips make documentation more useful. Photograph from several angles and get close enough to read brand names and model numbers on appliances and electronics, since those help establish value. If you have older photos or videos of your home from before the fire, on your phone, in email, or stored in the cloud, gather those too, because they show what your rooms and belongings looked like intact. Keep a copy of all of this in more than one place, such as a cloud account, so a lost phone does not erase your record. You are building a quiet, factual account of what was here, and that record belongs to you.

Do not feel rushed to settle. The first 72 hours are for documenting and stabilizing, not for accepting a number. Take the time you need to capture the full picture of your loss.

Cash, essentials, and medications

In the first days, you need a small set of practical things to keep going. Card systems and ATMs may be down near the burn area, so try to keep some cash on hand for fuel, food, and supplies.

Replace what you cannot do without

- **Medications.** If you left prescriptions behind, contact your pharmacy or doctor right away for emergency refills. Pharmacies can often issue an emergency supply during a declared disaster. Do not skip doses of essential medicine while you sort things out.
- **Eyeglasses, hearing aids, and medical devices.** Ask your provider about temporary replacements.
- **Basic supplies.** Clothing, toiletries, phone chargers, and a few days of food and water. The American Red Cross and local relief organizations often distribute these at shelters and recovery sites.

Keep your receipts. Many of these costs may be reimbursable through your ALE coverage or other assistance. A shoebox or a phone photo of each receipt is enough to start.

Protect and replace your vital records

If your documents survived, gather them and keep them somewhere safe and dry, ideally with you. If they were lost, do not panic, because nearly all of them can be replaced, and after a declared disaster the process is often faster and sometimes free.

- **Birth, death, and marriage certificates.** In California, the Department of Public Health handles these, and replacements are often provided at no charge for residents of disaster-affected areas. You can apply by verifying your identity online or through a notarized application.
- **Social Security card.** Apply through the Social Security Administration online or in person, and replacements may be available at a Disaster Recovery Center.
- **Driver's license or state ID.** Contact the California Department of Motor Vehicles for a replacement.
- **Passport, tax records, and other documents.** USA.gov maintains a guide to replacing vital records and ID cards that points you to the right office for each one.

FEMA recommends starting at a Disaster Recovery Center if one has opened near you, because staff there can often help with several document replacements in one visit. As you collect new copies, store them together so you are not searching for them again next week. It helps to make a short checklist of the documents your household relies on, identification, financial records, insurance papers, medical records, and immigration or military documents, and to check them off as each is replaced. Many of these offices waive or reduce fees for residents of declared disaster areas, so mention that you were affected when you apply.

Emotional first aid in the first days

Losing a home, or fearing you have, is a profound shock, and your mind and body will respond. Trouble sleeping, a racing heart, numbness, irritability, tearfulness, or simply feeling frozen are all common reactions to a disaster, not signs that something is wrong with you. In the first 72 hours, the goal is not to process everything. It is to steady yourself enough to keep making safe decisions.

- Eat something and drink water, even when you do not feel like it.
- Rest when you can, even short stretches. Decisions get harder the more exhausted you are.
- Go easy on alcohol, which makes sleep and mood worse in the days ahead.
- Reach out to someone you trust and say out loud what you are feeling.
- Take small breaks: a short walk, a few slow breaths, a few minutes of quiet.

If the weight of it becomes too much, free and confidential help is available around the clock. The Disaster Distress Helpline, run by SAMHSA, offers crisis counseling 24 hours a day, 7 days a week, by call or text at 1-800-985-5990, and you do not have to give any identifying information. Reaching out is a sign of strength, not weakness, and there are people whose only job, right now, is to help you carry this.

You survived the fire. Be as patient with yourself as you would be with a friend who had just lost everything.

Caring for and locating pets and livestock

For many families, animals are family, and the days after a fire are frightening for them too. If pets or livestock were left behind during the evacuation, contact your county animal control, local animal shelters, and large-animal rescue groups, which often coordinate sheltering and reunification after California wildfires. Bring a recent photo and any identification details, and check shelter intake lists in person and online.

When you are reunited:

- Clean ash off pets and other animals that have been in contaminated areas, and wash their paws so they do not track ash indoors or lick it off.
- Be aware that an animal's behavior can change after a disaster, becoming fearful, defensive, or aggressive, even with people they know. Approach calmly and give them time.
- Watch for hazards at nose, paw, and hoof level: debris, broken glass, spilled chemicals, and fertilizers that may not look dangerous to you.
- For livestock, check fences, water sources, and feed for contamination before turning animals loose, and provide clean water and shade.

Keep animals out of the ash. The same toxic residue that is bad for you is bad for them. Keep pets indoors or on a leash near the burn zone until cleanup is done.

Where to sleep tonight

One of the most pressing questions in the first hours is simply where to lay your head. You have more options than it may feel like, and you do not have to figure out the next month tonight. You only have to figure out tonight.

- **Emergency shelters.** The American Red Cross and local agencies open shelters during major wildfires, offering a safe place to sleep, food, water, and a connection to other services. Your county emergency page or 2-1-1 can tell you where the nearest one is.
- **Family and friends.** If someone can take you in for a few nights, accept the help. People want to be useful, and you can return the kindness later.

- **Hotels and short-term rentals.** If you have insurance, your additional living expenses coverage may reimburse the cost, so call your insurer, ask about an advance, and save the receipts. Some hotels offer discounted disaster rates, so it is worth asking.
- **Recovery centers and 2-1-1.** Dialing 2-1-1 connects you to local resources for housing, food, and assistance across most of California.

Wherever you land tonight, that is enough. The fuller picture of rebuilding, claims, and decisions will still be there tomorrow, and you will meet it with more strength after a meal and a night of rest.

A short list for the first 72 hours

If you read nothing else, hold on to this:

1. Stay out of the burn zone until officials give the all-clear.
2. When you do return, wear a respirator, gloves, boots, and long sleeves, and never sift ash with bare hands.
3. Call your insurer to open a claim and ask, in writing, for an advance on additional living expenses.
4. If a major disaster is declared, register with FEMA at disasterassistance.gov or 800-621-3362.
5. Call your utilities and your mortgage servicer.
6. Photograph and video everything before you move or clean it.
7. Refill medications, keep some cash, and save every receipt.
8. Find your pets, find a safe place to sleep, eat, rest, and ask for help when you need it.

You cannot do all of this in one day, and you are not meant to. Recovery is measured in weeks and months, not hours. The purpose of these first three days is only to keep you safe, open the doors to support, and protect the record of what you lost. You have already done the hardest thing by getting through the fire. Take the next steps gently, one at a time, and lean on the official resources and the people around you. They exist for exactly this moment.

Common questions

When can I go back to my home after a California wildfire?

Do not return until CAL FIRE and local authorities give the official all-clear, no matter how strong the pull to see your home is. A fresh burn zone holds hidden hot spots, live embers, downed power lines, toxic ash, and weakened structures. Re-entry is often staged area by area. Watch your county emergency page and official alerts, and read the instructions that come with the all-clear.

What protective gear do I need before cleaning up wildfire ash?

Treat the property as a contaminated site. Before stepping into ash or rubble, put on a NIOSH-approved N95 or, better for heavy soot, a P100 respirator that fits snugly, sturdy gloves, boots or closed shoes with thick soles, plus long sleeves, long pants, and goggles. Never sift ash bare-handed. Do not use leaf blowers or dry-sweep; mist ash with water first, then sweep gently.

How do I ask my insurance company for an advance on living expenses?

Call your insurer and open a claim, then ask in writing for an advance on additional living expenses, also called ALE or Loss of Use, which covers temporary housing, food, and similar costs. The California Department of Insurance says insurers must provide an advance after a declared emergency. Email counts as writing. If you disagree with how your claim is handled, reach the Department at 1-800-927-4357.

How do I apply for FEMA disaster assistance after a wildfire?

When the President declares a major disaster for your area, register with FEMA as soon as you can. Apply online at disasterassistance.gov, through the FEMA app, or by calling 800-621-3362, TTY 800-462-7585, with help in many languages. Apply even if you have insurance, since the two cover different gaps. Have your insurance information, Social Security number, contact details, and bank information ready.

Where can I get emotional support in the first days after losing my home?

Trouble sleeping, a racing heart, numbness, and feeling frozen are common reactions to disaster, not signs something is wrong with you. The Disaster Distress Helpline, run by SAMHSA, offers free, confidential crisis counseling 24 hours a day, 7 days a week, by call or text at 1-800-985-5990, with no identifying information required. Eat, rest, go easy on alcohol, and reach out to someone you trust.

Key takeaways

- Wait for the official all-clear from authorities before you re-enter, no matter how badly you want to see your home
- Never touch ash bare-handed: wear an N95 or P100 respirator, gloves, boots, and long sleeves
- Call your insurance company first and ask in writing for an advance on additional living expenses
- If a major disaster is declared, register with FEMA at disasterassistance.gov or 800-621-3362
- Photograph and video everything before you move or clean anything
- Save your strength: this is a marathon, so eat, rest, and call the Disaster Distress Helpline at 1-800-985-5990 if you need it

Sources and where to verify

1. Insurance coverage for additional living expenses if the home is not habitable due to a wildfire, California Department of Insurance. <https://www.insurance.ca.gov/0400-news/0102-alerts/2025/Insurance-coverage-for-additional-living.cfm>
2. Applying for FEMA Disaster Assistance, FEMA. <https://www.fema.gov/press-release/20250121/applying-fema-disaster-assistance>
3. Apply for Disaster Assistance, disasterassistance.gov. <https://www.disasterassistance.gov/>
4. Returning Home Checklist, CAL FIRE Ready for Wildfire. <https://www.readyforwildfire.org/post-wildfire/returning-home/>
5. Safe Cleanup of Ash, California Department of Public Health. <https://www.cdph.ca.gov/Programs/EPO/Pages/Wildfire%20Pages/Safe-Cleanup-of-Ash.aspx>
6. Disaster Distress Helpline, Substance Abuse and Mental Health Services Administration (SAMHSA). <https://www.samhsa.gov/find-help/helplines/disaster-distress-helpline>
7. Replacing Vital Documents, FEMA. <https://www.fema.gov/disaster/recover/replacing-vital-documents>
8. Get copies of vital records and ID cards, USAGov. <https://www.usa.gov/request-documents>

Your Insurance Claim, Start to Finish

How a California homeowner claim actually works, from the first call to your adjuster through advance payments, your contents list, and what to do when you disagree.

The insurance claim is the single most important piece of paperwork most wildfire survivors will ever handle, and almost no one is ready for it. You did not buy your policy expecting to read it line by line under the worst circumstances of your life, yet that is exactly what recovery asks of you. The good news is that a California homeowner property claim follows a knowable path. It has a beginning, a middle, and an end, with rights and protections written into California law at each stage. This chapter walks that path from start to finish so you know what each coverage means, what your insurer owes you, what to ask for, and what to do when the answer you get does not sound right. None of this is legal advice. It is a practical map, and your own deadlines and entitlements always depend on your specific policy and your specific facts.

Start with your declarations page

Before you talk coverage with anyone, find your declarations page, often called the "dec page." It is usually the first page or two of your policy packet, and it summarizes who is insured, the property address, the policy period, and, most importantly, your coverage limits. If your paper copy burned, your insurer must provide a complete copy of your policy on request, and the California Department of Insurance specifically advises wildfire survivors to ask for the full policy, not just the declarations page.

A standard California homeowner policy organizes your protection into lettered coverages. Learning them is the foundation for everything that follows.

- **Coverage A, Dwelling.** This pays to repair or rebuild the main structure of your home. The number next to Coverage A is your dwelling limit, and many other limits are calculated as a percentage of it.
- **Coverage B, Other Structures.** This covers detached structures such as a garage, fence, shed, or pool house. It is commonly set at a percentage of Coverage A.
- **Coverage C, Personal Property or Contents.** This covers the things inside your home: furniture, clothing, electronics, kitchenware, tools. It too is often a percentage of Coverage A.
- **Coverage D, Loss of Use or Additional Living Expenses.** This covers the extra cost of living somewhere else while your home is uninhabitable.

You may also see a line for Ordinance or Law coverage. This matters enormously after a total loss, because current building codes are almost always stricter than the codes in force when your home was built. Ordinance or Law coverage helps pay the added cost of rebuilding to today's code, which can be substantial. Check whether you have it and what percentage of Coverage A it provides.

Write it down. Make a one-page summary of your limits: Coverage A, B, C, D, your Ordinance or Law amount, and your deductible. Keep it where you can see it during every phone call. Adjusters move fast, and you will negotiate better when the numbers are in front of you.

Opening the claim and what to say

Open your claim as soon as you safely can. You can usually do this by phone, through your insurer's app, or online. When you call, you are simply reporting the loss and starting the file. You do not need to know the value of everything you lost, and you should never guess at numbers on that first call. Report the basic facts: your name, policy number, the property address, the date of loss, and that your home was damaged or destroyed in the wildfire.

Get a claim number and write it down. Ask for the name and direct contact information of the person handling your claim. From that first call forward, keep a claim diary: the date and time of every contact, who you spoke with, and what was said or promised. If an adjuster commits to something verbally, follow up with a short email confirming your understanding, so there is a written record. The Department of Insurance encourages claimants to keep this kind of careful documentation throughout the process.

You do not have to have answers on the first call. You only have to start the file and start the record.

A few habits protect you from the beginning. Save every receipt, even small ones, because many will be reimbursable under Loss of Use. Do not throw away damaged property or begin major cleanup until it has been documented with photos or video and you have spoken with your adjuster, unless you must act to prevent further damage. Be honest and complete, but do not speculate. "I do not know yet" is a perfectly acceptable answer.

The adjusters: theirs and yours

After you open the claim, your insurer assigns an adjuster to inspect the loss and estimate what it will pay. This person works for the insurance company. Many adjusters are professional and fair, but their

job is to represent the insurer's interests, and it is reasonable to remember that as you work with them.

You have options of your own. You may hire a licensed public adjuster, an independent professional who works for you, not the insurer, and who handles the claim on your behalf, usually for a percentage of the recovery. A public adjuster can be valuable on a large or complicated loss, but California regulates them, and there are rules about how and when they may solicit clients after a disaster. Before signing with anyone, verify the public adjuster's license through the Department of Insurance, read the contract carefully, and understand the fee. You may also consult an attorney, though that is a separate decision and outside the scope of this chapter.

Verify the license. Anyone offering to handle your claim for a fee, whether a public adjuster or contractor consultant, should be licensed. The Department of Insurance lets you check licenses and warns survivors to be wary of unsolicited offers after a disaster.

Advance and emergency payments after a declared disaster

When the Governor declares a state of emergency, which happens with major California wildfires, additional protections switch on. The California Department of Insurance has repeatedly directed insurers to speed money to survivors through advance and emergency payments so families are not left waiting while they document a total loss.

Two advances matter most early on. First, for contents after a total loss, California requires insurers to advance a meaningful portion of your personal property coverage without requiring you to itemize anything first. Second, for living expenses, insurers are required to provide an upfront advance of Additional Living Expenses once a total loss is determined. The exact percentages, caps, and number of months are set by California law and Department of Insurance guidance, and they can change, so confirm the current figures with the Department of Insurance or in your insurer's own disaster notice rather than relying on a number you saw secondhand. Some insurers go further than the legal minimum and pay full contents limits automatically on a determined total loss, and the Commissioner has urged others to do the same.

Ask for these advances in writing, early, and keep copies of the request and the response. An advance is not a final settlement and it is not "extra" money. It is your own coverage, paid sooner, and it is subtracted from your total recovery later. Taking an advance does not waive your right to collect the full value of your loss.

Replacement cost versus actual cash value

This is the distinction that confuses more survivors than any other, and it directly affects how much money reaches you and when.

What the two terms mean

Replacement cost value is what it costs today to rebuild your home or replace an item with one of like kind and quality, without subtracting for age or wear. **Actual cash value** is the replacement cost minus depreciation, the reduction in value from age and use. A ten-year-old sofa has an actual cash value far below what a new equivalent sofa costs.

How depreciation and recoverable depreciation work

If you have a replacement cost policy, insurers commonly pay in two steps. First they pay the actual cash value, the depreciated amount, as an initial payment. The difference between that and the full replacement cost is held back as "recoverable depreciation." You collect that held-back amount after you actually repair, rebuild, or replace, and submit proof of what you spent. In other words, the last slice of your dwelling and contents money is usually released only when the work is done or the items are bought.

Recoverable depreciation is your money. It is held back, not taken away, and you claim it back by rebuilding or replacing and showing the receipts.

