

## Comprehensive Wildfire Recovery Checklist

This checklist is designed to assist individuals impacted by wildfires in navigating the recovery process. Follow these steps to ensure you address immediate needs and long-term recovery tasks effectively.

### 1. Register at Shelters and Agencies

Register with shelters, the Red Cross, California FEMA, and any other relevant agencies. These organizations use their lists to distribute aid and ensure you are included in recovery efforts. This step is especially critical if FEMA is activated.

### 2. Contact Homeowners/Rental Insurance

Call your insurance provider to trigger “Loss of Use” coverage. This typically allows you to stay in a 'Like' property for a specified period and may provide immediate funds for essentials such as clothing, toiletries, and food. This step also initiates the insurance claim process for your home and personal property.

### 3. Get a PO Box

Set up a PO Box and forward all mail to it. Use this address for all forms and communications during the recovery process.

### 4. Search for a Long-Term Rental

Work with your insurance company to find a suitable long-term rental. Ensure payments are made directly by your insurance provider using 'Loss of Use' funds. Plan for a rental period of 1-2 years, but avoid signing a lease for the full duration as circumstances may change.

### 5. Create an Itemized List of Belongings

Document all personal property lost in the wildfire. Organize the list by room and include replacement costs for each item. Replacement costs should reflect the current market price, not the discounted price you may have originally paid. This list is essential for insurance claims and tax purposes. Items exceeding your policy limit can be claimed as losses on your taxes.

### 6. Call Utilities to Freeze or Cancel Services

Contact your utility providers (electric, gas, TV, landline phone, etc.) to freeze or cancel services. For newspaper delivery, either cancel or update the address to your PO Box.

### 7. Contact Other Insurance Providers

Notify other insurance providers, such as car insurance or specialty insurance for unique items, about your situation.

#### **8. Obtain Necessary Permits**

Permits may be required for debris removal, erosion control, and setting up temporary power or a trailer onsite. Check with your local authorities and ensure these costs are covered by your insurance. Be persistent if necessary to get these expenses approved.

#### **9. Understand Tax Implications**

You may be able to claim the monetary loss of items beyond what your insurance covers. Consult a tax professional to understand how to claim these losses and potentially recover taxes paid in previous years.

#### **10. Network with Others**

Connect with others who are also navigating the recovery and rebuilding process. Sharing knowledge and resources can save time and provide valuable insights. Use your strengths to help others and accept help when offered.

#### **Additional Tips**

- Save all receipts for purchases made during the recovery process. These may be reimbursable under “Loss of Use” insurance coverage.
- Inform store owners of your situation; many will offer discounts to wildfire survivors.
- Let friends and family assist with errands or tasks. Accepting help can reduce stress and free up your time for more critical matters.