FIRE SURVIVOR ACTION PLAN for those affected by the recent fires

1. First, **SOAK UP THE LOVE**. Everyone wants to help at times like this, so learning to let people help you IS the silver lining here. Just say YES, and when people want to offer you "stuff," it is also OK to say, “Not right now.” It can be overwhelming to know just what you need when you lose everything.

2. Take it slowly.

3. A PLACE TO STAY

If you are insured, secure a suite hotel with a kitchen for the next month. You can always cancel it later. Then, look for a longer term rental. Ai BnB has a crisis page to assist with these situations and plenty of short term housing owners are willing to NEGOTIATE and HELP.

"Loss of Use"

Some insurance companies will try to buy you out with a flat fee. That may be tempting in the shock of the tragedy, but it will most likely be a bad idea. ALL available rentals anywhere near where you lived will sky rocket in cost. You should have in your policy the right to have "like" accommodations. This means, that you should be able to have, no matter the cost, someplace to live that would be considered comparable to the home you lost. Usually, insurance companies will cover that cost for two years. However, in disasters, including the one I was involved in with the Woolsey fire, insurance companies may extend that to three years or longer, if you are planning on rebuilding. Sometimes insurance companies will have a max amount for dwellings, and so you will have to factor that across the amount of time you will be out of your home during rebuilding. In my case, I was initially dealing with an adjuster out of Oklahoma over the phone. They had no clue what a “comparable” dwelling would be in Malibu or surrounding areas. They kept trying to place me in places that were ridiculous. After protesting over and over again, they finally had me deal with a third-party company called ALE. That company was far more easy to deal with and got me a rental property that ended up being a great home for me and my family for a couple years.

4. Get a PO BOX

Post offices will transfer mail to the closest post office, but forwarding everything to a box is very helpful. We had perfect credit and missed a payment on a card due to not having a mailbox and we are still taking the hit even after explaining it.

5. Call your MORTGAGE company and request a forbearance

They should suspend payments for three or four months until insurance money starts coming in. Sometimes they will forgive those payments completely. Sometimes they will put those payments at the end of the loan.

6. Call your HOME INSURANCE company

Notify them of your loss. Open your claim. Also call AUTO INSURANCE, business insurance, and any specialty insurance for unique items. AAA might give money for a rental car, if you lost your car. I learned the process of dealing with insurance companies is wide ranging depending on the specific circumstances, the specific company**, but most importantly the adjuster on your case.**

You have the right to ask for another adjuster. Personally, I went through four different adjusters. The first adjuster I had I liked a lot, but the insurance company switched me to another one. I did not like them so I asked to be switched to another one, etc.

I will add that typically if you are determined to have a "total loss," dealing with your insurance will be much more streamlined than if you are determined to have a "partial loss." Fight for a "total loss." The insurance company, in a disaster, will typically cut a check 2 to 3 times the value of your home. Fight for as high a valuation as you can get because this is not a single home loss scenario, it is a disaster. Everything will be far more expensive to rebuild than if it were a single home loss. You need to emphasize that.

This coverage should also give you some immediate access to funds for essentials, clothes, toothbrushes, food, etc.

This will also get the ball rolling for the insurance claim on your home and rebuilding/personal property dollars.

7. Call all of your UTILITIES
Either freeze or cancel service. Electric, gas, TV, landline phone, also newspaper delivery. Either cancel or update to PO Box.

8. Sign up with the RED CROSS and UNITED WAY and any other agencies
They will be located at a nearby shelter and will come to a pop up relief center soon. **Red Cross and FEMA** will create a master list that will be used for funding. Most of the aid coming in will use these lists as a point of contact and will help to ensure that you don't get left out of anything.

9. To SIFT or NOT TO SIFT
Personally, I don't suggest sifting through your ash and debris – it can be a great opportunity to just let it go and start new. But others may find it helpful in the healing process. If you do sift through ash, wear a proper mask, gloves and eyewear. Find a place to buy some sturdy boots and gloves.

10. When you feel ready, start working on the CONTENTS / PERSONAL PROPERTY LIST
Your insurance company will most likely give you at 25% to 50% advance on this, with no contents proof. The remaining amount may need to be proven items that were in your home. The insurance company will give you a year plus for this, but writing down items daily helps create this list – keep a list on your phone or pad of paper with you as you may be reminded daily of another item lost.

Itemized List of belongings - (This is very hard but very necessary for your claim)
I would organize by room and list everything that was there with a replacement cost. I found that going over the minutiae of what I had lost to be one of the most exhausting parts of the post fire process. It is very emotionally draining. Luckily the insurance will usually let you have a couple years to complete the final list.

Replacement Cost should be what it would cost to replace the same item. Some companies will discount certain items for "wear and tear". Make sure you list everything, even if it is above and beyond your policy limit. This is very important because everything above and beyond the policy limit is considered a Loss and can be claimed as such on your taxes – or FEMA may give you the non-insured money.
It will help a lot if you have photos, records, etc, of your possessions. Items in the home may not be covered if you were not the owner of them. So, you have to decide when you submit a final list of items in the home whether you want to claim them as your own. In order to have them all covered.