This is why timing matters. California gives policyholders extended time after a declared disaster to complete rebuilding and to collect the full replacement cost, well beyond the standard period, with the option of further extensions for good cause or for delays outside your control. Because the exact number of months and the rules for extensions are set by California law and can be updated, treat any specific figure as something to confirm with the Department of Insurance for your situation. The practical point is the same: you generally have more time than you fear, but the held-back depreciation depends on you doing the work and documenting it within the allowed window.

The contents inventory and California's shortcut after a total loss

Listing every belonging you owned, room by room, is one of the most painful and time-consuming parts of recovery. California built in relief for total-loss survivors.

After a covered total loss following a declared emergency, California law requires insurers to offer a payment under your contents coverage based on a percentage of your dwelling limit, up to a cap, without requiring you to file a line-by-line itemized inventory. This lets you collect a substantial portion of your personal property money up front while you grieve and stabilize, rather than forcing a full inventory as a precondition. The specific percentage and dollar cap are defined in California law and

have been the subject of Department of Insurance bulletins, so confirm the current amounts with the Department of Insurance.

If your loss exceeds that initial percentage, you can still document and claim the rest. When you do prepare a fuller inventory, California allows survivors to group items into reasonable categories rather than describing each object individually for portions of the loss, which makes the task more humane. Build the inventory at your own pace.

- Start from memory by walking through each room in your mind and listing what was there.
- Use photos and videos you took before the fire, social media posts, and old phone backups to jog your memory.
- Pull purchase records, bank and card statements, and emailed receipts to confirm bigger-ticket items.
- Ask family and friends for photos of your home that may show belongings in the background.

Pace yourself. The contents advance exists precisely so you do not have to inventory everything before you see any money. Collect the percentage you are entitled to up front, then document the remainder over the months California allows.

Additional Living Expenses and Loss of Use

While your home is uninhabitable, Coverage D pays the reasonable extra costs of living elsewhere. The key word is "extra." ALE covers the increase over your normal cost of living, not your entire new budget. Commonly reimbursable expenses include:

- Temporary rent or hotel costs above your usual housing cost.
- The difference in food costs when you cannot cook at home.
- Furniture rental, moving, and storage.
- Extra transportation, laundry, and pet boarding caused by the displacement.

Keep every receipt and keep them organized, because ALE is reimbursed against documented costs. After a declared disaster, California provides for an upfront ALE advance and gives survivors an extended period to use this coverage, with extensions available for good cause. As with the other figures in this chapter, confirm the exact months and percentages with the Department of Insurance, because they are set by law and can change. The Commissioner has also urged insurers to maintain ALE for survivors whose homes remain uninhabitable, even where there are disputes about the broader claim.

Smoke and ash damage claims

Not every wildfire claim is a total loss. Homes that survive the flames are often contaminated by smoke, soot, and ash, and these claims deserve the same seriousness as structural losses. Smoke can leave odor, residue, and fine particulate in walls, ductwork, insulation, and belongings. Document the damage thoroughly with photos, keep affected items until they are inspected when feasible, and consider professional testing to establish the presence and extent of contamination.

Smoke and ash claims have been a flashpoint in California. The standard fire insurance policy in California sets a baseline of coverage, and the Department of Insurance has acted when policies attempted to narrow smoke coverage below that baseline. If you hold a California FAIR Plan policy, understand that it is a named-peril dwelling fire policy with narrower coverage than a full homeowner policy, and many owners pair it with a separate wraparound or "difference in conditions" policy for the rest. Smoke claim handling under the FAIR Plan has been challenged, so read your specific policy and confirm what is covered with the FAIR Plan or the Department of Insurance.

Underinsurance: when the limits are not enough

Many survivors discover that their coverage limits fall short of what it actually costs to rebuild, a problem made worse by code upgrades, labor and material costs, and demand surges after a regional disaster. This is called underinsurance, and it is more common than people expect.

If you suspect you are underinsured, do not give up before you have maximized everything available within your policy.

1. Confirm whether you have Extended Replacement Cost coverage, which provides a cushion above your stated dwelling limit, often expressed as an additional percentage.
2. Confirm your Ordinance or Law coverage and make sure code-upgrade costs are being applied against it rather than your basic dwelling limit.
3. Check whether unused Other Structures coverage or other policy provisions can lawfully be applied toward the rebuild, which California permits in some disaster situations.
4. Make sure depreciation is being calculated reasonably and that you are collecting all recoverable depreciation by completing and documenting the work.

If you believe you were underinsured because of how your coverage limit was originally set, that is a separate question that turns on your specific facts and policy, and the Department of Insurance can describe your options. Keep your focus first on collecting every dollar your existing coverages provide.

When you disagree: complaints, appraisal, and mediation

Even a fair process can stall. Payments come late, an estimate seems too low, or a portion of the claim is denied. You have several escalation paths, and using one does not necessarily foreclose the others.

File a complaint with the California Department of Insurance

If you believe your insurer is mishandling your claim, delaying without good reason, or treating you unfairly, you can file a Request for Assistance with the Department of Insurance. The Department reviews complaints, contacts the insurer, and can intervene in disputes. Filing is free, and you can do it online. Keep your claim diary handy, because the documentation you have been collecting is exactly what the Department will want to see.

Invoke the appraisal process

When you and your insurer agree that a loss is covered but disagree on the amount, most California policies include an appraisal clause, grounded in the standard fire policy language in the California Insurance Code. In appraisal, each side selects an independent appraiser, the two appraisers select a neutral umpire, and they determine the amount of the loss. Appraisal resolves disputes about value, not about whether coverage applies. Read your policy's appraisal provision before invoking it, and understand the costs involved.

Ask about mediation

The Department of Insurance also offers mediation programs for certain residential property disputes. Mediation is informal and non-binding: a neutral mediator helps you and the insurer try to reach a voluntary settlement, and you are not obligated to accept any offer. It can be a lower-pressure way to break a logjam without litigation.

Escalation is normal. Filing a complaint or invoking appraisal is not hostile. These are built-in parts of the system, and survivors use them regularly. Document the dispute clearly and pick the path that fits the disagreement.

Watch for delay and unfair handling

California law sets standards for how promptly and fairly insurers must handle claims, and the Department of Insurance enforces them. Common problems survivors report include long silences between contacts, repeated requests for documents you have already sent, lowball estimates that ignore real local rebuilding costs, and pressure to accept a quick settlement before the full extent of the loss is known. If any of these patterns appear, your claim diary becomes your strongest tool, because it shows the timeline in your own dated words. You are never required to accept a number

simply because an adjuster states it with confidence. Ask for the basis of any estimate or denial in writing, compare it against your policy limits and your own documentation, and request a re-evaluation when the math does not hold up. Persistence is not rudeness. It is how survivors close the gap between a first offer and a fair recovery.

A practical rhythm for the whole claim

The claim will outlast the news coverage. It often takes many months, sometimes longer, and it moves in waves. A steady rhythm keeps you in control.

- Read and re-read your declarations page so you always know your limits.
- Keep one organized file, paper or digital, for the policy, the claim diary, every estimate, and every receipt.
- Put important requests in writing and confirm verbal promises by email.
- Collect the advances and emergency payments you are entitled to, then document the rest at a sustainable pace.
- Track the time windows California gives you to rebuild and to collect replacement cost, and ask for extensions in writing if you need them.
- When something stalls, escalate through the Department of Insurance, appraisal, or mediation rather than simply accepting "no."

Throughout, remember the honest caveats. Every deadline in this chapter is framed generally, because your real deadlines depend on your policy language, your insurer, and the specific facts of your loss. The percentages, caps, and month counts that California sets after a declared disaster are real protections, but they can be updated, so confirm the current numbers with the California Department of Insurance. This handbook is a map of how the claim works and what to ask for. It is not legal advice, and it cannot tell you what your particular claim is worth. What it can do is make sure that when you sit across from an adjuster, you understand your own policy, you know your rights as a California survivor, and you never have to take the first answer as the last word.

Common questions

What is a declarations page and how do I get a copy if mine burned in the wildfire?

Your declarations page, or dec page, is usually the first page or two of your policy packet. It summarizes who is insured, the property address, the policy period, and your coverage limits. If your copy burned, your insurer must provide a complete copy of your policy on request. The California Department of Insurance advises wildfire survivors to ask for the full policy, not just the declarations page.

What do Coverage A, B, C, and D mean on my California homeowner policy?

A standard California homeowner policy uses lettered coverages. Coverage A, Dwelling, pays to repair or rebuild the main structure. Coverage B, Other Structures, covers detached garages, fences, or sheds. Coverage C, Personal Property, covers contents inside the home. Coverage D, Loss of Use, covers extra living costs while your home is uninhabitable. B and C are often set as a percentage of Coverage A.

What is the difference between replacement cost and actual cash value?

Replacement cost value is what it costs today to rebuild your home or replace an item with like kind and quality, without subtracting for age or wear. Actual cash value is the replacement cost minus depreciation, the reduction in value from age and use. On a replacement cost policy, insurers commonly pay actual cash value first, then release the held-back recoverable depreciation after you rebuild or replace and submit proof of what you spent.

Do I have to itemize everything I lost before my insurer pays for contents?

After a covered total loss following a declared emergency, California law requires insurers to offer a contents payment based on a percentage of your dwelling limit, up to a cap, without a line-by-line itemized inventory. This lets you collect a substantial portion of personal property money up front. The exact percentage and cap can change, so confirm current amounts with the California Department of Insurance at 1-800-927-4357.

How do I file a complaint if my insurer is delaying or mishandling my claim?

If you believe your insurer is delaying without good reason, treating you unfairly, or wrongly denying part of your claim, you can file a Request for Assistance with the California Department of Insurance. The Department reviews complaints, contacts the insurer, and can intervene. Filing is free and can be done online. Keep your claim diary handy, because that documentation is exactly what the Department will want to see.

Key takeaways

- Read your declarations page first and learn your Coverage A, B, C, and D limits before you say a word to your insurer.
- Open your claim quickly, get a claim number, and keep a dated log of every call, name, and promise.
- Ask in writing for the advance and emergency payments California requires after a declared disaster, and keep all receipts.
- Understand replacement cost versus actual cash value so you collect the held-back depreciation by rebuilding or replacing within the time California allows.

- Use California's protections that let you collect a percentage of contents without a line-by-line list after a total loss, then document the rest at your own pace.
- If you reach a wall, escalate: file a Department of Insurance complaint, invoke appraisal, or ask about mediation.

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Documenting Everything: Your Loss Inventory

How to rebuild proof of what you owned and lost, room by room, so your claim reflects the full value of your home and belongings.

The fire takes the house, but it also takes the quiet proof of an ordinary life: the receipts in a kitchen drawer, the warranty cards in a file box, the photo albums on a shelf. When you sit down to tell your insurer what you lost, you are not just listing objects. You are rebuilding a record that burned. This chapter is about doing that work in a way that is honest, thorough, and possible to manage when you are exhausted. A careful loss inventory is the single most important thing standing between a claim that reflects part of what you owned and one that reflects the full value of it.

Two ideas guide everything that follows. First, document the damage and the debris before anyone touches it, because that physical evidence cannot be recreated once it is hauled away. Second, your memory is evidence too, and so are the digital trails your belongings left behind. The California Department of Insurance, United Policyholders, the National Association of Insurance Commissioners, and the Insurance Information Institute all point in the same direction: write things down, photograph everything, save every record, and keep copies somewhere safe. None of this is legal advice. It is practical recovery guidance to help your claim describe what was truly there.

Before You Clean Up: Capture the Scene

The most common and most costly documentation mistake happens in the first days, when the instinct to start clearing and to feel some control is strongest. Resist the urge to clean, sort, or discard until the scene is recorded. The Federal Emergency Management Agency advises documenting damage with photos or videos before debris removal begins, because that evidence supports the claims you will file later. Once a slab is cleared, the proof of what stood on it is gone.

Photograph and video-record the property from many angles before any cleanup or debris removal. Capture the exterior first: each side of the structure, the roof line if it is safe to see, the foundation, and the surrounding land. Then move through the interior footprint room by room. Even in a total loss, the ash field still holds evidence. The melted remains of a refrigerator mark where the kitchen was. A cluster of springs marks a mattress. Scorched tools mark a garage or workshop. Photograph these remnants where they lie. They corroborate the rooms and the contents you will describe.

Safety first. Wildfire debris can contain heavy metals, asbestos, and other hazards, and California restricts when and how residents may enter and disturb a burn site. Follow the instructions of local authorities and your county before stepping into the ash. If officials have not cleared your property for entry, document from the edges and wait. No photograph is worth your health.

When you photograph, work slowly and let the camera capture more than you think you need. Date and time stamps help, and most phones record these automatically in the image file. Narrate as you film a video walk-through: say which room you are standing in, point out what was there, and describe major items aloud. That spoken record becomes a memory aid later, when the rooms blur together and the days run long.

In a total loss, the ash field is still a record. Photograph the remnants where they lie, because once the lot is cleared the proof of what stood there is gone.

The Room-by-Room Method That Will Not Overwhelm You

A whole-house inventory feels impossible when you picture it all at once. The way through is to shrink the task. The Insurance Information Institute notes that you can build an inventory room by room, category by category, from newest items to oldest, or from most expensive to least. For someone working from memory after a fire, room by room is usually the gentlest path, because you remember spaces, not spreadsheets. You can walk through your former home in your mind one door at a time.

Pick one room and stay there until it feels complete. Close your eyes and stand in the doorway in your memory. Sweep the walls. What hung on them? Move to the floor, the furniture, the surfaces, the closets, the drawers. Open each closet and dresser in your mind and write down what was inside. United Policyholders suggests that if you ever have time before evacuating, you open closets and drawers while filming, precisely because so much value hides out of sight. Reconstructing from memory, you do the same thing deliberately, one storage space at a time.

A simple structure for each entry keeps you moving without getting stuck on perfection:

- What the item was, in plain words: a description specific enough that a stranger could picture it.
- How many you had, if there was more than one.
- The brand, make, or model, if you remember it.
- Roughly how old it was, and the condition it was in.
- What it would cost to buy new today.
- Any proof you can attach, such as a photo, receipt, or record.

Do not aim for a flawless list in one sitting. Aim for a living document you add to as memory returns. Items will surface for weeks, often at odd moments: a song reminds you of a record collection, a recipe reminds you of a stand mixer. Keep one running file and add them as they come. United Policyholders publishes a sample household inventory spreadsheet you can use as a template, and the NAIC offers a free Home Inventory app that lets you group items by room and attach photos. Use whatever tool you will actually keep using, whether that is an app, a spreadsheet, or a paper notebook.

A note on total-loss inventories. California's Insurance Commissioner has urged insurers to advance a substantial portion of personal property limits to total-loss survivors without requiring an itemized inventory first, recognizing that no one should have to catalog their entire life from the ashes before recovery can begin. Ask your insurer what is available to you. Even so, a thorough inventory often supports the fuller value of a claim, so the work is rarely wasted.

Rebuilding Proof When Your Records Burned

You are not starting from nothing, even if it feels that way. Your belongings left digital and paper trails all over the world, and most of them did not burn. The task is to go find them. United Policyholders points out that friends and family may have photos taken inside your home that jog your memory, and that credit card companies and retailers can help identify past purchases and current replacement costs. Witness descriptions from family, neighbors, and friends are accepted documentation when the originals are gone.

Work through these sources methodically. Each one returns a different slice of your life:

1. **Bank and credit-card statements.** Request several years of history from your bank and card issuers. Every line is a purchase you made, with a date and an amount. Scanning statements is one of the fastest ways to reconstruct furniture, appliances, electronics, and large one-time buys.
2. **Cloud photos and videos.** Your phone's automatic backup, whether to a photo service or general cloud storage, likely holds years of pictures taken inside your home. Birthday photos show the living room behind the cake. Holiday videos pan across the bookshelves. Comb them for backgrounds, not just subjects.
3. **Social media.** Photos you posted over the years are quietly cataloging your home in the background. Scroll back through your own posts and ask close friends and relatives to share theirs.
4. **Email order confirmations.** Search your email for words like order, receipt, shipped, invoice, and confirmation. Online purchases going back years live in your inbox.
5. **Retailer purchase history.** Many stores keep your full order history under your account. Log in to the retailers you used most and export or screenshot what you find. Some loyalty and rewards programs hold records of in-store buys as well.

6. **Manufacturer and warranty records.** If you registered a product, the manufacturer has a record of the make, model, and date. Warranty registrations and service records help establish what you owned and its condition.
7. **Tax records, appraisals, and prior insurance documents.** Past appraisals for jewelry or art, casualty claims, and even old moving inventories can resurface items you would not have remembered.

Your belongings left a trail all over the world, and most of it did not burn. The task is to go find it: statements, cloud photos, inboxes, and the memory of people who knew your home.

As you gather these, save copies in an organized place rather than working from screens you will lose track of. A receipt or statement that you can hand to an adjuster carries far more weight than a number you state from memory, though your honest recollection still counts where no record survives.

