

# **Wildfire Recovery Guide**

## **For Those Affected by the California Wildfires**

This guide provides step-by-step instructions, critical contacts, and resources to support you from immediate relief to short-term recovery and ultimately long-term rebuilding and emotional recovery.

**Immediate Steps**

## **Ensure Safety**

**Seek medical attention** if you have burns, breathing difficulties, or any injuries. Document medical visits for insurance claims.

- **Immediate Emergencies: 911**
  - If you or someone around you is experiencing a life-threatening emergency (e.g., severe burns, difficulty breathing, serious injuries), call **911** right away or go to the nearest hospital emergency department.
- **Non-Emergency Medical Services**
  - **Los Angeles County Department of Public Health**
    - Phone: 1-888-700-9995 (for general information)
    - Website: [publichealth.lacounty.gov](http://publichealth.lacounty.gov)
  - **Local Hospitals**
    - You can search for the closest hospital at California Hospital Finder (maintained by Cal Hospital Compare).
    - You can also call **2-1-1** and ask for the nearest open clinic or urgent care in your area.
    - Website: <https://calhospitalcompare.org/>

**Find temporary shelter** with family, friends, or through local shelters. The American Red Cross often sets up emergency shelter sites in affected areas.

- **American Red Cross Shelters**
  - **Phone:** 1-800-733-2767
  - **Online Shelter Locator:** [www.redcross.org/get-help/disaster-relief-and-recovery/find-an-open-shelter](http://www.redcross.org/get-help/disaster-relief-and-recovery/find-an-open-shelter)
  - During wildfires, Red Cross often sets up temporary shelters. You can use their online tool or call to locate the nearest open shelter.
  - **What They Can Help With**
    - Temporary shelter setup and locations.
    - Emergency food and clothing.
    - Emotional support and counseling resources for disaster survivors.
    - Access to health services (Refilling medications, replacing medical devices).
- **Los Angeles Homeless Services Authority (LAHSA)**
  - **Phone:** 2-1-1 (press 3 for shelter information)
  - **Website:** [www.lahsa.org](http://www.lahsa.org)
  - Although LAHSA primarily serves unhoused populations, they often coordinate emergency shelter services when disasters strike.
- **2-1-1 LA County**
  - **Phone:** 2-1-1
  - **Website:** [www.211la.org](http://www.211la.org)
  - **2-1-1** is a countywide resource and referral line. If you are looking for shelter, food, or other assistance, they can provide real-time information about open shelters, service providers, and disaster relief resources in Los Angeles County.

## **Contact Emergency Services**

If you spot lingering embers or fire threats near your property, **notify local fire departments** immediately. **Monitor evacuation orders** and safety notices from local authorities via radio, TV, or official social media accounts (e.g., County Sheriff's Office, CAL FIRE).

### **Local Fire Department**

- **Emergency (life-threatening situation):** Dial **911**.
- **Los Angeles County Fire Department:** 1-323-881-2411
  - Website: [fire.lacounty.gov](http://fire.lacounty.gov)
- **Los Angeles Fire Department (City of Los Angeles):** 1-213-978-3800
  - Website: [www.lafd.org](http://www.lafd.org)

### **CAL FIRE**

- **General Information Line:** 1-916-653-5123
- Website: [www.fire.ca.gov](http://www.fire.ca.gov)
- CAL FIRE provides statewide information on active fires, evacuations, and safety tips.

### **County Sheriff's Office (Example: Los Angeles County Sheriff)**

- **Los Angeles County Sheriff's Department (LASD):** 1-800-854-7771
- Website: [lasd.org](http://lasd.org)
- Follow official LASD social media or sign up for **Nixle** or **Alert LA County** for evacuation alerts.

### **Local Authority Updates**

- **Radio:** Tune in to local AM/FM news stations for evacuation updates (e.g., KNX 1070 AM).
- **TV:** Check local channels (e.g., ABC7, NBC4, CBS2, KTLA5, FOX11).
- **Social Media:**
  - Twitter handles such as [@CAL\\_FIRE](https://twitter.com/CAL_FIRE), [@LACoFDPIO](https://twitter.com/LACoFDPIO) (LA County Fire), and your county/city offices.