11. Shopping
"Emergency" shopping is a strange experience. Making a list for the very minimum needed to survive is something everyone should do, even if just as a mental exercise.

RECEIPTS - Save RECEIPTS
Loss of use insurance will cover incidentals too – hairbrush, phone chargers, etc. As you buy things, tell the store owner your situation and that you are a FIRE SURVIVOR. Most stores will give you some level of DISCOUNT as their way of helping you.

12. Important Replacements for CERTIFICATE and LEGAL DOCUMENTS
Relax, they can ALL be replaced easily and can be expedited if necessary. There will most likely be a POP UP RELIEF CENTER to assist with ALL of your replacement of legal documents where all agencies will come together to provide easy access to replace legal documents.

13. Time to get good at asking for HELP
We know. You typically are the helper, but now, you get to ask and receive. Again, let people HELP. Make a list and do your best to delegate.

14. Attend COMMUNITY and CITY REBUILD MEETINGS
To gain quick info. Be part of the process of growth and change and help be a POSITIVE force for change. Network with others. You will learn so much from others as you go through the rebuilding process. We all have our strengths – so share yours and use others. The amount of time that you will spend on the rebuild, insurance, and recovery process is staggering – so you need to use all your resources.

15. GRANTS
Please do not feel hesitant to reach out and receive as many grants as possible.
Depending on the type of grant, and your insurance reimbursements, they may be taxable. There will be so many grants available that you will not have to pay back. Many will be from local businesses, or community organizations.

16. LOANS
SBA, and other organizations will offer low interest loans.

17. Permits - An unfortunate necessity
Debris Removal - as things wind down it will be necessary to remove the debris, this requires a permit usually. (This should be covered by your insurance and may be offered as a service for you by the city, at a cost covered by your insurance company.)
The city should also place an Erosion Control on your property. If you are on any kind of hill or have sloped property they will put some sort of erosion control measures in place. Again, this will need some sort of permit.

Temporary Power Pole/Trailer on site Permit – getting this earlier on can prove helpful in both the rebuilding process.

18. Legal
I had an attorney recommended to me by a friend because he was a good attorney, but also because he had lost his home in the Thomas fire, roughly a year before the Woolsey fire – and had a unique perspective because of that. He offered to represent me with the insurance company to make sure I got everything I could out of the policy. He did that for free, with the agreement that I would let him represent me in an upcoming lawsuit that was going to be against Southern California Edison. I don't know that will be applicable in the Eaton or Palisades fire. But it is possible in the Palisades fire that there may be some sort of individual, or class action lawsuit against the city of Los Angeles or some other entity. And in the Eaton fire, there may be a lawsuit against Southern California Edison. There are apparently eyewitnesses, and also a possible video that claim the fire was ignited by Southern California Edison powerlines at around 6:20 PM on January 7.

Tax filing extension or dismissal
You should be able to get an extension on filing for 2024, or a complete dismissal due to lack of records.

Property tax reassessment
Have the county reassess your property value to lower your taxes.

To Rebuild or NOT to Rebuild?
The other thing I would add, as difficult as this is to even contemplate, is to truly look at whether it is worth rebuilding your home. There will be many factors you will have to consider. Some will be financial, some emotional, some psychological, some physical, and some just dealing with the nuisance of living in a long-term construction zone. I am not recommending you don't re-build, but personally, after a lot of consideration, I decided not to rebuild my home. I felt that the hamlet of Cornell that I lived in adjacent to Malibu would never be the same within a reasonable amount of time. And it would be too emotional for me to keep going back to "the scene of the crime" over and over and over and over again during the process of rebuilding. So for the safety of my family and myself, in my particular case, I determined that it was not financially responsible for me to try to rebuild my house. And with Covid coming, which, obviously I had no idea about, in retrospect I was doubly right. But I also had to consider the emotional impact on my family. (I was able to sell the house "as is" to a contractor after I cleared the foundation with the county).

16. **Learn how to GRIEVE and understand the stages of grief**
They say there are 5 stages of Grief and Loss: Denial, Anger, Bargaining, Depression and Acceptance. Joining grief support groups can be helpful in sharing feelings and resources. Some will pop up in your community.

No matter what, this is going to be an awful experience. As with most situations where people are ailing, the sad reality is, the system is set up to force the suffering to be their own advocate. During mandatory evacuation, it is very stressful not being able to return home. Not being allowed to see and feel what happened is tortuous. The first time going back to my home post fire was extremely surreal. It is the beginning of wiping away denial. So many mixed emotions. But being required to return to the site of the fire over and over again takes a toll that is unsettling. It's akin to visiting a grave, or the site of an accident, it is sometimes healing, but more often traumatic and stressful. But it has to be done. There are insurance people to meet there, county officials, contractors, and many others.

However, there will be some beautiful moments where you will make connections with people, and experience generosity, humanity, and love in ways that you could've never expected. Please try to hold onto that.

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