It helps to enlist others rather than carrying this alone. Send a short message to close family, neighbors, and friends asking them to look through their own photos for any pictures taken inside or around your home, then to share whatever they find. People are usually glad to have a concrete way to help. As those images arrive, drop them straight into your evidence folder and note which room or item each one supports. A neighbor's birthday photo from your kitchen, a relative's video from a holiday gathering, a friend's snapshot of your garden in bloom: each one quietly confirms a part of the record you are rebuilding.

Categorizing, Age, Condition, and Replacement Cost

Insurers think in categories, and so should your inventory. Grouping items into clear categories such as furniture, electronics, kitchen and appliances, clothing, linens, tools, sporting goods, books and media, and decor makes the list easier to build and easier for an adjuster to follow. The Insurance Information Institute reminds people to record not only the obvious expensive things but also the everyday ones, because the cost of replacing toys, clothing, towels, and linens adds up quickly in a major loss. Ordinary items, counted honestly, often represent a large share of a contents claim.

For each item, three details shape its value: age, condition, and replacement cost. Age and condition matter because policies often calculate an item's depreciated value before paying, and then, under replacement-cost coverage, may release the remaining amount once you actually replace the item. United Policyholders observes that items in lightly used spaces, like a guest room, should depreciate less than the same items in heavily used spaces, and that some things, such as software and certain media, should not be depreciated in the usual way. You do not have to master depreciation, but you should record condition accurately so the math starts from a fair place.

Replacement cost means what it would take to buy a similar new item today, not what you paid years ago. To estimate it, look up the current price of the same or a comparable model from a retailer. United Policyholders notes that internet research, and even walking a store with a registry scanner to list and price items, can help you build current pricing systematically. Be reasonable and be consistent. The goal is an honest figure you can support, not the highest number you can imagine.

High-Value and Special Items

Some belongings deserve their own careful treatment, because they carry more value and because policies often handle them differently. United Policyholders advises documenting high-value items such as antiques, fine art, jewelry, and any scheduled personal property separately from the general contents list. The more specific you are, the better.

- **Jewelry and watches.** Record each piece: metal, stones, brand, and any prior appraisal. If you had appraisals, those documents are gold; request copies from the appraiser or your prior insurer if your own burned.
- **Art and collectibles.** Note the artist or maker, title or description, dimensions, and provenance. Collections of coins, stamps, records, trading cards, or memorabilia should be inventoried as completely as you can, since their value lies in the specifics.
- **Electronics.** List make, model, and approximate purchase date for computers, televisions, audio gear, cameras, and game systems. Email confirmations and manufacturer registrations are especially helpful here.
- **Appliances.** Record the brand, model, capacity, and age of refrigerators, washers, dryers, ranges, dishwashers, and water heaters. Built-in appliances may fall under either dwelling or contents coverage, so list them carefully.
- **Tools and equipment.** Garages and workshops hold real value that is easy to undercount. Inventory power tools, hand tools, lawn and garden equipment, and shop machinery by brand and type.

Watch the policy sub-limits. Many homeowner policies cap how much they pay for categories like jewelry, cash, firearms, or collectibles unless those items were specifically scheduled. Documenting these items thoroughly will not raise a cap, but it gives you an accurate picture of your loss and a clear record to discuss with your insurer.

Structures, Landscaping, Vehicles, and Home Business

Your loss is more than the contents of the house. Document the structures and features of the property as well: detached garages, sheds, workshops, fencing, gates, decks, patios, retaining walls, wells, pumps, and solar equipment. Photograph what remains and note materials, dimensions, and age where you can. Landscaping often has real value and is easy to forget. Record mature trees, irrigation systems, hardscape, and outdoor lighting. Earlier photos of your yard, including those backgrounds in family pictures, help establish what was there before the fire.

Vehicles damaged or destroyed in a wildfire are generally handled under auto insurance rather than the homeowner policy, so document them on their own track. Record the make, model, year, mileage, condition, and any aftermarket additions, and gather the title and registration records if you can. Photograph the vehicle where it sits if it is safe to do so.

If you ran a business from home, separate that property and document it distinctly. Inventory business equipment, inventory or stock, tools of the trade, and records. Home-business property may be covered differently, and sometimes only partially, under a standard homeowner policy, so a clear, separate list helps you and your insurer sort out what applies. Reconstruct business purchases from the same trails you used for the household: statements, vendor invoices, and email confirmations.

Keep a Claim Diary

From the day you start the claim, keep a running log of every interaction with your insurer. The Insurance Information Institute advises keeping copies of every list and document you submit, keeping copies of whatever paperwork the insurer gives you, and recording the names and phone numbers of everyone you speak to. A claim diary turns that advice into a habit that protects you over the months a wildfire claim can take.

For each contact, write down:

- The date and time of the call, email, or visit.
- The full name and title of the person, and the best number or email to reach them.
- What you discussed, in a sentence or two.
- What they told you, including any promise, deadline, or amount.
- What is supposed to happen next, and by when.

Memory fades and adjusters change, but a dated note in your own hand does not. If you are told a payment is coming, a document is needed, or a deadline applies, the diary preserves it. Keep copies of everything you send and everything you receive, organized by date, alongside the diary. When something is agreed to by phone, a short follow-up email confirming your understanding creates a written record without conflict.

Memory fades and adjusters change. A dated note in your own hand does not. Log every call, every name, and every promise from the first day of the claim.

Organize and Back Up the Evidence

Documentation only protects you if it survives and stays findable. The single most repeated piece of advice across the California Department of Insurance, United Policyholders, the NAIC, and the Insurance Information Institute is to store a copy of your records away from your home. United Policyholders recommends keeping your inventory somewhere secure and offsite, such as an office, a safe deposit box, or trusted online storage. Apply that same rule to the evidence you are building now.

Use a simple, redundant system:

- **A primary cloud copy.** Keep your photos, videos, inventory file, receipts, and claim diary in cloud storage that backs up automatically. This is your working set, reachable from any device.
- **An offsite human copy.** Give a second copy to a trusted person who lives somewhere else, on a drive or in a shared cloud folder. If an account is locked or lost, you still have it.
- **A clear folder structure.** Organize by category: photos and videos, inventory, receipts and statements, the claim diary, and policy and correspondence. Name files plainly with dates so you can find anything in seconds.

Update these copies as you add to the inventory and as the claim moves. The California Department of Insurance specifically notes that an inventory can be completed on a smartphone and stored safely in the cloud, which is exactly how you want to be working from here forward, even while displaced.

Common Documentation Mistakes to Avoid

A few errors quietly weaken otherwise strong claims. Knowing them in advance helps you steer clear.

- **Cleaning or discarding before documenting.** Once debris is removed, the proof goes with it. Photograph and record first, always.
- **Listing items you did not actually own.** United Policyholders is direct about this: claiming items you did not have can jeopardize your entire claim. Honesty is not only right, it is the strongest protection your claim has.
- **Undercounting the ordinary.** The biggest losses in a contents claim are often the cumulative everyday items: clothing, linens, kitchenware, books, toys. Count them honestly and completely.
- **Leaving age and condition blank.** Missing details invite higher depreciation and lower payments. Fill in what you can.

- **Trusting a single copy.** Records kept in only one place, especially on a single device, can vanish. Back up to the cloud and keep an offsite copy.
- **Relying on memory for conversations.** Without a claim diary, promises and deadlines slip. Write them down as they happen.

None of this has to be done perfectly, and none of it has to be done in a day. The work of documenting a loss is the work of telling the truth about a life, patiently and in pieces, until the record reflects what was really there. Start with the photographs before anything is cleared. Add the rooms one at a time. Chase down the digital trails when you have the strength for it. Keep the diary from the first call. Build the record, back it up, and let it carry the weight of what the fire took, so that your claim can reflect the full value of what you lost.

Common questions

Should I clean up or remove debris before documenting my fire damage?

No. Photograph and video every room and the property exterior before any cleanup or debris removal begins. FEMA advises documenting damage before debris removal because that physical evidence cannot be recreated once it is hauled away. Even in a total loss, the ash field still holds proof of what stood there, so capture remnants where they lie first.

How do I make a home inventory if all my receipts and records burned in the fire?

Rebuild proof from trails that did not burn. Request several years of bank and credit-card statements, comb cloud photos and videos for room backgrounds, search email for order confirmations, log into retailer purchase history, and check warranty registrations. United Policyholders notes that witness descriptions from family, neighbors, and friends are accepted documentation when originals are gone.

Do I have to submit a full itemized inventory before my insurer pays anything?

Not necessarily. California's Insurance Commissioner has urged insurers to advance a substantial portion of personal property limits to total-loss survivors without requiring an itemized inventory first. Ask your insurer what advance is available to you. A thorough inventory still often supports the fuller value of a claim, so the documenting work is rarely wasted.

What does replacement cost mean when valuing my lost belongings?

Replacement cost means what it would take to buy a similar new item today, not what you paid years ago. Look up the current price of the same or a comparable model from a retailer. United Policyholders notes that internet research, or walking a store with a registry scanner to list and price items, helps build current pricing. Record an honest figure you can support.

What should I write down every time I talk to my insurance company?

Keep a claim diary. For each contact, record the date and time, the full name and title of the person and how to reach them, what you discussed, what they told you including any promise, deadline, or amount, and what happens next and by when. The Insurance Information Institute advises keeping copies of every document you submit and receive.

Key takeaways

- Photograph and video every room and the property exterior before any cleanup or debris removal.
 - Rebuild proof of what you owned from bank statements, cloud photos, email receipts, and retailer purchase history.
 - Work room by room so the inventory feels doable instead of overwhelming.
 - Document high-value items separately with their make, model, age, and condition.
 - Keep a claim diary that records every call, name, date, and promise.
 - Back up all evidence to the cloud and leave a second copy with someone off-site.
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FEMA, Cal OES, and Disaster Aid

What federal and state disaster programs do, who they are for, how to apply, and how they fit alongside your insurance.

After a wildfire takes a home or shuts a business, the days that follow can feel like a second emergency made of paperwork. There is a system of federal and state disaster help built for exactly this moment, and most of it is free to apply for. The hard part is knowing what each program does, who it is meant for, and the order in which to reach for it. This chapter walks through that sequence in plain terms so that you can stabilize daily life, repair or replace what was lost, and avoid leaving money on the table. None of this is legal advice. It is a practical map of recovery programs and how to apply, drawn from the agencies that run them.

Two ideas frame everything that follows. First, disaster aid is layered: insurance sits at the bottom, then federal grants and loans, then state and local and nonprofit help. Each layer is designed to fill the gap the layer beneath it leaves. Second, these programs do not duplicate one another. Federal aid will not pay for a loss that your insurance already covered. That is why the order in which you act matters as much as the applications themselves.

Why a Disaster Declaration Comes First

Most federal Individual Assistance does not simply switch on the day a fire starts. It generally becomes available only after the President issues a major disaster declaration that authorizes Individual Assistance for the affected counties. The governor requests it, federal officials assess the damage, and the declaration names which counties and which kinds of help are covered. Until that happens, the FEMA programs described below are usually not open in your area.

This is not a reason to wait passively. While a declaration is pending you can document your losses, start your insurance claim, register with relief organizations, and call 211 for immediate needs like shelter and food. But it does mean you should confirm that your county has been approved for Individual Assistance before you assume FEMA help is on the table. The simplest way to check is to go to DisasterAssistance.gov and look up your address, or call the FEMA Helpline. If the declaration includes your county, the system will let you start an application.

Check first: Confirm that your county is included in a major disaster declaration for Individual Assistance before counting on FEMA grants. You can verify this and begin an application at DisasterAssistance.gov or by calling the FEMA Helpline at 1-800-621-3362.

What FEMA Individual Assistance Actually Covers

FEMA's help for households runs largely through the Individuals and Households Program, often shortened to IHP. It has two broad parts: Housing Assistance and Other Needs Assistance. Understanding the split helps you describe your situation accurately when you apply.

Housing Assistance

Housing Assistance is money to keep you sheltered and to repair or rebuild the home you lost. Depending on your circumstances and what your insurance does not cover, it can include funds toward repairing or replacing an owner-occupied home, and assistance to help you pay for a temporary place to stay while your home is uninhabitable. The goal is intermediate and longer-term housing stability, not luxury, and the amounts are tied to verified disaster-caused damage.

Other Needs Assistance

Other Needs Assistance covers serious disaster-related needs beyond the structure of the home. According to FEMA, this can include an upfront, flexible payment to help with essential items such as food, water, infant formula, and medication in the immediate aftermath, as well as help with things like repairing or replacing a damaged vehicle, child care costs caused by the disaster, cleaning and sanitizing a home to prevent further loss, replacing essential household items and appliances, and certain medical, dental, or funeral expenses tied to the disaster. The categories are specific, so it helps to itemize what the fire actually cost you rather than asking in general terms.

FEMA is a gap-filler, not a replacement for insurance. It is built to help with what insurance does not, and it will not pay twice for the same loss.

The Limits You Need to Know

FEMA grants are capped and are meant to address basic, essential needs, not to make you whole or return you to exactly the life you had before the fire. Crucially, FEMA will not duplicate benefits you receive from another source. If your homeowners or renters insurance pays for a loss, FEMA will not pay for that same loss again. This is the single most misunderstood point in disaster recovery, and it shapes the order of operations described next.

The grant maximums and many program rules are set by federal regulation and can change from year to year. Rather than rely on a figure that may be out of date, treat FEMA assistance as meaningful but limited, and confirm current amounts and rules directly on FEMA.gov or with the Helpline when you apply.

File Your Insurance Claim First, Then Tell FEMA

Because FEMA does not duplicate insurance, the recommended sequence is to file your insurance claim first and then report your insurance information to FEMA. If you carried homeowners, renters, or business insurance, open that claim as soon as you safely can. Keep every claim number, adjuster name, and settlement document.

When you apply to FEMA, tell them about your insurance and, as your claim resolves, share the outcome. FEMA can then consider needs that your insurance did not cover, that fell below a deductible, or that your policy excluded. If your insurance settlement is delayed through no fault of your own, or if your additional living expenses coverage runs out while you are still displaced, FEMA may be able to help with certain needs in the meantime. The key is to keep FEMA informed rather than assuming the two systems will talk to each other. They do not coordinate automatically, and a missing insurance update is a common reason an application stalls.

Order of operations: Open your insurance claim first. Apply to FEMA and report your insurance. As settlements arrive, send FEMA the documentation so it can address only what insurance left unpaid.

How to Apply to FEMA

There are four ways to apply, and you only need to use one. You can apply online at DisasterAssistance.gov, through the free FEMA mobile app, by phone at the FEMA Helpline at 1-800-621-3362, or in person at a Disaster Recovery Center if one has opened near you. Whichever you choose, have a few things ready: your Social Security number, a current phone number and mailing address, the address of the damaged home, a description of the damage and your losses, and your insurance information if you have coverage. Bank account details let FEMA deposit any approved funds directly.

After you apply, FEMA may schedule an inspection of the damaged property. Keep your contact information current, because missed calls and undelivered mail are frequent causes of delay. Take photos of the damage before you clean up or make repairs, and keep receipts for anything you buy or pay for because of the disaster, from temporary lodging to a replacement of essential items. Documentation is what turns a category of help into an approved payment.

When a wildfire destroys a home completely, applicants sometimes worry that they have no records left to prove what they owned or where they lived. There are usually workarounds. Proof of occupancy can come from a driver's license, a utility bill, a lease, or other records that show the address was your home, and proof of ownership can come from a deed, mortgage statement, property tax record, or

similar document. County offices, lenders, and utility companies can often reissue copies, and Local Assistance Centers exist in part to help people replace exactly these papers. If you cannot locate a document right away, apply anyway and explain the situation, then provide what FEMA asks for as you recover it. An application that is open and honestly in progress is far better than one you delayed because a folder burned.

It also helps to create a single recovery file, paper or digital, where every claim number, letter, photo, and receipt lives in one place. Each program in this chapter asks for overlapping information, and pulling it together once saves you from reconstructing it under pressure each time an agency calls. Note the date of every phone conversation and the name of the person you spoke with, because disaster caseloads are large and a clear record of what you were told protects you if accounts later differ.

SBA Disaster Loans: Often the Main Source of Recovery Funds

Many people hear "Small Business Administration" and assume the SBA disaster loan program is only for business owners. It is not. The SBA is the primary source of long-term, low-interest federal disaster recovery money for homeowners and renters as well as for businesses and most private nonprofits. After a declared disaster, an SBA loan is frequently the largest pool of funds available to rebuild, and applying can also matter for unlocking certain additional FEMA help.