## **Notify Your Insurance Company**

### **Contact Your Insurance Provider Immediately**

- Look for your insurer's **claims hotline** on your policy card or their website.
- Some common insurance company claim numbers (for reference):
  - **State Farm:** 1-800-732-5246 ([www.statefarm.com](http://www.statefarm.com))
  - **Allstate:** 1-800-255-7828 ([www.allstate.com](http://www.allstate.com))
  - **Farmers:** 1-800-435-7764 ([www.farmers.com](http://www.farmers.com))
  - **AAA** (Auto Club of Southern California): 1-800-672-5246 ([www.calif.aaa.com](http://www.calif.aaa.com))
- **Log all communications: Record dates, times, names of representatives, and conversation summaries. Ask for a claim reference number.**

### **Ask About Temporary Housing Coverage (ALE)**

- **Additional Living Expenses (ALE)** coverage may help pay for hotel stays, meals, and other living costs if you cannot stay in your home.
- **Keep all receipts for reimbursement.**

### **Emergency Expense Reimbursement Policies**

- Inquire about **emergency advances** on your claim, which can help cover immediate necessities.
- Contact the **California Department of Insurance** if you have any coverage disputes: 1-800-927-4357 or [www.insurance.ca.gov](http://www.insurance.ca.gov).

## **Work with Your Insurance Adjuster**

### **California Department of Insurance (CDI)**

- **Phone:** 1-800-927-4357
- **Website:** [www.insurance.ca.gov](http://www.insurance.ca.gov)
- *What They Provide:* Information on insurance regulations, consumer protections, and assistance resolving disputes with your insurance provider.

### **Insurance Information Institute (III)**

- **Website:** [www.iii.org](http://www.iii.org)
- *What They Provide:* Articles, FAQs, and tips for understanding homeowners insurance, filing claims, and working with adjusters.

### **Your Insurance Provider's Claims Department**

- *Tip:* Refer to your policy documents or the insurer's website for a dedicated claims hotline. Keep a log of all communication (dates, times, contact names).

## **Document the Damage**

Once it is safe to return to your property, your first step is to **thoroughly document any and all damage**. This critical record will form the foundation of your insurance claims, potential government assistance applications, and overall recovery plan. Begin by taking clear, detailed photographs of each room, exterior walls, landscaping, and any possessions that have been harmed or destroyed by the fire. Try to **capture close-up shots** of specific damage—such as burnt structural components, melted household items, or smoke-stained walls—as well as **wide-angle views** that show how each area of the home or property was affected.

Next, create a **written inventory of your lost or damaged items**. Include descriptions, approximate purchase dates, and estimated values where possible. If you have receipts, old photos, or credit card statements that show proof of ownership or cost, gather those and keep them organized. Digital copies of all images and documents can also be backed up to the cloud, ensuring you have secure, accessible records.

### **Why It's Important**

This documentation helps substantiate your claims with insurance adjusters or assistance agencies like FEMA. Having clear, organized records will **streamline the claims process** and reduce the risk of disputes or misunderstandings. Detailed documentation also makes it easier to remember everything you have lost, especially since stress or displacement can cause you to overlook certain items in the moment.

### **Tips**

- **Keep receipts** for all immediate repairs or temporary fixes, as these costs may be reimbursable.
- Use **date stamps** on your photos, if your camera or phone has that feature enabled, to show when each image was taken.
- Consider making a **video walk-through** of your property to supplement photos. Narrate what you see as you go.
- If possible, **compile your documentation in a single folder or binder**—both physically and digitally—so you can reference it easily when speaking with insurance companies, legal aid, or government agencies.

**Remember:** Properly documenting the damage is a key step in moving forward with financial and emotional recovery. The more thorough your records, the more effectively you can advocate for the assistance and compensation you deserve.

***Additional Avenues for Support and Resources***



## **Immediate Disaster Assistance**

### **FEMA (Federal Emergency Management Agency)**

- **Phone:** 1-800-621-3362 | TTY: 1-800-462-7585
- **Website:** [www.disasterassistance.gov](http://www.disasterassistance.gov)
- **What They Provide:** Grants for temporary housing, emergency repairs, personal property loss, and other serious disaster-related needs not covered by insurance.

### **American Red Cross**

- **Phone:** 1-800-733-2767
- **Website:** [www.redcross.org](http://www.redcross.org)
- **What They Provide:** Immediate emergency shelter, food, clothing, and sometimes limited financial assistance.

### **United Way**

- **Phone:** 1-800-892-2757
- **Website:** [www.unitedway.org](http://www.unitedway.org)
- **What They Provide:** Local chapters often administer disaster relief funds and can connect you to other community resources.

