

Recovering from a Wildfire



***A Comprehensive Guide for
Homeowners, Renters, and Business Owners***

Recovering from a wildfire is a challenging and stressful process that requires careful planning and access to the right resources. Not knowing what to do can make an already difficult situation even worse. This guide aims to provide homeowners, renters, and business owners with actionable steps to navigate the aftermath of a wildfire, ensure safety, and help you throughout your recovery process.

Checklist for Homeowners, Renters, and Business Owners

Use this post-wildfire re-entry checklist to help you organize your recovery process.

Immediate Safety Precautions

- Wait for official clearance before returning to your property
- Wear protective gear (N95 mask, gloves, boots, long sleeves, and pants)
- Carry a flashlight and first aid kit
- Check for downed power lines and report hazards to authorities
- Avoid inhaling ash or debris—use a damp cloth or mask for protection

Initial Property Inspection

- Examine the exterior for structural damage and gas leaks
- Smell for gas leaks—if detected, leave immediately and contact your utility provider
- Check the roof, foundation, and walls for cracks or instability
- Look for smoldering embers around the property (roof, attic, decks, landscaping)
- Check trees and large branches for signs of burning or instability

Indoor Safety & Assessment

- Open doors and windows for ventilation
- Do not turn on electricity if there is visible damage—have a professional inspect it first
- Check for water damage from firefighting efforts
- Discard any food, beverages, or medicine exposed to heat, smoke, or chemicals
- Avoid using tap water until authorities confirm it's safe
- Document all visible damage of your property and personal items with photos and videos

Insurance & Financial Steps

- Contact your insurance provider immediately to begin the claims process
- Make a detailed list of damaged or lost items
- Keep all receipts for temporary housing, meals, and replacement items
- Request a copy of your insurance policy if needed
- Ask about federal or state assistance programs (FEMA, Red Cross, etc.)

Health & Safety Considerations

- Get medical attention for smoke inhalation or injuries
- Monitor air quality and use an air purifier indoors
- Wash ash-covered clothes separately from other laundry
- Have water and soil tested for contaminants before drinking or gardening
- Seek emotional support through community resources or mental health services

Cleanup & Repairs

- Wet down ash before sweeping to prevent it from becoming airborne
- Check with local officials before disposing of debris
- Secure damaged areas with tarps or temporary repairs to prevent further loss
- Use a professional service for hazardous debris removal
- Verify contractors' credentials before hiring for repairs or debris removal

Immediate Steps After Returning Home

Returning home after a wildfire can be overwhelming, but taking the right steps can streamline the recovery process and help ensure your health and safety. Before entering your property, it's crucial to confirm with local authorities that the area is safe and to take precautions to protect yourself from potential hazards. Once you've assessed the situation, documenting damage, contacting your insurance provider, and securing temporary housing are essential next steps.

1. Safety First

- It's extremely important to wait for local authorities to declare zones safe for re-entry. Notices and updates are often posted on your city or county's websites. Otherwise, contact local authorities or your city directly to ensure it's safe and you are allowed to return to your home or business.
- Before entering your property, put on protective gear such as N95 masks, gloves, and sturdy footwear to avoid exposure to ash, debris, and hazardous materials.
- Check for structural damage, gas leaks, and downed power lines before entering your property.
- If you smell a possible gas leak or see a downed power line, contact your utility immediately to report the issue.
- If there is significant structural damage on your property, do not enter. Connect with local authorities to determine if it's safe to enter your property.

2. Document Damage

- Once you can enter your property, carefully assess your property and personal items for damage.
- Take detailed photos and videos of all affected areas, including structural damage, personal belongings, and landscaping.
- Create a written inventory of damaged or lost items for insurance purposes.

3. Contact Your Insurance Provider

- Once you have identified all the damage and lost personal items throughout the house, contact your insurance and report the losses immediately to begin the claims process.
- Discuss with your insurance provider what your coverage entails and whether your policy can help you pay for essential supplies and temporary housing.
- Ask about advance payments for immediate needs like temporary housing and essential supplies.

4. Secure Temporary Housing

- If your home is uninhabitable, check your insurance policy for rental coverage. This may be called "Loss of Use" or "Additional Living Expenses Coverage."
- Contact local emergency shelters or organizations like the Red Cross for short-term housing assistance.

Replacing Important Documents

Sorting through damaged and destroyed belongings is a difficult process and can be emotionally taxing. Sometimes overlooked are lost documents that can be important in the near and far future. Documents such as marriage or birth certificates, deeds, social security cards, and tax records can be easily lost from wildfire.

1. Vital Records

Order replacements online through county websites for documents such as birth/marriage certificates or even death records of family members who were recently deceased.

2. Property Deeds

These records are typically available at county recorder offices.

3. Social Security Cards

Request replacements through Social Security Administration offices.

4. Trusts & Wills

Contact the attorney your worked with to establish your trusts and wills for copies.

5. Tax Records

Request copies from the IRS or your tax preparer.

Understanding Insurance and Mortgage Responsibilities

Understanding your insurance policy and mortgage responsibilities can help you determine what you may still be responsible for and what you could get assistance with.

1. Mortgage Payments

- Unfortunately, homeowners must continue paying their mortgage even if their home is destroyed.
- Contact your lender to discuss options like forbearance or loan modifications.

2. Insurance Coverage Types

- Basic Coverage: Covers actual cash value (depreciated value) of damaged items, which may not be enough for full rebuilding costs.
- Extended Coverage: Pays up to 125–150% of the insured loss.
- Guaranteed Replacement Cost: Rare but covers the full cost of rebuilding, regardless of policy limits.
- Rental Coverage: Determines temporary housing options and duration.
- Contents Coverage: Review limitations on valuables like jewelry, art, and electronics. Consider adding endorsements for high-value items.