- **Homeowners and renters** may apply for loans to repair or replace a primary residence and to replace damaged personal property such as clothing, furniture, vehicles, and appliances.
- **Businesses of all sizes and most private nonprofits** may apply for physical disaster loans to repair or replace real estate, machinery, equipment, inventory, and other business assets damaged by the fire.
- **Small businesses, small agricultural cooperatives, and certain nonprofits** that suffered financial loss, even without physical damage, may apply for Economic Injury Disaster Loans for working capital to get through the disruption.

These are loans, so they must be repaid, but the terms are designed for recovery, with long repayment periods and below-market interest rates published by the SBA for each disaster. Interest rates and loan limits change with each declaration, so check the current figures at sba.gov/disaster rather than relying on a number you read elsewhere.

Apply even if you are unsure: Submitting the SBA application does not obligate you to take a loan. Many households complete it because a declined or insufficient SBA loan can refer you back to FEMA for certain assistance. Returning the SBA paperwork keeps every door open.

A common mistake is to set the SBA referral aside because "I do not want a loan." That choice can quietly close off help you might have qualified for. The safer approach is to complete the SBA application, see your options, and then decide. You can apply online through the SBA disaster portal, by phone, or with help at a Disaster Recovery Center.

When you apply, the SBA will look at your ability to repay along with the damage you suffered, so it helps to have basic financial information ready, including income, monthly expenses, and any insurance settlement details. If the SBA approves a loan but you choose not to accept it, you are usually under no obligation to take the money. The application simply establishes what is available. Pay attention to the deadline the SBA sets for each disaster, because physical damage loans and economic injury loans often carry different filing windows, and missing a date can remove an option you would have wanted later. If the timeline is tight, you can submit the application first and add supporting documents as your insurance claim resolves, much the way you keep FEMA updated.

State and Local Help Through Cal OES

The California Governor's Office of Emergency Services, known as Cal OES, coordinates state disaster recovery and works alongside FEMA and local governments. One of the most useful things Cal OES and county partners do is open physical recovery hubs where many agencies sit under one roof, so survivors do not have to drive across a county chasing separate offices.

You will hear two names for these hubs. A **Disaster Recovery Center** is typically opened after a federal declaration and is where you can apply for FEMA assistance, talk with FEMA and SBA representatives, and reach other federal and state programs in person. A **Local Assistance Center** is generally organized by the county with state support and gathers local, state, and nonprofit services together, often including help replacing vital records, guidance on debris removal and hazardous material cleanup, and connections to emotional support resources. Both kinds of center are meant to save you time and answer questions face to face.

At one of these centers you can commonly find help with replacing a driver's license, car title, or registration lost in the fire, information on rental and housing assistance, guidance on the property debris removal program, and staff from state agencies who can walk you through their specific forms. Because hours and locations change with each disaster, confirm whether a center is open near you through Cal OES at caloes.ca.gov, the California statewide wildfire recovery site, or your county's emergency management office.

Keeping Daily Life Stable: Food, Income, and Replacing Benefits

Grants and loans rebuild structures, but you also have to eat, pay bills, and keep a household running while recovery drags on. Several California programs are built for that stretch.

Disaster CalFresh and Replacing Food Benefits

Disaster CalFresh, the California version of the federal Disaster Supplemental Nutrition Assistance Program (D-SNAP), provides temporary food benefits to people affected by a disaster who would not normally qualify for regular CalFresh. It is administered by the California Department of Social Services and operated by county welfare departments, and it usually opens for a limited application window after a disaster, providing benefits on an EBT card for a defined period. Eligibility typically considers whether you lived in the disaster area, whether you experienced disaster-related losses or expenses or a loss of income, and your available resources during the disaster period.

If you were already receiving CalFresh and food you bought with benefits was lost to the fire or to a power outage, you may be able to request replacement of those benefits within the timeframe your county allows. Ask your county welfare department, and confirm current rules and application sites at cdss.ca.gov, because both Disaster CalFresh availability and replacement deadlines are tied to each specific disaster.

Disaster Unemployment Assistance

If the fire cost you work and you do not qualify for regular state unemployment insurance, Disaster Unemployment Assistance, or DUA, may help. DUA becomes available after a presidential disaster declaration and is administered in California by the Employment Development Department. It is aimed at people whose work or self-employment was directly affected by the disaster and who fall outside regular unemployment, such as self-employed individuals, independent contractors, and business owners.

You generally apply through the EDD using myEDD, the same way you would for regular unemployment, and the EDD routes eligible claims into DUA. There are documentation requirements and filing deadlines specific to each disaster, and required documents must usually be submitted within a set number of days after you file. Because those deadlines are firm and disaster-specific, check the EDD disaster-related services page at edd.ca.gov as soon as you can rather than waiting.

Stabilizing food and income early is not a distraction from rebuilding. It is what gives you the footing to handle the longer process of repairs and claims.

One Call That Connects Many Services

If you are not sure where to start, dialing 211 reaches a free, confidential information and referral service that operates around the clock across most of California. During disasters, 211 specialists can point you to shelters, food and water distribution, crisis support, and recovery programs in your specific community. You can call 211, text your ZIP code to 898211 where available, or visit 211ca.org. It is a good first call when you need a human to help sort through which program fits your situation.

When You Are Denied: The Appeals Process

A letter that says you are "not approved" is not necessarily the end. FEMA's first decision is often not the final one, and appeals are a normal, expected part of the process. Frequently a denial comes down to a missing document, an insurance claim that had not yet resolved, an inspection that could not reach you, or a signature or identity item that needs to be cleared up. Read the determination letter carefully, because it states the reason and tells you what is needed.

To appeal, you generally submit a written, signed explanation of why you disagree, along with any documents that support your case, such as a contractor's repair estimate, an insurance settlement showing what was not covered, or proof of occupancy or ownership. FEMA accepts appeals online through DisasterAssistance.gov, by mail, or by fax, and it sets a window of a defined number of days from the date on your determination letter to file. Include a copy of the letter you received so your appeal is matched to your case. Because the deadline runs from the letter date, do not let the envelope sit unopened.

Read every letter: A FEMA decision letter explains exactly why a decision was made and what would change it. Appeals are common and are usually about documents, not about whether you deserve help. Check the current appeal deadline and submission methods on FEMA.gov.

Protect Yourself From Disaster Fraud and Scams

Disasters draw scammers who impersonate FEMA, the SBA, contractors, and charities to steal money and personal information. The clearest rule to remember is that legitimate federal disaster assistance is free. FEMA staff will never ask you to pay for an inspection, an application, a grant, debris removal, or an appeal. The SBA does not charge a fee to apply for a disaster loan. Anyone demanding cash up front, especially someone who shows up unannounced after a fire offering to speed up your aid for a price, is a warning sign.

- Ask for official identification, and remember that a genuine FEMA inspector will not ask for money.
- Never share your FEMA application number, Social Security number, or bank details with someone who contacts you unexpectedly.
- Be cautious with contractors who demand full payment before work begins or pressure you to sign on the spot.
- Use the official websites and phone numbers, typing DisasterAssistance.gov, fema.gov, and sba.gov yourself rather than following links in unsolicited texts.
- If you suspect fraud, report it to local law enforcement and to the official disaster fraud reporting channels.

Putting the Sequence Together

The programs in this chapter work best when you take them in order rather than all at once. A workable path looks like this:

1. Address immediate safety and shelter, and call 211 if you need food, a place to stay, or help finding services right away.
2. Open your insurance claims and keep careful records of every loss, document, and conversation.
3. Confirm whether your county has a major disaster declaration with Individual Assistance, then apply to FEMA at DisasterAssistance.gov, through the FEMA app, by phone, or at a Disaster Recovery Center, and report your insurance.
4. Complete the SBA disaster loan application even if you are unsure about borrowing, since it is often the main source of recovery funds and can route you back to FEMA for additional help.
5. Stabilize daily needs through Disaster CalFresh, replacement of lost benefits, and Disaster Unemployment Assistance through the EDD.
6. Use a Local Assistance Center or Disaster Recovery Center to reach many agencies in one trip, and get help replacing vital records.
7. If you are denied, read the letter, gather the missing documents, and appeal in writing within the stated deadline.

No two recoveries look the same, and program rules, amounts, and deadlines change with each disaster and each year. Treat the official sites, FEMA.gov, DisasterAssistance.gov, sba.gov, caloes.ca.gov, cdss.ca.gov, and edd.ca.gov, as your sources of truth for current figures and dates. The aim of this chapter is not to memorize numbers but to recognize the shape of the system: insurance first, federal grants and loans to fill the gap, and state and local programs to keep daily life steady while you rebuild. Knowing the order, and asking each program the specific questions it is built to answer, is how households make sure they claim the help that is genuinely available to them.

Common questions

How do I apply for FEMA disaster assistance after a California wildfire?

Apply online at DisasterAssistance.gov, through the free FEMA mobile app, by phone at the FEMA Helpline at 1-800-621-3362, or in person at a Disaster Recovery Center. You only need to use one method. Have ready your Social Security number, current phone and mailing address, the damaged home address, a description of your losses, and your insurance information.

Should I file my insurance claim before applying to FEMA?

Yes. Because FEMA does not duplicate insurance benefits, the recommended order is to open your insurance claim first, then apply to FEMA and report your insurance. As settlements arrive, send FEMA the documentation so it can consider only what insurance did not cover, fell below a deductible, or was excluded. The two systems do not coordinate automatically.

Can homeowners and renters apply for an SBA disaster loan, or is it only for businesses?

Homeowners and renters can apply. The Small Business Administration is the primary source of long-term, low-interest federal disaster recovery money for homeowners and renters, not just businesses. Homeowners and renters may borrow to repair or replace a primary residence and personal property like clothing, furniture, vehicles, and appliances. Check current rates and limits at sba.gov/disaster.

What can I do if FEMA denies my application after a wildfire?

A denial is often not final. Read the determination letter carefully, since it states the reason and what is needed. To appeal, submit a written, signed explanation of why you disagree along with supporting documents, such as a contractor estimate or insurance settlement. FEMA accepts appeals through DisasterAssistance.gov, by mail, or by fax within the deadline stated on your letter.

What California programs help with food and income while I recover from a wildfire?

Disaster CalFresh provides temporary food benefits through the California Department of Social Services and county welfare departments; confirm rules at cdss.ca.gov. Disaster Unemployment Assistance, administered by the EDD through myEDD at edd.ca.gov, may help self-employed individuals and contractors who lost work. You can also dial 211 or visit 211ca.org to find shelters, food, and recovery referrals.

Key takeaways

- File your insurance claim first, then report your insurance to FEMA so federal aid can fill what insurance does not cover.
- Apply for FEMA assistance at DisasterAssistance.gov, through the FEMA app, or by phone once a major disaster has been declared.
- Complete the SBA disaster loan application even if you do not own a business, because it is often the main source of recovery funds and can unlock further FEMA help.
- Visit a Local Assistance Center or Disaster Recovery Center to reach many agencies in one place.
- Look into Disaster CalFresh, Disaster Unemployment Assistance, and benefit replacement to stabilize daily needs.

- Watch for scams: real FEMA and SBA staff never charge a fee for applications, inspections, or aid, and you can appeal any denial in writing.
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Sources and where to verify

1. Individual Assistance, FEMA. <https://www.fema.gov/assistance/individual>
2. Assistance for Housing and Other Needs, FEMA. <https://www.fema.gov/assistance/individual/housing>
3. FEMA Individuals and Households Program (IHP), DisasterAssistance.gov. <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4471>
4. How to Appeal a FEMA Individual Assistance Decision, FEMA. <https://www.fema.gov/press-release/20260406/how-appeal-fema-individual-assistance-decision>
5. Disaster Assistance Loans, U.S. Small Business Administration. <https://www.sba.gov/funding-programs/disaster-assistance>
6. DisasterCalFresh, California Department of Social Services. <https://www.cdss.ca.gov/disastercalfresh1>
7. Disaster Unemployment Assistance, California EDD. https://edd.ca.gov/en/unemployment/Disaster_Unemployment_Assistance/
8. 211 California, United Ways of California. <https://211ca.org/>

Housing, Money, and Staying Afloat

Temporary housing, additional living expenses, mortgage and bill relief, and the practical money moves that buy you time and breathing room.

The fire takes the house in a night. The harder part comes after, when the adrenaline fades and the ordinary machinery of life keeps sending its bills. Rent comes due on a place you cannot live in. The mortgage company still wants its payment. The phone bill, the car payment, the credit cards: none of them know what happened to you. This chapter is about the months after the smoke clears, when the real work is keeping a roof over your family and keeping your finances from unraveling while you figure out what comes next. It is practical money triage, not a promise. Think of it as a way to slow the bleeding so you have room to heal.

You do not have to solve everything at once. The goal in the first weeks is stability: a safe place to sleep, a clear picture of the money coming in and going out, and a short list of the people you need to call so your bills do not pile up into a crisis. Everything in this chapter is general recovery information drawn from public agencies. It is not legal advice, and the exact rules for your situation always come from the agency, insurer, or servicer you are dealing with. When in doubt, ask them directly and write down what they tell you.

A place to stay, and how to pay for it

The first question after a fire is almost always where to sleep tonight, and then where to live for the months it takes to rebuild or relocate. There are several paths, and most people end up using more than one over time. The trick is matching the housing to the money that will actually pay for it.

Additional living expenses from your insurance

If you had a homeowners or renters policy, look for coverage called additional living expenses, sometimes labeled loss of use or fair rental value. According to the California Department of Insurance, this coverage helps pay the extra costs you face when your home is not safe to live in because of a covered loss. It can include the cost of temporary housing, restaurant meals above your normal grocery spending, furniture rental, moving and storage, and extra commuting costs. The key word is additional: it covers the gap between what you normally spend and what you must spend now.

California law also gives wildfire survivors meaningful time and an advance. Existing law requires insurers to offer an advance payment of at least four months of living expenses when a home is uninhabitable because of a declared emergency, and policyholders generally have a long window, measured in years rather than weeks, to collect their full additional living expense benefit. The exact

amount and time limit are in your policy, so ask your adjuster in writing for the per month cap, the total limit, and the deadline that applies to you. Keep every receipt, and keep a simple log so you can show the expense was caused by the fire.

Keep your receipts from day one. Hotel bills, meals out, a rental couch, gas to the temporary place: photograph or save every receipt and note the date and reason. Additional living expense claims are paid against proof, and the habit of saving receipts in one folder will pay for itself many times over.

FEMA housing help

When the President declares a major disaster, federal help may open up through FEMA. According to FEMA, survivors whose primary home is damaged or destroyed may be eligible for one or more housing options. Transitional Sheltering Assistance can provide short term hotel or motel lodging when your home is uninhabitable. Rental assistance can provide money to rent an apartment or house while your home is repaired or while you look for a longer term solution, and it can include essential utilities. FEMA notes that continued assistance later in recovery generally requires showing a permanent housing plan and progress toward it.

You apply for FEMA assistance at DisasterAssistance.gov, through the FEMA mobile app, by calling 800-621-3362, or in person at a Disaster Recovery Center. Apply even if you have insurance, because FEMA help is meant to fill gaps that insurance does not cover, not to duplicate it. Whether you are eligible and how much you receive is decided by FEMA, so treat any figure you hear secondhand as a rough idea rather than a guarantee.

Rentals, extended-stay hotels, and staying with family

Beyond insurance and FEMA, the practical options are the ones families have always used: a short term rental, an extended stay hotel that includes a kitchen, or moving in with relatives or friends for a while. Each has trade-offs. A signed lease gives you stability but may lock you into rent for longer than your insurance window. An extended stay hotel is flexible and easy to leave but can cost more per night. Staying with family costs the least in cash but the most in everyone's patience, so be honest about how long it can last and offer to cover groceries or utilities.

If you sign a lease, read how it interacts with your insurance benefit before you commit. Ask your adjuster whether the rent you are about to pay falls within your additional living expense coverage. Many people find a place fast under pressure, then learn the rent runs past what their policy will cover, which turns a relief into a new bill.

Make the money last

The most common mistake is spending the first big checks as if the money is endless. It is not. Rebuilding or relocating after a wildfire can take many months, and your additional living expense benefit and any FEMA help are finite. Treat them like a tank of fuel for a long drive.

- Write down your total available housing money: the additional living expense cap, any advance, and any rental help.
- Divide it by the number of months you realistically expect to be displaced, and let that number set your monthly housing ceiling.
- Choose housing that fits inside the ceiling, even if it means renting something smaller or plainer than the home you lost.
- Hold a reserve. Recovery timelines slip, and you do not want to run out in the final stretch.

The first big check feels like relief. Spend it like it is the only one, and it will carry you a lot further.

Your mortgage: ask for relief in writing

If you owe a mortgage on a home that burned, do not simply stop paying and hope it works out. According to the Consumer Financial Protection Bureau, you should contact your mortgage servicer as soon as you can, explain your situation, and ask what forbearance or hardship options are available. Forbearance is an arrangement where the servicer lets you pause or reduce your payments for a period. The Bureau is clear about an important point: you still owe the full amount, and you repay the paused part later, so understand the repayment terms before you agree.

