

## Insurance and Claims

- 1. Review Insurance Policies** (including auto policies if you have autos that are damaged or destroyed)
  - Understand your coverage, limits, and exclusions. Note that there may be requirements for insurance companies to pay certain living expenses to ease the burden upfront. You are still required to pay your mortgage.
- 2. Notify Insurance Carriers to Start the Process**
  - Inform your insurance company immediately to initiate the claims process.
- 3. Consider Hiring a Public Adjuster**
  - They may help you secure a larger settlement than the insurer's adjuster, but they can be expensive.
- 4. Tell the Insurer You Intend to Rebuild** (even if you are uncertain)
  - This may cause the insurer to take the claim more seriously and there may also be additional coverage for rebuilding.
- 5. Obtain a Copy of the Fire Report**
  - Request this from the fire department to support your claims and other applications.
- 6. Consider Consulting an Attorney**
  - Seek recommendations for attorneys experienced in dealing with insurance carriers.
- 7. FEMA Assistance**
  - Accept debris removal assistance unless special circumstances exist on your property (e.g., septic system or other concerns). Trying to recoup debris removal costs later may be more work.
- 8. Be Strategic with Mortgage Forbearance Offers**
  - You may be better off not accepting forbearance or temporary assistance (e.g., three months deferral on payments) on your mortgage if financially possible in order to preserve future refinancing options.
- 9. Casualty Loss**
  - A casualty loss can be claimed, but is subject to limitations if the property is for personal use. See IRS Pub 547, and Topic No. 515 for further guidance.

## Documentation and Inventory

- 1. Compile Photos or Videos of Your Property**
  - Use existing photos, videos, or even online real estate listings to document the pre-loss condition of your home.
- 2. Start a Detailed Inventory of Lost Possessions**
  - Go room by room to help create a more comprehensive list.
  - You may be able to negotiate a significant minimum payout for personal property even without itemization.
- 3. Begin Replacing Important Documents**
  - Examples: birth certificates, passports, Social Security cards, property deeds, and insurance policies.
- 4. Request Financial and Other Records from Third Parties**
  - Replace any lost or inaccessible records by contacting relevant organizations.
  - If you have made improvements to your home, see if you can obtain records from your contractor or locate them through electronic bank statements.

## Expense and Utilities

### 1. Compile All Related Expenses

- Track temporary living costs and other expenditures (including food) linked to the fire loss. Remember to keep receipts (digital or physical).

### 2. Cancel or Transfer Utilities and Subscriptions

- Notify gas, electric, water, cable, and other providers about the fire to prevent unnecessary billing and notify them of your interim address.

## Housing

### 1. Find a Long-Term Housing Solution

- Prioritize stability to reduce stress and aid recovery.

## Legal and Safety Measures

### 1. Report Missing Valuables or Suspected Arson

- File a police report if necessary.

## Tax Matters

### 1. [Tax Filing and Payment Postponement](#)

- Monitor for developments of official announcements from the IRS or state taxing authorities.

### 2. [Casualty Losses, Gain Exclusions/Deferral, Like-Kind Exchanges, and Involuntary Conversions](#)

- The IRS allows taxpayers to deduct losses related to casualty events, like the California wildfires, provided specific criteria are met.

### 3. [Los Angeles County Property Tax Relief](#)

- Consider filing a Misfortune or Calamity (M&C) claim.

## Helpful Resources

- **LA Times Article:** [Insurance Explainer](#)
  - This article contains additional insights on dealing with fire loss and insurance.
- **Insurance.ca.gov**
  - [Resources to Help Recent Wildfire Victims](#)
  - [Top Ten Tips: Wildfire Claimants](#)
- **Other:** [Resources for SoCal Fire Victims, Evacuees and First Responders](#)