### **2-1-1**

- **Phone:** Dial 2-1-1 (available in most counties)
- **Website:** [www.211.org](http://www.211.org) or [211la.org](http://211la.org) (for LA County)
- **What They Provide:** Referrals to local shelters, food banks, mental health services, and financial assistance programs.

## **State and Local Government Programs**

### **California Office of Emergency Services (Cal OES)**

- **Phone:** 1-916-845-8510
- **Website:** [www.caloes.ca.gov](http://www.caloes.ca.gov)
- **What They Provide:** Coordinates state-level resources, including local assistance centers that offer a one-stop shop for help with documents, housing, and other needs.

### **Local Assistance Centers (LACs)**

- After major wildfires, cities or counties often set up LACs where multiple agencies (FEMA, Red Cross, DMV, local health departments) operate under one roof to simplify access to services and recovery aid.
- Check your **county government website** or call **2-1-1** to find the nearest LAC and available programs.

### **California FAIR Plan (Future Coverage)**

- **Phone:** 1-800-339-4099
- **Website:** [www.cfpnet.com](http://www.cfpnet.com)
- **What They Provide:** The FAIR (Fair Access to Insurance Requirements) Plan is considered an “insurer of last resort” in high fire-risk areas of California. While this doesn’t address immediate losses if you were uninsured, it may be an option for obtaining future coverage to prevent similar issues moving forward.

## **Financial Aid and Loans**

### **Small Business Administration (SBA) Disaster Loans**

- **Phone:** 1-800-659-2955
- **Website:** [www.sba.gov/disaster](http://www.sba.gov/disaster)
- Despite the name, SBA disaster loans are **not** just for businesses. Homeowners and renters may also qualify for **low-interest loans** to repair or replace disaster-damaged property and personal belongings if they do not have sufficient insurance or no insurance at all.

### **Community Action Agencies & Nonprofits**

- Local nonprofits sometimes create **relief funds** to help uninsured individuals recover from wildfires.
- **Local Charities, Salvation Army, and Community Action Partnerships** often have specific programs for disaster recovery.

## **Emotional, Mental, and Physical Health Support**

### **Disaster Distress Helpline**

- **Phone:** 1-800-985-5990
- **What They Provide:** Free crisis counseling and emotional support for disaster survivors.

### **California Department of Public Health (CDPH) – Mental Health Resources**

- **Website:** [www.cdph.ca.gov](http://www.cdph.ca.gov)
- *What They Provide:* Referral links and hotlines for state-sponsored mental health services.

### **National Suicide & Crisis Lifeline**

- **Phone (24/7): 9-8-8**
- *What They Provide:* Immediate, confidential support for people in suicidal crisis or emotional distress.

### **Local Community Centers & Faith-Based Organizations**

- *Tip:* Many communities offer free or low-cost counseling, group therapy sessions, or support groups following natural disasters.

## **Health Actions: Reducing Smoke Exposure & Supporting Your Body**

### **Reduce Smoke Exposure**

- **Stay Indoors & Close Windows.**
- **Wear a Proper Mask (N95/KN95):** Reduces inhalation of fine particles.
- **Use a HEPA Air Purifier:** Place it where you spend the most time.

### **Support Respiratory Health**

- **Steam Inhalation:** Breathe in warm, moist air (try adding eucalyptus oil).
- **Nasal Rinses:** Saline spray or neti pot to clear out smoke particles.
- **Limit Strenuous Outdoor Activities:** Overexertion draws more particles into the lungs.

### **Hydration & Nutrition**

- **Stay Hydrated:** Flush out toxins; warm herbal teas soothe airways.
- **Eat Antioxidant-Rich Foods:** Berries, leafy greens, citrus fruits fight oxidative stress.
- **Include Anti-Inflammatories:** Turmeric, ginger, and garlic can ease inflammation.

### **Helpful Supplements**

- **Vitamin D & Zinc:** Support immune function, especially indoors.
- **Probiotics:** Boost gut health and immunity.
- **Electrolytes:** Replenish minerals if you're sweating more or in high heat.
- **Glutathione:** A powerful antioxidant produced by the body, known to help protect cells from oxidative stress.
- **Vitamin C:** Helps maintain a healthy immune system and reduce inflammation.
- **Mullein:** A traditional herbal remedy often used to support respiratory health (e.g., easing cough or throat irritation).