The Bureau also notes that some servicers require you to request disaster or hardship help within a certain time after the event, so it is worth acting quickly rather than waiting. When you call, ask three questions and write down the answers: how long the forbearance lasts, how the paused payments must be repaid, and whether the arrangement will be reported in any way that affects your credit. Then ask the servicer to send you written confirmation of the terms, and keep it.

Get it in writing. A phone promise is hard to enforce later when staff changes and notes get lost. After any call, ask for written confirmation, and if you cannot get it, send your own short email or letter summarizing what you were told and the date, and keep a copy. The Consumer Financial Protection Bureau accepts complaints if a servicer will not help, at consumerfinance.gov/complaint or 855-411-2372.

Mortgage rules vary by loan type and servicer, and the details that apply to your loan come from your servicer, not from any general guide. Use this section to know what to ask for, then confirm everything

with the company that holds your loan.

Property tax relief through calamity reassessment

Here is a form of relief many fire survivors overlook. California law lets you lower the property tax on a home that has been damaged or destroyed, because it makes no sense to keep taxing a house at full value when it is rubble. This is called calamity or misfortune and calamity reassessment, and it comes from Revenue and Taxation Code section 170.

According to the California State Board of Equalization, when a calamity such as fire damages or destroys your property, the county assessor can reappraise it to reflect its actual damaged condition, which lowers the assessed value and the tax. The relief is broad: it can apply to real property, business equipment, and certain other taxable property. The Board notes that the loss generally must be at least ten thousand dollars in current market value to qualify, and that all California counties have adopted the ordinance that makes this relief available.

Two parts matter most for staying afloat. First, when you later rebuild in a like or similar manner, the property keeps its prior Proposition 13 base value for tax purposes, so seeking calamity relief does not punish you with a higher tax bill after you rebuild. Second, there is a deadline. The Board explains that you generally must file your application within twelve months from the date of damage or destruction, or the time set in your county ordinance, whichever is later.

1. Contact your county assessor's office. The form has different names in different counties, so ask for the calamity or misfortune and calamity reassessment application.
2. Fill it out describing the damage and the date the fire occurred.
3. File it within the window, generally twelve months from the date of damage, and keep a copy with the date you submitted it.
4. Watch for a notice of proposed new assessment, and ask about any prorated refund of taxes you already paid for the damaged period.

This is general information, not tax advice for your specific property. Confirm the form, the deadline, and what counts as qualifying damage directly with your county assessor.

Utilities, phone, and other bills

After a declared wildfire emergency, California utility customers in the affected area generally get automatic disaster relief protections, and the California Public Utilities Commission reminds the public that energy, gas, water, and telecommunications utilities must put these protections in place during a state of emergency. In practice this can mean that customers in the impacted area are not

disconnected for nonpayment during the relief period, and that certain fees are waived. Programs such as California Alternate Rates for Energy and the Medical Baseline Program continue to help income qualified customers and those who depend on power for medical needs.

You should not assume the relief happens silently and perfectly. Call each utility, tell them you were affected by the fire, and ask three things: whether your account is flagged for disaster relief, whether you can defer or be excused from paying for service at a home you can no longer occupy, and whether late fees and deposits are waived. If you are enrolled in the Medical Baseline Program or a discount rate, ask how the fire affects it. As with every call in this chapter, write down the date, the name of the person you spoke with, and what they agreed to.

- Stop or pause service at the destroyed property so you are not paying for power and water you cannot use.
- Ask about deferral or forgiveness of the final balance at that address.
- Update your billing and mailing address so notices reach your temporary home.
- For phone and internet, ask whether your carrier offers disaster credits or a suspension of the line on the lost device.

Replacing the documents you cannot do without

It is hard to ask for help when the fire took the very papers that prove who you are. Replacing your essential documents early matters, because nearly every benefit, claim, and bank transaction will ask you to show identification. Start with the ones you will need first.

For your driver license or state ID, the California Department of Motor Vehicles has a natural disaster assistance program. The Department works with the Governor's Office of Emergency Services to help residents affected by disasters, and it has provided free replacement of driver licenses and identification cards for disaster impacted residents, often available at Local Assistance Centers and at DMV offices. You can begin a replacement request online and finish it as the Department directs. Ask specifically whether the disaster fee waiver applies to you.

For birth, death, and marriage certificates, you go through the county recorder or the California Department of Public Health. California has, in past fires, waived the state fee for replacing vital records lost in a declared fire, though a separate notary fee may still apply, so ask what the current process and fees are. For your Social Security card, contact the Social Security Administration, which can replace a card and in many cases lets you start online. For a passport lost in a disaster, FEMA notes that the U.S. Department of State may provide a free replacement, and the State Department has the process for starting it. FEMA's recovery guidance also points to where each kind of document can be replaced.

One folder, one place. As replacement documents arrive, keep them together in a single folder or a secure digital file along with your insurance policy number, claim number, FEMA registration number, and the names and dates from your phone calls. When an agency asks for proof, you will know exactly where it is.

Fee waivers after a disaster are common but not automatic, and they change from event to event. Always ask each agency whether a disaster waiver applies before you pay, and confirm the current rule with that agency rather than assuming.

Income, employment, and existing debts

Wildfires do not only burn homes. They close the businesses people work at, and they cost workers their income while everything is shut down. If your job or self employment was interrupted by the fire, ask about disaster related unemployment help through California's Employment Development Department, which during declared disasters can offer support to workers and the self employed who lost income because of the event. Apply promptly and have your work and earnings information ready.

For broad help finding food, shelter, mental health support, and local recovery services, dial 211 or visit 211ca.org. According to United Ways of California, 211 connects people to free help with housing, food, disaster aid, and more, around the clock, and trained specialists can refer you to local programs, many with no income requirement. It is one phone call that can replace hours of searching, and it is a good first stop when you are not sure where a particular kind of help lives.

Talking to your creditors

Existing debts do not pause themselves, but creditors can be surprisingly willing to work with you if you reach out before you fall behind rather than after. The Consumer Financial Protection Bureau advises contacting your lenders and the companies where you have accounts, explaining your situation, and asking for help such as forbearance or an adjusted repayment schedule, along with a clear explanation of what the company can offer.

- Make a list of every monthly obligation: car loan, credit cards, student loans, personal loans, medical bills.
- Call each one, say you were affected by the wildfire, and ask what hardship or disaster options exist.
- Ask specifically about pausing payments, lowering payments, waiving late fees, and how any arrangement is reported.
- Confirm each agreement in writing and keep a log of who you talked to and when.

Prioritize the debts that keep you safe and mobile, such as the loan on the car you now depend on, and be honest with yourself about what you can sustain. A short term hardship plan that you can actually keep is worth more than a generous promise you will break in two months.

Guarding against predatory offers

In the weeks after a major fire, people show up with offers that sound like rescue and are really opportunism. Speculators contact owners of burned lots with fast cash offers, often far below what the land is worth, betting that exhaustion and uncertainty will make you say yes. Others promise quick money to handle your claim or your rebuild, then take a large cut or disappear.

No honest offer expires tonight. Pressure to sign immediately is itself the warning sign.

You do not have to decide anything quickly. Selling your lot, signing over a claim, or hiring someone for a large fee are decisions you can make after the dust settles, when you have had time to compare options and ask trusted people. Be especially careful of anyone who pressures you to sign on the spot, who will not put terms in writing, who asks for large upfront payments, or who discourages you from talking to your insurer or to public assistance programs. If an offer is genuine, it will still be there after you have slept on it.

Slow down before you sign. For any offer to buy your land, take over your claim, or charge a large fee, give yourself time, get the full terms in writing, and talk it over with someone you trust before agreeing. Take notes on who approached you and what they said.

Keeping it all from tangling

One quiet danger in recovery is that the different sources of help collide. Insurance, FEMA, charitable grants, and tax relief each have their own rules about what they cover and what they will not pay twice for. FEMA assistance, for example, is meant to fill gaps that insurance does not cover, not to duplicate it. If you are not organized, you can accidentally double dip in a way that has to be paid back, or miss a benefit because you assumed something else already covered it.

The defense is boring and powerful: keep good records. The Consumer Financial Protection Bureau, in its guidance on recovering financially after a disaster, stresses tracking your expenses and keeping your paperwork together so you can access help and avoid problems later.

- Keep one running list of every benefit you have applied for: insurer, FEMA, EDD, charities, and tax relief, with dates and reference numbers.
- Save receipts by category so you can match expenses to the right source of coverage.
- When two programs might cover the same cost, ask each one how they coordinate, so you do not get surprised by a repayment demand.
- Keep a simple call log: date, organization, person, and what was agreed.

None of this requires a financial background. A notebook and a folder will do. The point is to be able to answer one question at any moment: where is my money coming from, where is it going, and what have I been promised. When you can answer that, the chaos of recovery becomes a set of tasks you can work through one at a time.

The short version

Stabilize your housing and pay for it from the right source. Call your mortgage servicer and your creditors early and get relief in writing. File for calamity reassessment with your county assessor so you are not taxed on a home that no longer stands. Ask every utility and agency about disaster relief and fee waivers, because much of it is available but not automatic. Replace your documents so you can access everything else. Refuse pressure to sign anything fast. And keep one folder and one list so the help you are owed does not slip through the cracks. You are not behind. You are doing the patient, unglamorous work of getting your footing back, and every call you make today is one less crisis waiting next month. The rules that govern each of these benefits come from the agency, insurer, or servicer involved, so use this chapter to know what to ask, and confirm the specifics with them.

Common questions

What is additional living expenses coverage after a California wildfire?

Additional living expenses, sometimes labeled loss of use or fair rental value, helps pay the extra costs when your home is unsafe to live in after a covered loss. It can cover temporary housing, restaurant meals above your normal grocery spending, furniture rental, moving, storage, and extra commuting. California law requires insurers to offer an advance of at least four months of living expenses.

How do I get mortgage relief if my California home burned in a wildfire?

Contact your mortgage servicer as soon as you can, explain your situation, and ask what forbearance or hardship options are available, says the Consumer Financial Protection Bureau. Forbearance pauses or reduces payments, but you still owe the full amount and repay the paused

part later. Ask how long it lasts, how repayment works, and how it affects credit, then get written confirmation.

How does California property tax calamity reassessment work after a fire?

Under Revenue and Taxation Code section 170, your county assessor can reappraise a home damaged or destroyed by fire to reflect its actual condition, lowering the assessed value and tax. The loss generally must be at least ten thousand dollars in market value. You generally file the calamity or misfortune and calamity reassessment application within twelve months from the date of damage.

What utility relief is available to California wildfire survivors?

After a declared wildfire emergency, utility customers in the affected area generally get automatic disaster relief, and energy, gas, water, and telecommunications utilities must put protections in place during a state of emergency. This can mean no disconnection for nonpayment and waived fees. Call each utility, ask if your account is flagged for relief, and pause service at the destroyed property.

Where can California wildfire survivors find free help with housing and food?

Dial 211 or visit 211ca.org. According to United Ways of California, 211 connects people to free help with housing, food, disaster aid, and more, around the clock. Trained specialists can refer you to local programs, many with no income requirement. It is one call that can replace hours of searching and a good first stop when unsure where help lives.

Key takeaways

- Build a single written monthly budget for your additional living expenses and FEMA or rental help, and spend it slowly so it lasts through a long rebuild.
- Call your mortgage servicer right away, ask for disaster forbearance or hardship help, and get every arrangement confirmed in writing.
- File a calamity reassessment application with your county assessor within twelve months to lower your property tax while your home is damaged.
- Ask each utility, lender, and creditor for disaster deferral or a payment plan, and keep notes of who you spoke with and what they agreed to.
- Replace your essential documents early and ask each agency about disaster fee waivers, since you will need ID to access nearly every other benefit.
- Refuse fast cash offers for your lot and never sign anything under pressure until you have had time to think and confirm the details.

Sources and where to verify

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3. What do I do if my house was damaged or destroyed, or if I am unable to make my payment after a disaster?, Consumer Financial Protection Bureau. <https://www.consumerfinance.gov/ask-cfpb/what-do-i-do-if-my-house-was-damaged-or-destroyed-or-if-im-unable-to-make-my-payment-after-a-disaster-en-1521/>
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Health, Mental Health, and Your Family

Smoke and ash exposure, returning safely, and caring for the emotional weight a fire leaves on adults, children, and pets.

A wildfire does its damage in two waves. The first is the fire itself, the part everyone sees. The second arrives quietly, in the days and weeks after the flames are gone: the smoke that lingers in the air, the gray ash that coats everything you own, the uncertainty about whether the water is safe, and the heavy weight that settles over a family that has lost its sense of home. This chapter is about that second wave. It is general information to help you protect your body and your mind, and the bodies and minds of the people you love, while you recover. It is not medical advice and it is not a substitute for care from a doctor, a nurse, or a licensed mental health professional. When something feels wrong, please reach out to a professional. You do not have to wait until you are certain.

Wildfire smoke and the air you breathe

Wildfire smoke is not simply the smell of a campfire. It is a mix of gases and very fine particles from burning trees, brush, homes, and everything inside those homes. The U.S. Centers for Disease Control and Prevention notes that wildfire smoke irritates your eyes, nose, throat, and lungs. It can make it hard to breathe, and it can make you cough or wheeze. The smallest particles are the most concerning because they can travel deep into your lungs and even into your bloodstream. Smoke can drift for many miles, so you can be exposed even when you are far from any active fire and cannot see flames.

Common reactions to smoke include burning eyes, a runny nose, a scratchy throat, headaches, and a cough. For most healthy people these symptoms ease once the air clears. But smoke can also trigger serious problems, including chest pain, a fast heartbeat, and severe trouble breathing. If you or someone with you has chest pain, severe shortness of breath, or symptoms of a heart attack or stroke, treat it as an emergency and call 911.

It also helps to understand that smoke can keep affecting you after a fire is contained. Particles settle onto surfaces, get tracked indoors, and rise back into the air when disturbed. Recovery work itself, such as sorting through belongings or sweeping a garage, can stir up days old smoke residue. So the guidance in this chapter is not only for the height of a fire. It applies through the long tail of cleanup and return, when the danger is quieter but still real. Pay attention to how your body responds over time, and do not dismiss a cough or a tightness in your chest that lingers for days. Persistent symptoms are worth a call to your doctor.

Who is most at risk

Smoke can make anyone sick, but some people are far more vulnerable. According to the CDC, the groups who need to be especially careful about breathing wildfire smoke include:

- **Children.** Their lungs are still developing, they breathe in more air for their size than adults, and they often spend more time outdoors and active. The CDC reports that children with asthma or other chronic conditions may have more symptoms, including trouble breathing, when smoke or ash is present.
- **Older adults.** Aging lungs and hearts are less able to cope with the added strain of polluted air.
- **People who are pregnant.** The CDC identifies pregnancy as a condition that raises the risk of severe outcomes from smoke exposure.
- **People with chronic conditions,** including lung diseases such as asthma or COPD, heart disease, diabetes, and chronic kidney disease.

If you or a family member is in one of these groups, take smoke seriously even at levels that do not bother others around you.

Knowing when the air is unsafe

You cannot judge the air by how it looks or smells alone. The most reliable way to know is to check a real measurement. The federal AirNow service, run with the U.S. Environmental Protection Agency, reports the Air Quality Index, or AQI, for your area, and the California Air Resources Board provides air quality information for the state. The higher the number, the worse the air. When the AQI reaches levels labeled unhealthy for sensitive groups or higher, that is the signal for at risk people to stay indoors and for everyone to limit time outside.

Check before you step out. Look up your local Air Quality Index at [AirNow.gov](https://www.airnow.gov) or through the California Air Resources Board before going outside, opening windows, or letting children play in the yard. Re check it through the day, because smoke conditions can change quickly.

When smoke is heavy, keep windows and doors closed. If you have a central air system or air conditioner, run it and, where possible, set it to recirculate so it is not pulling smoky outdoor air inside. A portable air cleaner with a HEPA filter can help keep one room cleaner, which is a good place for the most vulnerable members of your family to rest. The CDC cautions that dust masks, surgical masks, bandanas, and breathing through a wet cloth will not protect you from smoke. Only a properly fitted respirator labeled NIOSH and N95 or P100 filters out the fine particles, and well fitting respirators for small children are hard to find, which is one more reason to keep kids indoors when the air is bad.

Creating one cleaner room can make a real difference for a family riding out a smoky stretch. Choose an interior room with few windows, keep the door closed, and run a HEPA air cleaner sized for the

space. Avoid adding to the indoor pollution while you are sheltering: do not burn candles, do not use a wood stove or fireplace, do not fry or broil food, and do not vacuum with an ordinary vacuum, since each of these adds particles to the air. If the heat indoors becomes dangerous because windows must stay closed, that is its own emergency, and a public cooling center or clean air shelter may be the safer choice. Many California counties open clean air centers during severe smoke events, and your local emergency management office can tell you where they are.