Support for Small Business Owners

Recovering from a wildfire as a small business owner requires careful planning and access to the right resources. Reviewing lease agreements and business insurance policies is a crucial step to understand what actions you can take as you plan your business's recovery process. Additional financial resources could be available to small business owners as well in disaster relief.

1. Lease Considerations

- Review your commercial lease for clauses that could allow termination if the property is uninhabitable for a set period.

2. Business Interruption Insurance

- If you have business interruption insurance, it can cover lost income, inventory replacement, and ongoing lease or equipment costs.
- Provide proof of loss, tax returns, and financial statements to support your claim.

3. Additional Resources

- Explore possible Small Business Administration disaster loans available to you to cover operating expenses and repairs.
- Seek grants from local Chambers of Commerce or non-profit organizations supporting small businesses.

Legal Support and Financial Assistance

Navigating the legal and financial challenges after a wildfire can be complex, but understanding your options can make the recovery process more manageable. Legal support can help you file insurance claims, appeal wrongful denials, or pursue lawsuits against responsible parties, while financial assistance programs may provide much-needed relief for both individuals and businesses. Additionally, staying vigilant against price gouging and knowing how to report it can protect you from exploitation during this vulnerable time.

1. Legal Support

- Connecting with an attorney can help be helpful in your recovery process. Attorneys can offer support for:
 - Filing insurance claims and appealing wrongful denials
 - Pursuing lawsuits against responsible parties, such as utility companies
 - Recovering damages for lost property and other expenses
- When assessing legal options, make sure to pick legal representation with wildfire and disaster recovery experience. Additionally, you should hire a law firm that can provide personable and responsive service. You will likely have many questions throughout your recovery process. You will want to make sure that the law firm and attorney you choose to work with will respond to you in a timely manner.



2. Price Gouging Protection

- Unfortunately, some bad actors may try to take advantage of victims in a time of need by increasing prices on essentials or increasing rent overnight. Price gouging can also occur with contractors or other services that aim to help wildfire victims.
- Such pricing practices are illegal. If you experience price gouging, report them to your state's Attorney General's office or county office.

3. Financial Assistance Programs

- There may be some financial assistance programs available such as through the Federal Emergency Management Agency (FEMA). You can often apply for federal aid through FEMA or state disaster relief program websites.
- It's possible businesses could apply for grants or low-interest loans as well to help with recovery. Visit websites such as the Small Business Administration or even your local Chamber of Commerce.

Emotional and Community Support

Losing a home or business to a wildfire is a traumatic experience. Ignoring the emotional stress it puts on an individual and family can make the recovery process much more difficult and harmful to one's health. Seeking support among your local community or even through counseling can help to process the trauma and enable you to continue moving forward.

1. Seek Counseling and Support Groups

- Connect with local mental health services or disaster recovery programs to address emotional trauma.
- Join community support groups to share experiences and resources.

2. Community Resources

- Contact local organizations, faith-based groups, and nonprofits for financial aid, rebuilding assistance, and supplies.
- Participate in community meetings to stay informed about recovery efforts and resources.



Recovering from a wildfire is a complex process that involves legal, financial, and emotional challenges. By taking proactive steps, seeking expert advice, and utilizing available resources, you can rebuild and recover.

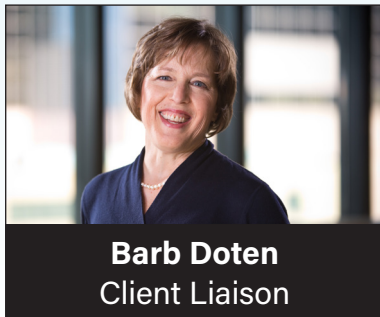
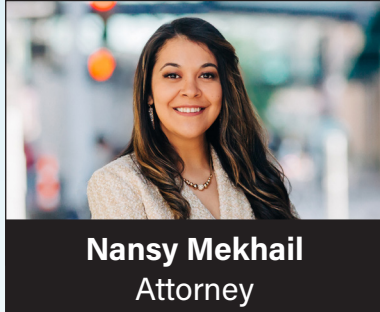
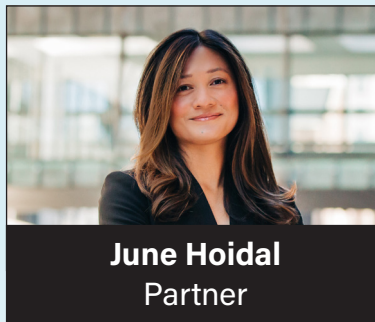
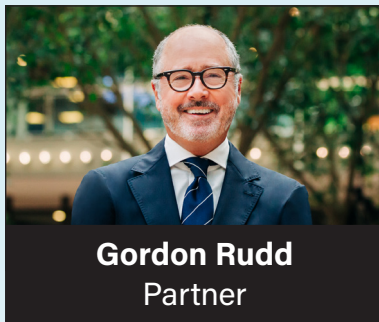
Remember, recovery is a gradual process that demands patience, resilience, and informed decision-making. This guide, along with the support of your community and professionals, can help you navigate the path to recovery with confidence.

About Zimmerman Reed

Zimmerman Reed is an established law firm founded more than 40 years ago and has a proven track record of fighting for justice in complex cases. We have successfully represented victims of wildfires and other environmental disasters. And we don't just see you as a client—we are your neighbor.

We have an office in Los Angeles and our lawyers, paralegals, and other employees are part of your community and were also impacted by the Los Angeles wildfires.

Zimmerman Reed Wildfire Team



Contact Us

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