

# A fire burned down my house...now what the hell do I do?

Lovingly compiled by residents of Altadena and Pasadena Communities

First off, from those of us who still have our homes, we are shattered for you. It could have been our homes, we are sorry it was your home. The fire was random and terrifying. We are thankful you are safe. Nonetheless, you are experiencing real true profound loss, rebuilding your home, your lives, your businesses and our communities feels unimaginably hard. Hopefully this list helps you make some order of what to do now. Take this hour by hour, know that there is loving support around you, reach out when you need it.

## CONTACTS

Make a list of all of the important numbers and contacts to have on hand, figure out your mail situation and cancel services you do not need for the time being:

<b>INSURANCE INFORMATION</b>	
Insurance Agency Name	
Agent Name	
Phone Number	
Claim Number	
<b>ACCOUNTANT INFORMATION</b>	
Accountant Name	
Accountant Phone Number	
Accountant Email Address	
<b>MAIL FORWARDING</b>	
Find a new mailing location. It may be better to use a non-USPS location such as a UPS Store, FedEx Store or private versions mailing stores since post office boxes do not always allow certain types of deliveries and cannot necessarily forward your mail, while those services are available at non-USPS businesses. Have your USPS mail forwarded to your new temporary address, by signing up for extended mail forwarding: <a href="https://faq.usps.com/s/article/Extended-Mail-Forwarding">https://faq.usps.com/s/article/Extended-Mail-Forwarding</a>	
Temporary Mailing Address	
Phone Number of Mailing Service	
Email Address of Mailing Service	
Extended Mail Forwarding End Date	

<b>WATER</b> - cancel service	
Pasadena Water and Power Phone Number	626.744.4005
Water Service Phone Number (for those not in Pasadena)	
Account Number	
<b>GAS</b> - cancel service	
SoCal Gas	800.427.2200
Account Number	
<b>POWER</b> - cancel service	
SCEdison	800.655.4555
Account Number	
<b>INTERNET</b> - cancel service	
Spectrum	888.892.2253
ATT Uverse	800.288.2020
Account Number	
<b>MORTGAGE COMPANY</b> - call and ask about reduced interest and/or suspended payment programs	
Company Name	
Account Number	
<b>OTHER IMPORTANT CONTACTS</b>	

## CREDIT PROTECTION

We suggest locking down your credit and the credit of your loved ones by putting a freeze in place. Sadly, some see tragedy as an opportunity to scam or take advantage of people.

<b>Equifax - Request Security Freeze</b>	
(888) 298-0045	<a href="http://www.equifax.com/personal/help/lock-credit-report-security-freeze/">www.equifax.com/personal/help/lock-credit-report-security-freeze/</a>
<b>Confirmation Number</b>	
<b>PIN</b>	
<b>Date Initiated</b>	
<b>Freeze Lift Request Purpose</b>	
Date(s) Lifted	
Confirmation Number for Lift	
<b>Experian - Request Security Freeze</b>	
(888) 397-3742	<a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>
<b>Confirmation Number</b>	
<b>PIN</b>	
<b>Date Initiated</b>	
<b>Freeze Lift Request Purpose</b>	
Date(s) Lifted	
Confirmation Number for Lift	
<b>Transunion - Request Security Freeze</b>	
(800) 916-8800	<a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>
<b>Confirmation Number</b>	
<b>PIN</b>	
<b>Date Initiated</b>	
<b>Freeze Lift Request Purpose</b>	
Date(s) Lifted	
Confirmation Number for Lift	

## **UNSOLICITED ADVICE REGARDING INSURANCE**

This is directly from others who have lost their homes to fires and floods and have rebuilt. Of course do what is best for you and yours, but perhaps take this unsolicited advice into consideration.

You may get immediate pressure from your insurance company to sign. It is not recommended that you proceed. You are in a period of grief and trauma and you do not have all of the information on hand. If you have pressure from the insurance company, push back. If you aren't good at pushing back, avoid interacting until you are able to gather the information about the true costs of rebuilding and can interact with the insurance company from an informed position.

Some insurance companies ask for an absurd amount of documentation and make it a Kafkaesque experience, wearing you out, so that you eventually give up and take less money. They know you have so much on your hands and that you are overwhelmed and take advantage of your situation.

Remember insurance is a business and it is best for their business to pay out the least amount of money.

If it is not going well with your insurance company, consider getting legal representation. My cousin (whose house in Northern California mostly burnt down due to a kitchen fire in 2021) advises to get legal representation no matter what. Primarily because they take care of all of the communication with insurance, which apparently is a huge burden from a time perspective. If you decide to get legal representation, do your research <https://www.calbar.ca.gov/Public/Free-Legal-Information/Before-Selecting-an-Attorney/Finding-the-Right-Lawyer> . Look up reviews, ask for references from their former clients, call the references. Ask for their license number, look them up <https://apps.calbar.ca.gov/attorney/LicenseeSearch/QuickSearch>. Consider the legal costs and figure out if it will be a value add.

Remember that it is most likely that everything in the rebuilding process will take more time and money than projected.

## **CREATING AN INVENTORY**

My cousin encourages you to consider EVERY little thing that was lost, down to the smallest most seemingly insignificant items. The sooner you start to make these lists, the better your memory recall. Reference any photos that you might have. Go room by room and visualize the spaces. This will most likely be deeply upsetting and will cause you sadness, I am so sorry that you have to do this.

