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# Financial Resources After the California Fires

We understand the devastating impact of the California fires and we are here to support you during this challenging time. This guide will help you address immediate needs, navigate insurance, and plan your financial recovery.

## IMMEDIATE NEEDS

**Locate essential documents:** If possible, locate important documents. This includes insurance policies, passports, birth certificates, medical records, wills, and financial statements.

**Set up mail forwarding:** Contact the United States Postal Service to temporarily forward your mail to a safe location.

**Emergency living expenses:** Allocate for temporary housing, food, clothing, and transportation.

**Financial assistance:** Research and apply for available government assistance programs (e.g., FEMA for disaster assistance, SBA for small business loans) and non-profit organizations offering disaster relief.

**Secure temporary housing:** If displaced from your home, explore temporary housing options such as hotels, shelters, or staying with family/friends.

**Track everything:** Keep detailed records of all expenses for insurance claims.

## FINANCIAL MATTERS

**Contact your financial institutions:** Inform your bank, credit card companies, and loan servicers about your situation. Inquire about potential assistance programs, such as payment deferrals or waived fees.

**Review your budget:** Assess your immediate financial needs and adjust your budget accordingly.

## INSURANCE CONSIDERATIONS

- Create detailed inventory lists of damaged/lost items.
- Report any damages to your property as soon as possible.
- Take photos and videos of the damage to your property.
- Inquire about claim filing procedures and gather necessary documentation.
- Seek guidance on the claims process and understanding your coverage.
- Document claim numbers and adjuster contact information

## REVIEW YOUR POLICIES

**Homeowner's/Renter's insurance:** Review your policy to understand coverage details, deductibles, and claim filing procedures. Document any damage to your property with photographs and videos.

**Auto insurance:** If your vehicle was damaged in the fire, contact your auto insurance company to report the claim.

## LONG-TERM FINANCIAL PLANNING SUPPORT

We are committed to supporting you through this challenging time. Together, we can:

### Assess the financial impact

- Estimate rebuilding costs for your home and replacing damaged belongings.
- Consider potential income disruptions and increased living expenses.

## Recovery

- Develop a personalized financial recovery plan.
- This may include strategies for rebuilding savings, managing debt, and exploring long-term financial goals.

## Collaboration

- Consult with your tax professionals to understand the tax implications of fire-related losses.
- Seek legal advice regarding property rights and insurance claims.

## BEWARE OF DISASTER SCAMS

Unfortunately, disasters often attract scammers.

### Watch for Common Scams like:

- Unsolicited contractors
- Demands for upfront payment
- High-pressure sales tactics
- Requests for personal financial information
- “Too good to be true” offers

### Authenticate all Resources:

- Verify all contractors through state licensing boards
- Check organizations through Better Business Bureau
- Confirm FEMA representative credentials

### Report suspicious activity to:

- Federal Trade Commission ([ftc.gov/complaint](https://www.ftc.gov/complaint))
- California Department of Insurance (1-800-927-4357)
- Local law enforcement

Here's a helpful resource to learn how to identify and avoid scams: [Beware of Disaster Scams](#).

Remember, you are not alone. We are here to guide you every step of the way. Call or email us at any time to get started.



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