The hidden hazards of ash and debris

When you return to a burned property, the ash is not just dirt to be swept away. Wildfire ash is made of whatever burned, and in a community that means more than wood. Homes, garages, vehicles, electronics, and household chemicals all leave residue behind. That residue can contain fine particles that are easy to breathe in, along with heavy metals and other harmful substances. In older buildings, the dust and debris can also contain asbestos, which was used in many homes and structures built before the late twentieth century. You cannot see these hazards, so the safe approach is to treat all ash and fire debris as something to keep out of your lungs and off your skin.

How to clean up safely

If you decide to clean up ash yourself, protect your body and avoid stirring the ash into the air. The CDC and EPA agree on the core practices:

- **Cover your skin.** Wear gloves, a long sleeved shirt, long pants, and shoes with socks. Add goggles to protect your eyes.
- **Protect your lungs.** Wear a NIOSH approved N95 respirator, which the packaging should clearly label. Choose a particulate respirator marked NIOSH and N95 or P100.
- **Wet it down first.** The EPA strongly recommends wet methods over dry ones. Lightly mist ash with water before you sweep, then follow with wet mopping or a damp cloth. Misting keeps the ash from becoming a cloud you breathe.
- **Never dry sweep or use a leaf blower.** Both throw ash into the air. The EPA specifically warns against dry sweeping and leaf blowers. If you vacuum, use a HEPA filter vacuum rather than an ordinary one.
- **Wash off ash promptly.** Rinse any ash off your skin, and out of your eyes or mouth, as soon as you can. Wash work clothing separately from the rest of your laundry.
- **Keep children and pets away** from ash, debris, and the cleanup work entirely. Their smaller bodies are more sensitive, and they are more likely to put ash covered hands and objects in their mouths.

When in doubt, do not do it yourself. Large amounts of debris, anything that may contain asbestos, and the cleanup of a destroyed home are jobs for trained professionals and official

government debris removal programs. After major California fires, public agencies often run coordinated household hazardous waste and debris removal. Wait for and use those programs when they are offered.

Treat the ash as you would treat smoke: something to keep out of your lungs, off your skin, and away from your children.

Water safety after a fire

One of the least visible dangers after a wildfire is in the tap. When a fire damages a water system, or when the pressure in the pipes drops during a fire, contaminants can be drawn into the lines. The California State Water Resources Control Board has documented that systems which lost pressure during a fire can be contaminated with benzene and other volatile organic compounds. These chemicals can soak into plastic pipes and release slowly over time, so water can remain unsafe even after the visible emergency has passed.

Because of this, water utilities and local health departments issue advisories. You may see two kinds:

- A **do not drink** notice means the water is not safe to drink or cook with, even after boiling. Boiling does not remove chemicals like benzene and can make some worse by concentrating them.
- A **do not use** notice is stronger still, meaning you should not drink, cook, brush teeth, or in some cases bathe with the water until the system is cleared.

Honor these notices exactly, and wait for your utility to confirm in writing that the water is safe again before you go back to using it normally. Use bottled or an officially approved alternative water source in the meantime. After the 2025 Los Angeles firestorms, water systems had to complete extensive testing before the Water Board confirmed that safe drinking water was restored. That careful process is there to protect you, even when it is inconvenient.

Private wells need testing. The CDC warns that private wells can be contaminated and unsafe after a wildfire. Do not drink well water until it has been tested. Watch for water that has an unusual color or a smoky, earthy, or burnt odor, which can be a sign the water is unsafe to use. Contact your local environmental health office about testing.

Returning home with your children

Coming home is emotional, and it can be hazardous. The CDC advises returning during daylight hours so it is easier to see and avoid dangers, especially if the power is still off. Before children come back to a property touched by fire, walk through it yourself, or have it cleared by officials, so you can manage the risks first.

- Keep children away from ash, charred debris, downed power lines, and any structure that may be unstable.
- Do not let children play in or near ash. Their natural curiosity and hand to mouth habits put them at higher risk.
- Make sure smoke residue and ash are cleaned, and the air is cleared, before children spend time indoors.
- Keep a NIOSH N95 respirator on while you do cleanup, and change out of ashy clothes before you hug your kids.

Children also read your face and your tone. They will take their cues from how the adults around them are coping, so part of bringing them home safely is tending to your own steadiness too. If you are searching for belongings together, decide in advance what the children will and will not handle, and have a plan for the moment a child finds something meaningful that did not survive. Those moments come, and meeting them with calm and honesty helps more than shielding a child from every loss.

Give some thought, too, to what a child sees and breathes the first time they return. Soot stained walls, the smell of smoke, and a home that no longer looks like home can be frightening. If the structure is damaged or the air is not yet clear, it is reasonable to keep a first visit short, or to wait until the worst of the cleanup is done. There is no prize for rushing children back into a space that is still being made safe.

Caring for the mind: trauma and grief

Losing a home, a neighborhood, or a sense of safety is a profound loss, and grief is a normal response to it. So is the lingering stress that follows a frightening event. In the days and weeks after a fire, many adults notice trouble sleeping, a racing mind, irritability, sadness, exhaustion, difficulty concentrating, or a feeling of being on edge. You may replay the evacuation, or feel numb, or swing between the two. None of this means something is wrong with you. It means you lived through something hard.

Give yourself permission to recover slowly. Rest when you can, eat as regularly as your circumstances allow, move your body even a little, and lean on the people around you. Limit how much disaster news and imagery you take in, because a constant feed can keep the alarm bells ringing. Reach out to friends, family, neighbors, or a faith or community group. Connection is one of the strongest protections there is.

Be alert to ways of coping that quietly make things worse. Many people reach for alcohol or other substances to dull the stress, and while that may feel like relief in the moment, it tends to deepen anxiety and low mood over time. Notice, too, if grief and stress are tipping into something heavier: a sadness that does not lift, hopelessness, an inability to handle daily tasks, or thoughts of harming yourself. Those are signals to reach for help right away, not later. The free helplines listed at the end of this chapter exist for exactly these moments, and a counselor will talk with you whether your distress is large or small.

Recovery is rarely a straight line. People often feel they are coping in the first rush of activity, then hit a harder stretch weeks or months later, sometimes around an anniversary or a milestone like the demolition of a home. That delayed wave is normal. If it arrives, treat it the way you would treat any other injury surfacing: with attention and care, not judgment.

Signs of stress in children

Children often show distress through their bodies and behavior rather than words. Depending on their age, you might see:

- Clinginess, fear of separation, or not wanting to be alone
- Trouble sleeping, nightmares, or a return to bedwetting
- Stomachaches, headaches, or other physical complaints
- Irritability, outbursts, or unusual quietness and withdrawal
- Trouble focusing at school, or acting out the disaster in play

The most powerful thing you can offer a child after a disaster is steadiness. Keep routines as consistent as you can, even small ones: regular meals, a bedtime ritual, school when it is available. Reassure children that they are safe now and that the adults are working to take care of them. Answer their questions simply and honestly, give them extra patience and physical closeness, and let them know that their feelings make sense. If a child's distress is severe or does not ease over time, talk with their doctor or a school counselor.

For both children and adults, the antidote to chaos is routine. Small, predictable rhythms help a shaken family feel the ground again.

Caring for older adults and people with chronic conditions or disabilities

Disaster recovery is harder on people whose health is already fragile. Older adults, people with heart or lung disease, people with diabetes or kidney disease, and people with disabilities all face greater

risk from smoke, from disrupted routines, and from the loss of medications and medical equipment.

- **Protect medication supplies.** If prescriptions were lost in the fire, contact the prescribing provider or pharmacy quickly to replace them. The CDC suggests keeping a supply of essential medications on hand where possible.
- **Keep electricity dependent equipment in mind.** Oxygen concentrators, CPAP machines, and refrigerated medicines like insulin all depend on power. Plan ahead for outages and ask your utility about medical baseline programs.
- **Give them the cleanest air.** Set up a room with filtered air and keep at risk family members in it during heavy smoke.
- **Check in often.** Older adults who live alone may not ask for help. Visit, call, and watch for confusion, breathing trouble, or signs they are not eating or drinking enough.
- **Plan for accessibility.** People who use wheelchairs, are blind or deaf, or need extra time should have their specific needs built into any return or relocation plan.

Protecting and reuniting with pets and livestock

Animals are family, and they are also vulnerable to the same smoke and ash that affect people. Keep pets indoors with you when air quality is poor, and keep them away from ash and debris, since they breathe it in and lick it off their fur and paws. Provide clean, safe water, and remember that water advisories that apply to your family apply to your animals too.

If you became separated from a pet during the fire, do not give up. Local animal rescue organizations, shelters, and groups work with fire and law enforcement agencies to rescue and care for displaced animals. A microchip with current contact information, along with a collar and tags, gives you the best chance of being reunited, because it links the animal back to you. Check local shelters and reunification efforts regularly and in person where you can.

For horses and livestock, reuniting and recovery take planning. Make sure animals carry identification, line up trailers and experienced handlers, and confirm that any place sheltering them has food, water, and veterinary care available. Reach out to your county agricultural office and local animal response groups, which often coordinate large animal sheltering after California fires.

Identification reunites families. Microchips and tags that match your own current contact information are what allow rescued pets and livestock to find their way back to you. Keep that information up to date.

Where to find free mental health help

You do not have to carry the emotional weight of a wildfire alone, and you do not need to be in crisis to reach out. Free, confidential support is available around the clock. Asking for help is a sign of strength, not weakness.

- **SAMHSA Disaster Distress Helpline.** Call or text **1-800-985-5990**. This free, confidential, multilingual service from the Substance Abuse and Mental Health Services Administration offers crisis counseling for anyone experiencing emotional distress related to a natural or human caused disaster. It is available 24 hours a day, 7 days a week.
- **988 Suicide and Crisis Lifeline.** Call or text **988**, or chat online at 988lifeline.org. The Lifeline connects you with a trained, compassionate counselor for any emotional distress, not only thoughts of suicide. It is free, confidential, and available at all times.
- **CalHOPE.** California's CalHOPE program offers free, confidential crisis counseling and peer support to Californians recovering from disasters, including wildfires. You can learn more and find current services at calhope.org. CalHOPE is funded through federal disaster recovery programs and run by the California Department of Health Care Services.

If you or someone you love is in immediate danger, call 911. For ongoing support, talk with your primary care provider, who can connect you with counseling and care. Recovery from a wildfire is not only about rebuilding walls. It is about rebuilding the health, the calm, and the sense of safety of the people inside them. Be patient with yourself and your family, take the protective steps in this chapter one at a time, and lean on the help that is there for you. You will not always feel the way you feel right now.

Common questions

Is wildfire ash dangerous, and how should I clean it up safely?

Treat all ash as hazardous, since it can contain heavy metals and asbestos. Wear a NIOSH approved N95 or P100 respirator, gloves, goggles, and cover your skin. Wet the ash down before sweeping, then wet mop. Never dry sweep or use a leaf blower, and keep children and pets away.

Can I drink my tap water after a wildfire in California?

Do not drink or use tap water until your utility or local health department confirms it is safe in writing. A fire can draw benzene and other contaminants into pipes. Honor every do not drink and do not use notice. Boiling does not remove benzene. Use bottled or officially approved water meanwhile.

What mask actually protects me from wildfire smoke and ash?

Only a properly fitted respirator labeled NIOSH and N95 or P100 filters out fine particles. Dust masks, surgical masks, bandanas, and breathing through a wet cloth will not protect you. Well fitting respirators for small children are hard to find, so keep kids indoors when the air is bad.

Where can I get free mental health support after a wildfire?

Free, confidential, around the clock support is available. Call or text the SAMHSA Disaster Distress Helpline at 1-800-985-5990, call or text 988, or contact CalHOPE for crisis counseling and peer support for Californians recovering from disasters. You do not have to be in crisis to reach out. If anyone is in immediate danger, call 911.

How can I tell if the air outside is too smoky to be outdoors?

You cannot judge air by how it looks or smells. Check the Air Quality Index at AirNow.gov or through the California Air Resources Board before going out or opening windows, and recheck it through the day. When the AQI is unhealthy for sensitive groups or higher, at risk people should stay indoors and everyone should limit time outside.

Key takeaways

- Check your local air quality before going outside, and keep children, older adults, pregnant people, and anyone with heart or lung conditions indoors when smoke is heavy.
- Treat wildfire ash as hazardous: wet it down, wear a NIOSH approved N95 respirator and gloves, and never dry sweep or use a leaf blower.
- Do not drink or use tap water until your water utility or local health department says it is safe; honor every do not drink and do not use notice.
- Wait for official clearance before returning home, and keep children and pets away from ash, debris, and damaged structures.
- Watch for signs of trauma and grief in adults and stress in children, and keep daily routines as steady as you can.
- Reach free, confidential support any time by calling or texting the Disaster Distress Helpline at 1-800-985-5990, calling or texting 988, or contacting CalHOPE.

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Rebuilding or Relocating

Permits, contractors, underinsurance, and avoiding the fraud that follows disasters, whether you rebuild on your lot or move on.

After a wildfire takes a home, the land where it stood becomes one of the hardest decisions a family will face. The lot may have held decades of memory, a mortgage, a view, and a sense of belonging that no payment can replace. Yet the bare parcel also carries questions that are practical and unavoidable: what will it cost to rebuild to today's standards, how long will it take, whether the insurance will stretch far enough, and whether the same place will feel like home again. There is no single right answer, and there is no answer you must reach this week. The most important thing to know at the start is that the law and the recovery system give you time. The California Department of Insurance puts it plainly for wildfire claimants: the process is a series of important decisions made over a long period, and few, if any, need to be made today.

Rebuild, Sell, or Relocate: Weighing the Choice

The decision in front of you is rarely just financial. It sits at the meeting point of money, grief, family needs, and a clear eyed look at the future of the area. Giving each side its honest weight tends to produce a steadier decision than rushing toward whichever path feels most urgent.

The financial side

Start with what you can know. Your insurer can help you understand your dwelling limit, any Extended Replacement Cost benefit, and whether your policy includes Building Code Upgrade coverage. Gather the likely cost to rebuild to current Wildland Urban Interface standards, the value of the bare land, the balance on any mortgage, and the cost of debris removal if you do not use a government program. The California Department of Insurance advises against assuming you are underinsured and instead recommends a case specific look at what it will actually cost to rebuild and whether your limits are adequate. Those numbers will not be exact at first, but a rough range is enough to begin comparing rebuilding against selling the lot or buying elsewhere.

The emotional side

Numbers do not capture everything. Some families need to return to the same ground to feel whole. Others find that rebuilding on the site of a traumatic loss carries a weight they cannot set down, and a fresh start in a new place is the healthier path. Both responses are normal. Neighbors who lived through the same fire will sometimes make opposite choices for good reasons. Talk it through with the

people who share the decision, and give yourself permission to change your mind as information comes in.

It can help to write down what each path would actually look like over the next two years. For rebuilding, that means the cleanup, the design work, the permit wait, and a construction season that competes with everyone else who lost a home. For selling, it means cleaning and clearing the lot to make it marketable, then starting over somewhere new. For relocating, it means whether your work, your children's schools, and your support network travel with you. Seeing the three futures side by side, in plain language rather than just dollar figures, often makes the right direction clearer than any single calculation.

Be cautious of advice that pushes you toward a fast decision, including offers to buy your lot quickly and cheaply in the chaotic first weeks. A bare parcel after a wildfire is frequently worth more once it is cleared and tested, and the early lowball offers that circulate in burn areas rarely reflect that. There is no penalty for waiting until you have real information.

You are not on a personal clock yet. Many of the deadlines that feel urgent in the first weeks, such as Right of Entry forms for a debris program or a window to file an insurance claim, are real and worth tracking. But the choice of whether to rebuild is usually not one of them. Capture the true deadlines on a calendar so the rest of the decision can move at a human pace.

Clearing the Site: Debris and Ash Removal

Almost every rebuilding path begins with a cleared, tested lot. Wildfire debris is not ordinary construction waste. Burned structures can leave behind asbestos, heavy metals such as lead and arsenic, and household hazardous materials mixed into ash and soil. Because of that, California typically organizes debris removal in two phases, and you will usually have a choice between a government sponsored program and a qualified private contractor.

The consolidated debris removal program

After major wildfires, the state, through CalRecycle and the Governor's Office of Emergency Services, often stands up a Consolidated Debris Removal Program in partnership with local governments.