Here is breakdown of different inventory apps you could consider using:  
<https://www.nerdwallet.com/article/insurance/home-inventory-app-template>

## **TAX REDUCTIONS**

You may be entitled to property tax reduction and/or deferral due to fire damage.  
<https://www.propertytax.lacounty.gov/Home/GeneralFAQ/5>.

Property Tax Assessor | General - 213.974.3211 | North District - 818.833.6000

The Assessor recommends that the property owner file an Application for Reassessment of Property Damaged or Destroyed by Misfortune or Calamity (M&C Claim), Form ADS-820 with their office within 12 months from the date the property was damaged or destroyed. The claim form is available on the Assessor's website:

[assessor.lacounty.gov/tax-relief/disaster-relief](https://assessor.lacounty.gov/tax-relief/disaster-relief)

## CS CARE - REALLY GREAT RESOURCES

<https://211la.org/LA-Wildfires>

## MENTAL HEALTH RESOURCES

<https://www.samhsa.gov/find-help/helplines/disaster-distress-helpline>

<https://www.redcross.org/get-help/disaster-relief-and-recovery-services/recovering-emotionally.html>

## LISTS OF TIPS OF WHAT TO DO NOW

For those of you that have friends/families that need some advice, these are the most important things to keep in mind:

- 1 Hire a public adjuster. They will get you more money than the insurer's adjuster who will low-ball you.
- 2 Tell the insurer you intend to rebuild (even if you ultimately decide not to). This will cause the insurer to take the claim more seriously. There may also have additional coverage for rebuilding.
- 3 When compiling a list of what you've lost, it's best to do it room by room since it will help you create a more comprehensive list of what you've lost.
- 4 Save all receipts showing any living expenses you've incurred as a result of the loss that you would not have incurred otherwise. Your policy may have coverage for additional living expenses.
- 5 FEMA will offer to clear the debris. Accept this offer unless you have something special about your property (i.e., septic system or other concern). Otherwise you'll have to try and recoup the cost of debris removal later and that will be more work.

[https://www.redcross.org/content/dam/redcross/atg/PDF\\_s/Preparedness\\_Disaster\\_Recovery/General\\_Preparedness\\_Recovery/Home/picking-up-the-pieces-after-a-fire.pdf](https://www.redcross.org/content/dam/redcross/atg/PDF_s/Preparedness_Disaster_Recovery/General_Preparedness_Recovery/Home/picking-up-the-pieces-after-a-fire.pdf)

<https://www.statefarm.com/simple-insights/residence/what-to-do-after-a-house-fire>

[https://www.insurance.ca.gov/01-consumers/140-catastrophes/TopTenTips\\_WildfireClaimants.cfm](https://www.insurance.ca.gov/01-consumers/140-catastrophes/TopTenTips_WildfireClaimants.cfm)

<https://www.nerdwallet.com/article/insurance/home-inventory-insurance>

## UNITED POLICYHOLDERS

The United Policyholders organization may be useful. United Policyholders (UP) is a non-profit organization that has three-plus decades of expertise in wildfire recovery and insurance claims.

<https://uphelp.org/>

## OUTSMARTING AUTOMATED PHONE SYSTEMS

<https://www.wired.com/2014/04/automatic-extension-dialing/>

## CONTACTING CEOs

Sometimes you just need to escalate an issue to a CEO, I have found it helpful in extreme cases to email a CEO. While they rarely answer, they usually have a team that will.

<https://www.amplemarket.com/blog/selling-to-ceos-10-ways-to-find-any-ceo-email-address>

## FEMA

<https://www.fema.gov/locations/california>

You'll need the following to complete your application.

1. Social Security Number (SSN) Use yours OR the SSN of a qualified minor child. Minor children must live in the household and be a U.S. citizen, non-citizen national, or qualified non-citizen. The applicant or co-applicant must be the parent or guardian of the minor child.
2. Annual Household Income Include your household's pre-disaster income before you deduct anything.
3. Contact Information Include your phone number; home address at the time of the disaster; and current mailing and email addresses. If you use a video relay service (VRS), captioned telephone (CTS), or other service, give FEMA your number for that service.
4. Insurance Information Include the type(s) of coverage and insurance company name(s). If you don't have insurance information handy right now, you can come back and add it later.
5. Bank Account Information Include the name of your bank or financial company and your routing and account numbers. If you qualify for assistance, we can deposit the money directly into your account. You don't need to have a bank account to get assistance.

## Individual Assistance

FEMA may be able to help you with home repairs, temporary housing, or property damage (appliances, furniture, vehicle, etc). You may also qualify for help with child care, medical, lodging, moving, and funeral expenses.

- 1 First, we'll ask you about your needs
- 2 Next, we'll help you create an account or sign in to Login.gov.
- 3 Then, you'll come back to DisasterAssistance.gov to finish and submit your application to FEMA.

It's okay if you don't have all the details for your application now. After you create an account, you can save your progress and come back to finish it later.

## For Business Losses

If you have business losses, including property damage and economic losses, you may qualify for assistance from the U.S. Small Business Administration (SBA).