### **General Wellness**

- **Get Adequate Rest:** Sleep is vital for recovery.
- **Manage Stress:** Try breathing exercises or light indoor workouts.
- **Seek Medical Care:** Persistent cough or breathing issues? Consult a professional.

## **Notify Creditors and Service Providers**

### **Banks & Mortgage Lenders**

- Call the **customer service** or **hardship assistance** phone number on your statement or bank's official website.
- Let them know you've been affected by a disaster and ask about temporary relief options.
- **Do not lose any equity that you had in the property via foreclosure**
  - **Ask for Mortgage Forbearance**
    - A temporary pause or reduction in mortgage payments, often for 3–6 months.
    - Interest still accrues, and you remain responsible for the loan.
    - Helps prevent foreclosure and protect any equity you've built.
    - Action: Contact your lender or servicer immediately to request forbearance.
  - **Property Tax Base Transfers**
    - Certain California laws allow transferring your old property tax base to a new home if your original house was destroyed.
    - This can save thousands annually. For instance, if your home was assessed at \$1 million and you buy at \$1.5 million, you may keep the \$1 million tax rate.
    - Action: Reach out to your County Assessor for eligibility rules and filing deadlines.

### **Credit Card Companies**

- Contact each company's **customer service** to discuss deferring payments, waiving fees, or lowering interest rates due to hardship.
- Examples:
  - **Visa:** 1-800-847-2911
  - **Mastercard:** 1-800-627-8372
  - **American Express:** 1-800-528-4800
  - **Discover:** 1-800-347-2683

### **Utility Companies**

- **Los Angeles Department of Water & Power (LADWP):** 1-800-342-5397
- **Southern California Gas Company:** 1-877-238-0092
- **Southern California Edison:** 1-800-655-4555
  - Ask about **disaster relief programs** or **bill credits** if available.

### **Cell Phone / Internet Providers**

- Contact your provider's **billing or customer care** department for potential billing relief or device replacement offers.

### **Insurance Information Institute**

- **Website:** [www.iii.org](http://www.iii.org)
- *Contains articles on managing finances after a disaster, dealing with creditors, and handling insurance claims.*

## **Secure Replacement Identification**

If you evacuated without your passport, birth certificate, or other key documents, compile a list of what you need to replace and prioritize accordingly.

### **California Department of Motor Vehicles (DMV)**

- **Phone:** 1-800-777-0133
- **Website:** [www.dmv.ca.gov](http://www.dmv.ca.gov)
- Services include replacement driver's licenses, ID cards, and vehicle registration documents.

### **Social Security Administration (SSA)**

- **Phone:** 1-800-772-1213
- **Website:** [www.ssa.gov](http://www.ssa.gov)
- You can request a replacement Social Security card online (if eligible) or schedule an in-person appointment at your local SSA office.

### **U.S. Department of State (Passport Agency)**

- **Phone:** 1-877-487-2778 (TTY 1-888-874-7793)
- **Website:** [travel.state.gov](http://travel.state.gov)
- For lost or damaged U.S. passports, follow the "Replace or Renew" steps on the official website or contact the National Passport Information Center.

### **Vital Records (Birth, Marriage Certificates)**

- **California Department of Public Health (CDPH) – Vital Records**
  - Phone: 1-916-445-2684
  - Website: [www.cdph.ca.gov](http://www.cdph.ca.gov)
- You can also contact the **County Registrar-Recorder** where the event occurred.

### **County Recorder's Office**

- If you've lost property deeds or other land-related documents, contact the **Recorder** or **Clerk** in the county where your property is located.
- *Tip:* Search online for "[Your County] Recorder" or "[Your County] Clerk-Recorder" to find contact info and forms.

### **Prioritize Replacement Documents**

- Make a **checklist** of all critical documents (Passport, Birth Certificate, Social Security Card, ID/Driver's License, etc.).
- Replace the most time-sensitive documents first (e.g., driver's license, Social Security card).

## **Rebuilding and Long-Term Recovery**

### **Housing & Rebuilding**

- **Habitat for Humanity:** In some locations, they provide rebuilding assistance or discounted materials for uninsured or low-income families.
- **Volunteer Organizations Active in Disasters (VOAD):** Groups like **Team Rubicon** or **Southern Baptist Disaster Relief** may offer debris cleanup and initial rebuilding support.