CalRecycle describes it in two phases:

- **Phase 1, household hazardous waste.** Teams from agencies such as the U.S. Environmental Protection Agency and the California Department of Toxic Substances Control inspect destroyed properties and remove visible household hazardous waste and bulk asbestos, including batteries, paints, and similar materials that threaten health and the environment. CalRecycle notes that Phase

1 removes the visible hazards, while toxic materials can remain trapped in heavier debris and soil until Phase 2.

- **Phase 2, structural debris and soil.** CalRecycle manages a full cleanup that can include site assessment, asbestos removal by specialized crews, removal of concrete and metal, removal of the top several inches of contaminated soil, independent soil testing to confirm the site meets cleanup goals, hazard tree removal, and erosion control. Debris is wrapped, sealed, and tarped during transport.

The Right of Entry form. To enroll a property in the government program, the owner must complete and sign a Right of Entry form that grants cleanup crews access and provides information used to plan the work. These forms carry published deadlines set for each disaster. Check your county or city recovery website, or the state recovery site referenced by Cal OES, for the current form and the cutoff date. Missing the deadline can mean handling debris removal on your own.

Hiring a private contractor instead

You are generally not required to use the government program. Some owners hire a licensed private contractor to clear the site, often to keep control of the schedule or to coordinate cleanup with the rebuild. If you go this route, the work still has to meet the same environmental and disposal standards, your local government may require documentation and inspections, and the cost is yours unless your insurance covers it. Treat a private debris removal contractor with the same caution you would any contractor: verify the license, confirm insurance, and get the scope in writing. Be wary of anyone who shows up uninvited offering fast, cheap cleanup, because debris removal scams are common after disasters.

When you compare the two paths, look past the headline of cost. The government program is typically offered at no out of pocket cost beyond any duplicate insurance proceeds set aside for debris removal, and it carries the environmental documentation and soil testing through to completion. A private path can offer more control over timing and the ability to fold cleanup into the rebuild contract, but it puts the cost, the coordination, and the recordkeeping on you. Many owners find the program the simpler choice, while those with unusual sites or tight rebuild schedules sometimes prefer to manage it privately. Whichever you choose, the cleanup is not finished until the site has been tested and signed off, because that is what confirms the ground is safe to build on.

A cleared lot is not the same as a safe one. The reason for soil testing and the multi step process is to confirm the ground you rebuild on is sound.

Permits and Your Local Building Department

Rebuilding is permitted and inspected at the local level, by your city or county building department. After a major fire, many jurisdictions create a dedicated recovery permit center and may waive certain fees or streamline review for owners rebuilding what was lost. Even so, you will work through the standard stages: a clear and tested lot, approved plans, issued permits, and a sequence of inspections as the work progresses.

A few habits make this smoother:

1. Contact your building department early and ask whether a wildfire recovery process or fee waiver applies to you.
2. Ask which version of the building code applies to your rebuild, since standards are updated on a regular cycle and a destroyed home is generally rebuilt to current code, not the code that existed when it was first built.
3. Keep copies of every approval, permit, and inspection sign off. Your insurer may need them, and they protect you if a question arises later.
4. Confirm in writing who is responsible for pulling permits. Under California's home improvement contract rules, the contract must state who obtains permits, and a licensed contractor doing the work normally pulls them.

Building for Wildfire: California's Current Standards

If your property sits in a Wildland Urban Interface fire area or a designated Fire Hazard Severity Zone, your rebuild must meet California's wildfire building standards. These standards are not optional upgrades. They are code, and your plans will be reviewed against them. Understanding them early helps you budget realistically and avoid surprises at inspection.

Ignition resistant construction

California's Office of the State Fire Marshal oversees the wildfire building provisions that have been known for years as Chapter 7A of the California Building Code. The purpose of these provisions is to increase a building's ability to resist flames and the burning embers thrown ahead of a vegetation fire. The requirements focus on the parts of a structure most vulnerable to wildfire, including the roof, siding and exterior walls, windows, decks, eaves and soffits, and vents. Typical ignition resistant choices include noncombustible or fire rated roofing, fiber cement or stucco siding, dual pane windows, ember resistant vents, and decking that meets the fire performance standards. The state has been moving these provisions into an updated Wildland Urban Interface code framework, so confirm the exact current requirements with your building department and design professional rather than relying on older descriptions.

Defensible space

Hardening the structure works together with managing the space around it. CAL FIRE, through its Ready for Wildfire program, sets out defensible space requirements organized into zones extending up to 100 feet from the home or to the property line, whichever is closer:

- **Zone 0, the ember resistant zone, 0 to 5 feet.** CAL FIRE describes this as an ignition issue, not just a landscaping one. The guidance calls for removing combustible materials immediately around the structure, including vegetation, wood chips, combustible mulch, and similar fuels, including under and next to decks.
- **Zone 1, 5 to 30 feet.** Lean, clean, and green landscaping that keeps fuels reduced and spaced.
- **Zone 2, 30 to 100 feet.** Reduced and well spaced fuels out to the edge of the defensible space area.

These zones are required by law in the affected areas. Planning your landscape and hardscape with them in mind from the start is far easier than retrofitting later.

Choosing a Licensed Contractor

The contractor you choose will shape the cost, the timeline, and the quality of the home you live in for decades. California gives you concrete tools to choose well, and the most important ones are free.

Verify the license, bond, and insurance

Anyone performing most home construction or improvement work in California that totals a regulated dollar amount or more must hold a license from the Contractors State License Board. Before you sign anything, look the contractor up directly on the Board's website at cslb.ca.gov. A clear license check shows you the license number, its status, the classifications the contractor is allowed to work in, the contractor's bond, and any history of discipline. Confirm the license is active and matches the type of work, and ask for proof of workers' compensation insurance if the contractor has employees and liability insurance. Do not rely on a license number printed on a flyer or a truck. Verify it yourself at the source.

Get everything in writing

California requires home improvement work to be governed by a written contract, and that contract protects you. The Contractors State License Board says the contract should include a detailed description of the work, materials, and specifications, a payment schedule where payments do not get ahead of the value of work performed, who obtains permits and an expected completion date, the contractor's business address and license number, written warranty terms, and how change orders

will be handled. Any change to the job should be put in writing and signed by both sides before that work begins. A contract that lives only in conversation is one you cannot enforce.

The down payment limit. Under California law, the down payment on a home improvement project cannot be more than 1,000 dollars or 10 percent of the contract price, whichever is less, not counting finance charges. The Contractors State License Board states there are no exceptions to this rule, even for special order materials. After the down payment, payments should track the work actually completed, never run ahead of it.

If a contractor asks for far more than the legal down payment, or wants a large sum before work begins, that is not a negotiating position. It is a warning sign.

Recognizing Fraud and Price Gouging After a Disaster

Disasters draw out dishonest operators, and wildfire survivors are a deliberate target. Some travel from out of state, knock on doors in burn areas, and apply pressure while families are exhausted and grieving. Knowing the patterns is your best defense.

- **Unlicensed door to door offers.** Be cautious of anyone who appears uninvited offering debris removal, repairs, or a full rebuild, especially if they cannot give you a license number you can verify on cslb.ca.gov.
- **Cash only demands.** A request to be paid in cash, or to be paid a large amount before work starts, is a serious red flag. It often signals an unlicensed operator and leaves you with no record and no recourse.
- **Pressure to sign today.** High pressure tactics, claims that a price is only good right now, or urging you to skip permits are all reasons to slow down and walk away.
- **Assignment of benefits or insurance paperwork you do not understand.** Do not sign documents that hand over your insurance rights or your claim without fully understanding them and, if needed, getting independent guidance.
- **Price gouging.** During a declared emergency, California restricts sharp price increases on many goods and services, including construction and repair work. Sudden, steep prices for ordinary work may be unlawful.

If you encounter contractor fraud or an unlicensed operator, you can report it to the Contractors State License Board at cslb.ca.gov or by phone. Suspected price gouging and broader disaster fraud can be reported to the California Office of the Attorney General, and federal disaster fraud can be reported to the U.S. Department of Justice National Center for Disaster Fraud. Keep notes, names, license numbers if any, and copies of anything you were asked to sign.

Underinsurance and Code Upgrade Coverage

One of the hardest realities of rebuilding is the gap that can open between what a policy pays and what current code requires. A home built years ago may not have included the ignition resistant materials and defensible space measures that today's Wildland Urban Interface standards demand, and meeting those standards costs money.

This is where Building Code Upgrade coverage, sometimes called Ordinance or Law coverage, matters. The California Department of Insurance advises wildfire claimants to ask their insurer about Building Code Upgrade and Extended Replacement Cost benefits, since policyholders have the right to rebuild including those benefits when they are part of the policy. If your policy includes code upgrade coverage, it is designed to help pay the added cost of rebuilding to current standards rather than only to the standard that existed before the fire. Ask your insurer, in writing, exactly what your policy includes and what the limits are.

On underinsurance more broadly, the Department of Insurance recommends against assuming the worst and instead working through, case by case, what it will actually cost to rebuild your specific home and whether your dwelling limit is adequate. If there is a shortfall, knowing the size of it early lets you plan, whether that means adjusting the scope of the rebuild, exploring available recovery resources, or reconsidering the rebuild versus relocate decision. Keep careful records of every estimate and every communication with your insurer.

Realistic Timelines

Rebuilding after a wildfire takes longer than most people expect, and that is true even when everything goes well. The phases stack on one another: insurance settlement, debris removal and soil testing, design and engineering for current code, permit review, and then construction with its own inspection sequence. After a large fire, every step competes with thousands of other property owners for the same contractors, inspectors, and materials. It is common for the full path from fire to move in to span well over a year, and sometimes considerably longer. Setting expectations honestly at the start, and building some slack into your plans, protects both your budget and your peace of mind. The Department of Insurance reminder is worth repeating: this is a long series of decisions, not a sprint.

If You Choose to Sell or Move

Rebuilding is not the only honorable choice, and for many families it is not the right one. You may sell the bare lot, take an insurance settlement and rebuild or buy elsewhere, or relocate entirely. California insurance rules generally allow policyholders to use their replacement cost benefits to rebuild at the

original site or to buy or build at another location, so ask your insurer how your specific benefits apply if you do not rebuild on the same lot.

If you are considering selling or moving:

- Understand the value of the cleared and tested lot, which is usually higher than a lot still holding debris. Completing a debris program before selling can matter.
- Ask your insurer in writing how Extended Replacement Cost and Building Code Upgrade benefits work if you rebuild or buy at a different location rather than the original site.
- Confirm any local disclosure obligations and the standing of your mortgage and property taxes with the appropriate offices.
- Lean on free recovery resources. Local recovery centers, county recovery websites, and nonprofit disaster recovery organizations can help you think through options without trying to sell you anything.

Whatever you decide, decide it on your own timeline and with verified information. The land will still be there next month. The pressure to choose quickly almost always serves someone else's interest, not yours. Take the time the process allows, protect yourself with the tools California provides, and move forward in the direction that is right for your family.

Common questions

How do I verify a contractor is licensed in California before rebuilding after a wildfire?

Look the contractor up directly on the Contractors State License Board website at cslb.ca.gov before signing anything. A license check shows the license number, its status, allowed classifications, the bond, and any discipline history. Confirm the license is active, matches the work, and ask for proof of workers' compensation and liability insurance. Never trust a number printed on a flyer or truck.

What is the largest down payment a California contractor can ask for on a rebuild?

Under California law, the down payment on a home improvement project cannot exceed 1,000 dollars or 10 percent of the contract price, whichever is less, not counting finance charges. The Contractors State License Board states there are no exceptions, even for special order materials. After the down payment, payments should track the work actually completed and never run ahead of it.

How does California's consolidated wildfire debris removal program work?

CalRecycle and the Governor's Office of Emergency Services often run a Consolidated Debris Removal Program in two phases. Phase 1 removes visible household hazardous waste and bulk asbestos. Phase 2 covers structural debris, concrete, metal, contaminated soil, independent soil

testing, hazard trees, and erosion control. To enroll, the owner signs a Right of Entry form by the published deadline for that disaster.

What building standards apply when I rebuild a home in a Wildland Urban Interface fire area?

If your property sits in a Wildland Urban Interface area or Fire Hazard Severity Zone, the rebuild must meet California's wildfire building standards, long known as Chapter 7A of the building code. These are code, not optional upgrades. They cover roofing, siding, windows, decks, eaves, and vents, alongside CAL FIRE defensible space zones. Confirm current requirements with your building department and design professional.

Will my insurance cover the added cost of rebuilding to current wildfire code?

That depends on whether your policy includes Building Code Upgrade coverage, sometimes called Ordinance or Law coverage. The California Department of Insurance advises asking your insurer, in writing, about Building Code Upgrade and Extended Replacement Cost benefits. When included, code upgrade coverage helps pay the added cost of rebuilding to current Wildland Urban Interface standards rather than only the prior standard.

Key takeaways

- Take the time the law gives you before committing to rebuild, sell, or relocate, because few rebuilding decisions truly have to be made in the first weeks.
- Weigh the government sponsored consolidated debris removal program against a qualified private contractor, and submit the Right of Entry form by the published deadline if you choose the program.
- Verify any contractor's license, bond, and insurance directly on the Contractors State License Board website before signing anything.
- Never pay a down payment larger than 10 percent of the contract price or 1,000 dollars, whichever is less, and never pay large sums in cash up front.
- Ask your insurer in writing about Building Code Upgrade and Extended Replacement Cost coverage so current Wildland Urban Interface standards do not become an unfunded surprise.
- Treat unlicensed door to door offers, cash only demands, and pressure to sign today as warning signs, and report suspected fraud to the proper California agencies.

Sources and where to verify

1. Learn About Home Improvement Contracts, California Contractors State License Board. https://www.cslb.ca.gov/Consumers/Hire_A_Contractor/Home_Improvement_Contracts/What_Is_A_Contract.aspx
2. Wildfire Debris Removal and Recovery Operations, CalRecycle. <https://calrecycle.ca.gov/Disaster/Wildfires/>
3. Defensible Space, CAL FIRE Ready for Wildfire. <https://www.readyforwildfire.org/prepare-for-wildfire/defensible-space>

4. Building in the Wildland, California Office of the State Fire Marshal. <https://osfm.fire.ca.gov/what-we-do/community-wildfire-preparedness-and-mitigation/building-in-the-wildland>
5. Top Ten Tips for Wildfire Claimants, California Department of Insurance. https://www.insurance.ca.gov/01-consumers/140-catastrophes/TopTenTips_WildfireClaimants.cfm
6. Chapter 7A: Materials and Construction Methods for Exterior Wildfire Exposure, California Building Standards Commission. <https://www.dgs.ca.gov/BSC/Resources/2022-Title-24-California-Code-Changes/Part-2-Chapter-7A-Materials-and-Construction-Methods>

Understanding Wildfire Litigation

What a wildfire lawsuit is, how responsibility is decided in California, and how to tell, honestly, whether legal action might apply to your fire.

After a wildfire takes a home, a business, or a sense of safety, survivors often hear two very different words used in the same breath: a claim and a lawsuit. The two are not the same thing, and confusing them can cost a person clarity at exactly the moment clarity matters most. This chapter is general legal education, not legal advice. Its goal is modest and important: to help you understand the landscape of wildfire litigation in California well enough that you can decide, on your own and without pressure, whether talking to a lawyer makes sense for your situation. Nothing here tells you that you personally have any particular right, claim, or deadline. Only a licensed attorney who reviews the specific facts of your case can do that.

We will walk through the difference between an insurance claim and a lawsuit, the common theories of responsibility that California courts recognize in the abstract, how fire investigations work and who conducts them, the difference between an individual case and the larger forms of group litigation, how contingency fee representation generally works, the kinds of evidence that tend to matter, and finally how a person can find and evaluate a lawyer through neutral, official channels. Read it at your own pace. There is no rush built into understanding.

An insurance claim and a lawsuit are two different things

The first and most useful distinction is between an insurance claim and a lawsuit. They solve different problems, involve different parties, and can exist at the same time.

An insurance claim is a request you make to your own insurance company under a policy you already pay for. It is governed by the contract in your policy and by California insurance law. When your home burns, your homeowner policy may cover the structure, your belongings, additional living expenses while you are displaced, and other categories spelled out in the policy. The claim process is a negotiation with your insurer about what your policy promises and what it will pay. You do not generally need to prove that anyone caused the fire on purpose or carelessly to make an insurance claim. You need to show that a covered loss happened.

A lawsuit is different. A lawsuit is a formal legal action filed in court against a party a survivor believes is legally responsible for causing the fire or the resulting harm. Instead of asking your own insurer to honor a contract, a lawsuit asks a court to hold an outside party accountable. That outside party might be a company, a utility, a property owner, or another entity whose conduct or equipment is alleged to

have played a role. A lawsuit usually involves proving something about why the fire happened and who is responsible for it.