### **Mental Health Support**

- **Disaster Distress Helpline:** 1-800-985-5990
- Losing a home is a traumatic experience. Free crisis counseling is available to everyone affected by a disaster, insured or not.

### **Future Insurance Options**

- If you reside in a high-risk fire zone, talk with an **insurance broker** about coverage options through the **California FAIR Plan**, surplus lines carriers, or bundling policies to make coverage more affordable in the future.

### **California Contractors State License Board (CSLB)**

- **Phone:** 1-800-321-2752
- **Website:** [www.cslb.ca.gov](http://www.cslb.ca.gov)
- *What They Provide:* Tools to verify a contractor's license, check complaint history, and access consumer guides on rebuilding.

### **Local Building and Planning Departments**

- Each county or city has a **Building & Safety Department** or **Planning Department** that issues permits and enforces building codes.
- *Tip:* Check your county or city government website for contact details to ensure compliance with updated fire safety codes.

### **Habitat for Humanity (Long-Term Rebuilding Assistance)**

- **Website:** [www.habitat.org](http://www.habitat.org)
- *What They Provide:* In some areas, Habitat for Humanity may offer rebuilding support or discounted materials for eligible homeowners.

### **Community Rebuild Programs**

- **United Way** (Local chapters): 1-800-892-2757 | [www.unitedway.org](http://www.unitedway.org)
- *What They Provide:* Volunteer and financial support for disaster survivors looking to rebuild or relocate.

## **Legal and Financial Advice**

### **Local Legal Aid Services**

- **Website:** [www.lawhelpca.org](http://www.lawhelpca.org)
- *What They Provide:* Free or low-cost legal assistance for disaster survivors, including help with FEMA appeals, insurance disputes, and landlord-tenant issues.

### **State Bar of California**

- **Phone:** 1-800-843-9053
- **Website:** [www.calbar.ca.gov](http://www.calbar.ca.gov)
- *What They Provide:* Lawyer referral services and consumer legal guides.

### **Financial Counselors**

- **National Foundation for Credit Counseling**
  - **Phone:** 1-800-388-2227
  - **Website:** [www.nfcc.org](http://www.nfcc.org)
- *What They Provide:* Budget counseling, debt management plans, and guidance on dealing with creditors post-disaster.

### **California Department of Insurance**

- **Phone:** 1-800-927-4357
- **Website:** [www.insurance.ca.gov](http://www.insurance.ca.gov)
- Even if you don't currently have insurance, they can offer consumer guidance and information on how to obtain future coverage. In some cases, they may also have information on relief programs.

### **Potential Negligence Claims**

- If the wildfire was caused by a utility company's negligence (for example, a downed power line), you might explore a **class-action lawsuit** or individual legal claim. Contact a **fire litigation** attorney or consult with local legal aid to see if that applies to your situation.



## **Community and State Support Programs**

### **California Office of Emergency Services (Cal OES)**

- **Phone:** 1-916-845-8510
- **Website:** [www.caloes.ca.gov](http://www.caloes.ca.gov)
- *What They Provide:* Coordination of state resources, local assistance centers, and information on recovery grants or debris removal programs.

### **Local Government Assistance**

- *Tip:* Check your **county or city government websites** for information on rebuilding permits, local grant programs, and community recovery meetings.

### **Small Business Administration (SBA) Disaster Loans**

- **Phone:** 1-800-659-2955
- **Website:** [www.sba.gov/disaster](http://www.sba.gov/disaster)
- *What They Provide:* Low-interest loans to homeowners, renters, and businesses for repair or replacement of disaster-damaged property.

### **Remember**

- **Take advantage of counseling and emotional support;** recovery can be a lengthy, stressful process.
- **Stay proactive with legal and financial planning** to rebuild as smoothly as possible.
- **Apply for FEMA Assistance:** Even without insurance, FEMA grants can help cover some immediate needs, including housing and personal property replacement.
- **Seek Out Local Nonprofit Support:** American Red Cross, United Way, and other charities can offer temporary shelter, financial assistance, or direct services.
- **Explore Government Loans & Grants:** The SBA provides low-interest disaster loans to homeowners and renters; Cal OES coordinates state-level programs.
- **Document Everything:** Keep detailed records of all damage, expenses, and interactions with assistance programs to strengthen your applications and appeals.
- **Get Legal Advice if Needed:** If you face landlord-tenant issues, property deed complications, or potential utility negligence, consult legal resources right away.