Why this matters. Because they are separate, an insurance claim and a lawsuit can proceed at the same time. Pursuing one does not automatically replace or cancel the other. People sometimes assume that accepting an insurance payment closes every door, or that filing a lawsuit means giving up insurance benefits. Those assumptions are not reliable, and the actual interaction between the two depends on policy terms, the parties involved, and California law. This is one of the most common areas where an attorney can explain how the two paths fit together for a specific person.

One practical point worth understanding is the idea of subrogation. When your insurer pays you for a loss, it may later seek to recover some of that money from a party it believes caused the fire. That is the insurer pursuing its own recovery, which is separate from any action a survivor might bring for losses the insurance did not cover. The full picture of how payments, recoveries, and lawsuits relate to one another is fact specific, and it is a reasonable subject to raise in a consultation.

What a wildfire lawsuit generally is

In plain terms, a wildfire lawsuit is a civil case in which a person who suffered harm asks a court to find that another party is legally responsible for that harm and should pay for it. Civil cases are about responsibility and compensation, not about criminal punishment. The person bringing the case is generally called the plaintiff, and the party being sued is generally called the defendant.

To win a civil case, a plaintiff generally has to prove their claim by a standard known as the preponderance of the evidence, which means showing that it is more likely than not that the facts support the claim. That is a different and lower bar than the criminal standard of proof beyond a reasonable doubt. Understanding this helps explain why a fire might lead to civil claims even where no one is charged with a crime.

California law recognizes several legal theories that can apply when fire damages property or injures people. The sections below describe these theories in the abstract, as general categories. Whether any theory fits a particular situation depends entirely on facts that only a licensed attorney can evaluate.

Negligence

Negligence is the most familiar theory. In general, it asks whether a party failed to use the level of care that a reasonable party would have used, and whether that failure caused harm. Applied to fire, the abstract question is whether someone who had a duty to act carefully, for example to maintain

equipment, clear vegetation, or follow safety rules, fell short of that duty and thereby contributed to a fire and its damage. Negligence usually requires showing fault, meaning a careless act or a careless failure to act.

Inverse condemnation

Inverse condemnation is a doctrine that survivors of utility related fires often hear about, and it is worth understanding because it works differently from negligence. The doctrine grows out of the California Constitution, which provides that private property may not be taken or damaged for public use without just compensation. Ordinarily that idea applies to government agencies. California courts, however, have extended it to investor owned public utilities, because those companies perform a public function and hold powers similar to a government, including the authority to use private land for public infrastructure.

The practical significance is this: where the doctrine applies, a property owner generally may seek compensation if a utility's equipment substantially caused a fire that damaged their property, without having to prove that the utility was careless. In other words, inverse condemnation can apply on a basis closer to responsibility for the harm than to fault for it. The reasoning courts have given is that the cost of damage caused by infrastructure serving the whole community should be spread across that community rather than borne alone by the unlucky property owner.

Inverse condemnation focuses on whether a utility's equipment caused the damage, rather than on whether the utility behaved carelessly. That is what makes it distinct, and it is also why how it applies to any one fire is a question for a lawyer.

Two cautions belong here. First, this doctrine has limits and conditions, and California law in this area continues to develop. Second, the fact that a doctrine exists does not mean it applies to any particular person or fire. Describing inverse condemnation in the abstract is education. Deciding whether it reaches a specific situation is legal work that requires a licensed attorney reviewing the facts.

Public and private nuisance

Nuisance is another category California law recognizes. In general terms, a nuisance is an unreasonable interference with the use and enjoyment of property or, in the case of public nuisance, with rights common to the general public, such as safety. Fire and the smoke, ash, and destruction it brings can sometimes be framed in nuisance terms. As with the other theories, whether a nuisance claim fits a given set of facts is something only an attorney can assess.

Premises liability

Premises liability concerns the responsibility of those who own or control land or property to keep it in a reasonably safe condition. In the fire context, the abstract question can involve whether a party that controlled land failed to manage a hazard on that land in a way that contributed to a fire or allowed it to spread. Again, this is a general category, not a statement about anyone's specific circumstances.

One fire, several theories. These theories are not mutually exclusive. A single fire can, in the abstract, raise questions under more than one of them at the same time. Part of what a lawyer does in an initial review is consider which theories, if any, the known facts might support. That is precisely the analysis a survivor cannot be expected to perform alone, and it is a good reason to consult someone trained to do it.

How fire investigations work and who conducts them

A central question in any wildfire case is what caused the fire and where it started. This is the work of cause and origin investigation, and it is carried out by trained investigators using established methods rather than by the people affected.

In California, CAL FIRE, the state Department of Forestry and Fire Protection, investigates the cause and origin of many wildfires. CAL FIRE investigators respond to fires, work to protect and document the area where a fire began, and use a combination of techniques to determine how the fire started. Their work can include detailed pattern analysis, careful measurement, photographs, witness interviews, and consultation with specialists. One purpose of these investigations is civil cost recovery, which is the state's effort to recover firefighting costs from a party found responsible for a fire through willfulness, negligence, or a violation of law. Local fire agencies, federal agencies on federal land, and independent experts retained by parties may also conduct or contribute to investigations.

When utility equipment may be involved, another body has a role. The California Public Utilities Commission, through its Safety and Enforcement Division, investigates wildfires reported to involve the equipment of investor owned utilities. Commission staff perform site visits and collect data to assess whether a utility violated Commission rules or state regulations, and the Commission has authority to take enforcement action and impose penalties where violations are found. This regulatory oversight is separate from any private lawsuit, but the findings of investigators can become an important part of how responsibility is understood.

This is the right place to define a phrase survivors hear often: the responsible party. In everyday speech it sounds simple, but in a legal sense it refers to a party that an investigation, and ultimately a court, may find legally accountable for causing a fire or the harm it produced. An investigation can point toward a likely cause, but a formal determination of legal responsibility is made through the legal

process, not by the fire alone. The word responsible, used loosely, is not the same as a legal finding of liability.

Individual claims, coordinated mass litigation, and class actions

Wildfires harm many people at once, so survivors often wonder whether everyone affected is somehow lumped together. The honest answer is that there are different structures, and they are not the same.

- **An individual claim** is exactly what it sounds like. One person or household pursues their own case based on their own losses. Even when many people are harmed by the same fire, each person's losses, circumstances, and evidence are their own.
- **Coordinated mass litigation** is a structure California uses when many separate individual cases share common questions of fact or law. In California these are often organized as Judicial Council Coordinated Proceedings, sometimes called a JCCP. When cases are coordinated, they are gathered before a single judge for shared pretrial work such as discovery and certain motions, which is more efficient than running the same disputes in many courtrooms. Importantly, each plaintiff in a coordinated proceeding generally keeps their own attorney and their own separate claim. Their case is managed alongside others, but it remains individually theirs.
- **A class action** is different again. In a class action, a court allows one person or a small group to represent a much larger group of people who share common legal and factual questions, and the outcome can bind the whole class. Class actions require a court to formally certify the class, and they tend to fit situations where individual harms are similar and standardized. Because wildfire losses often differ a great deal from one household to the next, mass tort coordination rather than a single class action is frequently the structure used, though which structure applies in any situation depends on the facts and on the court.

The practical takeaway for a survivor is simply to know that these are distinct paths with different consequences for control, participation, and outcome. There is no need to memorize the procedural details. There is value in understanding that being one of many affected people does not automatically place you into any particular structure, and that the structure that fits a given matter is a question for counsel.

How contingency fee representation generally works

A very common worry after a disaster is the cost of a lawyer. Many survivors assume they cannot afford to consult anyone. Understanding how legal fees often work in this area can ease that worry.

Wildfire and other injury or property cases are frequently handled on what is called a contingency fee. Under a contingency arrangement, the attorney's fee is a percentage of, and is paid only out of, a recovery that the attorney's work helps obtain. The attorney and the client share the risk. If there is no recovery, the contingency fee generally is not owed. This is why such arrangements are sometimes described, informally, as no win, no fee. It means survivors usually do not pay attorney fees up front to begin.

The State Bar of California sets out several rules that protect clients in these arrangements. A contingency fee agreement must be in writing and signed by both the attorney and the client. An oral contingency fee agreement is not enforceable in California. The agreement must state the percentage the attorney will receive and explain how that percentage might change depending on when the matter resolves. The fee itself is negotiable and is not fixed by the State Bar. The agreement must also describe how case costs and expenses, which are different from the attorney's fee, will be handled, including whether those costs are deducted before or after the fee is calculated.

Fee and costs are not the same word. The attorney's fee is the percentage the lawyer earns. Case costs are the out of pocket expenses of pursuing a matter, such as expert fees or filing charges. A written agreement should make clear who advances those costs, when they are repaid, and how they affect what a client ultimately receives. Reading and understanding the fee agreement before signing is one of the most important things a person can do.

None of this means representation is free in the larger sense, and none of it estimates what any case might yield. The point is narrower and accurate: contingency representation generally removes the up front payment barrier, which is why many survivors can speak with and retain counsel even when money is tight after a fire.

The kinds of evidence that tend to matter

Whether someone pursues an insurance claim, a lawsuit, or simply wants to be prepared, the same basic habit helps. Organized records make it easier for any professional to understand a situation. The categories below are the sorts of things that commonly matter in fire matters, offered so a survivor can gather and protect them, not as a checklist that determines any outcome.

- **Proof of ownership and residence**, such as deeds, leases, mortgage statements, and utility bills tied to the address.
- **Documentation of the property and its contents**, including photographs and video taken before and after the fire, receipts, appraisals, and inventories of belongings.
- **Insurance records**, meaning the policy itself, declarations pages, correspondence with the insurer, and any claim numbers or adjuster communications.

- **Records of expenses caused by the fire**, such as temporary housing, replacement purchases, and other out of pocket costs, with receipts kept together.
- **Official information about the fire**, including evacuation notices, incident names and dates, and publicly available investigation findings as they are released.
- **Medical and personal records** where the fire caused physical or other documented harm.

Two quiet principles apply to evidence. Preserve rather than discard, because materials that seem unimportant can turn out to matter, and gather early, because memories fade and documents scatter in the chaos that follows a disaster. Keeping things in one organized place is helpful no matter what path a person eventually chooses.

A clear note about deadlines

Read this carefully. California law sets time limits, known as statutes of limitation, for filing different kinds of legal claims. These deadlines vary by the type of claim. They can sometimes be extended or shortened depending on specific facts, including when harm was discovered or reasonably should have been discovered, and the parties involved. Any timeframe mentioned anywhere in this handbook is general background only. It is not your personal deadline. Only a licensed attorney who reviews your specific situation can tell you which deadline applies to you and how it is calculated.

It is worth stating this plainly because deadlines are an area where misunderstanding can do real harm. The California Courts self help resources describe general categories with general timeframes, and they emphasize the same truth this handbook does: statutes of limitation are fact specific, can be tricky to calculate, and prompt the courts themselves to advise talking to a lawyer if you are not sure. The discovery of harm, the identity of the parties, and other specifics can all affect the calculation. None of that can be resolved by reading a general number on a page. It is resolved by a licensed attorney applying the law to your facts.

Do not treat any general timeframe as a countdown that belongs to you. Treat it as a reason to ask a qualified person about your own situation while you still have the chance to ask.

How to decide whether to consult an attorney

Deciding whether to talk to a lawyer is your decision to make, calmly and on your own terms. A consultation is a conversation, not a commitment, and most attorneys in this area offer an initial consultation at no cost or a reduced cost. The purpose of that meeting is to help you understand your options, not to obligate you to anything.

If you do meet with an attorney, it helps to come with questions. The following are reasonable things to ask, framed so you can evaluate the fit for yourself.

1. What is your experience with California wildfire matters, and how do you approach a situation like mine?
2. Based on what I have described, what theories of responsibility might be worth examining, and what would you need to evaluate them?
3. How does a possible lawsuit interact with my insurance claim, and can the two proceed together?
4. How would your fee work, what percentage applies, and how do case costs get handled?
5. Who would actually work on my matter, and how will you keep me informed?
6. What deadlines might apply to a situation like mine, and what would you need to determine them precisely?
7. What are the realistic risks, timelines, and uncertainties I should understand before deciding anything?

Notice that these questions ask the attorney to assess your situation. That is the correct division of labor. Your job is to gather your records, ask clear questions, and decide whether to proceed. The attorney's job is to apply the law to your facts. No general article, including this one, can or should do that for you.

How to find a lawyer through official channels

If you decide you want to speak with a lawyer, you do not have to rely on advertising to find one. The State Bar of California certifies Lawyer Referral Services, which are independent services that connect the public with attorneys. Using a certified service offers real protections: the attorneys it refers are required to be in good standing with the State Bar and to carry professional liability insurance, and the service will typically offer an initial consultation at a reduced fee or no fee. A certified service can also help assess whether you need a lawyer at all, and you remain free to decline any referral. The State Bar itself is not a referral service and cannot recommend a specific lawyer or give legal advice, but it maintains a directory you can search by county, area of law, and language.

Two neutral starting points. To check details about a specific fire, you can use this site's Find Your Fire tool at [/find-your-fire/](#). To connect with vetted counsel through an independent, official channel, you can use a State Bar of California certified Lawyer Referral Service. Both are ways to take a careful next step without pressure and on your own schedule.

Whatever you decide, decide it as an informed person rather than a rushed one. Understanding the difference between a claim and a lawsuit, knowing how responsibility and investigation work in the abstract, recognizing that deadlines are real but personal only an attorney can confirm, and knowing that a consultation usually costs nothing to begin: these are the tools that let a survivor choose, freely and clearly, what is right for their own life. That choice is yours, and it is enough to start by simply understanding the landscape, which you now do.

Common questions

How does an insurance claim differ from a wildfire lawsuit in California?

An insurance claim is a request to your own insurer under a policy you pay for, requiring proof of a covered loss. A lawsuit is a court action against an outside party alleged to be legally responsible for the fire or harm. They are separate paths that can generally proceed at the same time, and an attorney can explain how they fit together.

What theories of responsibility do California courts generally recognize in wildfire cases?

In the abstract, California law recognizes negligence, inverse condemnation, public and private nuisance, and premises liability. Negligence asks about fault, while inverse condemnation can focus on whether a utility's equipment caused damage rather than carelessness. These are general categories only. Whether any theory fits a particular situation is legal work that requires a licensed attorney reviewing the specific facts.

Who investigates the cause and origin of California wildfires?

CAL FIRE investigates the cause and origin of many wildfires using pattern analysis, measurement, photographs, and witness interviews, partly for civil cost recovery. When utility equipment may be involved, the California Public Utilities Commission, through its Safety and Enforcement Division, also investigates. Local and federal agencies and retained experts may contribute. A formal finding of legal responsibility, however, comes through the legal process, not the fire alone.

How does contingency fee representation generally work in wildfire matters?

Under a contingency arrangement, the attorney's fee is a percentage paid only out of a recovery the attorney's work helps obtain, so survivors usually pay no fees up front. California requires the agreement to be in writing, signed, and to state the percentage and how costs are handled. The fee is negotiable. This generally removes the up front payment barrier.

How can a person find a wildfire attorney through official channels in California?

The State Bar of California certifies independent Lawyer Referral Services that connect the public with attorneys who must be in good standing and carry liability insurance, often offering low cost

or free initial consultations. The State Bar itself cannot recommend a specific lawyer. You can also use this site's Find Your Fire tool to check details about a specific fire.

Key takeaways

- Understand that an insurance claim and a lawsuit are separate paths that can run at the same time, and treat them as different processes.
 - Learn the common theories of responsibility in the abstract so you can follow your own situation, then let a licensed attorney apply them to your facts.
 - Treat every deadline in this chapter as general background only, because a California statute of limitations is fact specific and only an attorney who reviews your situation can tell you what applies to you.
 - Gather and preserve your documents and records early, since organized evidence helps any professional evaluate a wildfire matter.
 - Use a free or low cost consultation to ask direct questions before deciding, and remember that most wildfire representation is offered on a contingency basis.
 - Find vetted counsel through a State Bar of California certified Lawyer Referral Service, and use the Find Your Fire tool to check your specific fire.
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Sources and where to verify

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7. Wildfire Safety and Enforcement Branch, California Public Utilities Commission. <https://www.cpuc.ca.gov/about-cpuc/divisions/safety-and-enforcement-division/wildfire-safety-and-enforcement-branch>
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ONE LAST STEP

Think you might still have a legal claim?

Recovery and legal deadlines depend on your specific fire and the facts of your loss. Find your fire to see whether Robertson & Associates is representing people affected by it, and connect with the firm if so. No cost to ask, no obligation.

Find your fire at cawildfirelawsuits.com/find-your-fire

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This handbook is general recovery information, not legal, medical, financial, or insurance advice. Figures and program rules change; confirm anything that affects a decision with the agency, your insurer, or a licensed professional.