

AFTER A HOUSE FIRE

SOME THOUGHTS ON WHAT TO DO AFTER YOUR HOUSE BURNS TO ASHES BASED ON MY EXPERIENCE IN THE OAKLAND FIRESTORM

Background:

Our home in the Berkeley hills burned to the ground during the October 19, 1991 Oakland firestorm. The fireballs quickly rolled down the hills and we had only a few minutes to leave, navigating the very narrow, windy and congested road from our home. I drove one car with our 2 year old daughter and my husband drove the other. I was also 9 months pregnant, in active labor (contractions every 5 minutes). We did not have time to get anything – we just drove away. Luckily, we had family 30 miles away where we found temporary shelter. Waiting to find out if our house survived the fire was excruciating, but we soon learned it was a total loss. The fire was so hot and intense, everything was incinerated, including chimney bricks, 150 year old heritage oak trees, cement retaining walls, heavy metal appliances, “fireproof” safe, and every inch of the house and its contents. Literally nothing was left – just ugly gray dust. The entire area was a moonscape.

Disclaimer:

I am not an insurance agent, lawyer, or disaster recovery specialist; my career was in high tech. I am writing this from a personal perspective of dealing with the incineration of my home and everything in it. Your experiences may be different.

Hope:

My niece, whose house is threatened in the Eaton Fire in Altadena, asked me to write down some of my thoughts for those who have lost their home, hoping that it might make recovery and the insurance journey a bit more understandable and manageable. Suddenly losing your home, which you’ve spent so much time, money and effort making it “home” is a shock and extremely stressful. With your resilience, patience, and hard work, it is my hope that you will most likely end up with a wonderful new place to call home.

Immediate Action Items:

- First, hug your family, friends and pets a LOT. Find gratitude that the most important people in your life are safe. Most material things can be replaced.
- Call your home insurance company and get a claim number and claim administrator’s contact info. Review your insurance policy. If you don’t have the physical copy, ask your agent to send you an electronic copy.
- If your car burned up, notify your car insurance company and DMV.
- Get a P.O. Box in a convenient location. Temporarily have your mail and packages forwarded to it (bills, important documents, letters, packages, etc.) You might have this for a year or more (year leases are less expensive). Note: Standard mail forwarding lasts 12 months. You can pay to extend mail forwarding for 6, 12, or 18 more months (18 months is the maximum). To purchase Extended Mail Forwarding, you can add it when you first submit your change of address request or if you later edit your request.
- Consider changing your bill deliveries to electronic rather than a mailed documents.

- Notify your work. Generally, employers will give you time off initially to take care of some things. Some employers may give you a monetary grant which does not need to be repaid for your immediate needs. It never hurts to ask.
- Get a computer/laptop and optionally a printer if you don't have one now. It is critical to document many things during the process (more on this later).
- Designate a "go to" person for information about your situation and communicate that person's contact information to friends/family. That way, you will not be inundated with well-intentioned people calling, emailing or texting you non-stop so you can focus on what you need to do. That person can also pre-screen all of the communications.
- Cancel all services for your home, including water, electrical and gas, garbage collection, gardener, cable or satellite TV, internet, line phone, newspaper, etc.
- If you have a mortgage on your home, notify your lender asap. Different lenders may have different policies. Some might even suspend your mortgage payments. We were shocked that our bank sent us a letter demanding we pay the entire remaining balance of our loan (even though the home was fully covered by insurance). Yikes! There was so much push-back from impacted people that the bank changed their policy.

Housing & Kids

- Try to get out of a hotel or living with friends/relatives as soon as possible and find longer-term, temporary housing. It helps everyone (especially kids) if your residence location is somewhat stable. (We had to move 8 times in 10 months – that really added to the stress.) Recovery will be a long process and nothing seems to go very fast, irrespective of your diligence in providing the insurance company with all of the information and documentation they will request.
- We stayed with dear, welcoming relatives for several weeks and found that it disrupted their lives too much and was not the best accommodation for our family. We arrived with mom, dad, toddler, newborn baby and a nanny. Four of us were in one bedroom and the nanny in another. We were extremely stressed, we had a newborn crying through the night, and a dysregulated toddler. The nanny missed her family. It was great at first but it was soon clear that the situation was unsustainable. Your situation may be different but you need to be aware of the impact on your very kind and welcoming hosts, especially for longer stays.
- Be aware that there will be a LOT of people looking for housing in the area and there will be a LOT of competition. The sooner you do this, the more options you will have. If you plan to rebuild your home, this may take 1-2 years, so select a temporary place accordingly. If you plan to move after the insurance settlement and apply those funds towards a new home, this may take at least 6-18 months. It is not a quick process.
- Depending on your insurance, they should pay for accommodations similar to your home, but with so many people in need, the inventory might be sparse. There is typically a time limit for insurance to pay for your temporary housing – check your policy.
- If you have children, notify the school, daycare or nanny. Determine if you can continue, given your new housing location or if you need to find temporary schooling/care. This is also very unsettling for your children if you have any, so try to keep to their normal routine as much as possible.
- You'll be incredibly busy, stressed and burdened by insurance stuff (in addition to your normally busy days), but make time to do fun things with your kids. This is also stressful for them – they don't have their familiar bedroom, toys, etc.

Reestablishing Your New Norm

- You have lost your home, memories, and all of your belongings. Depending on the heat of the fire which consumed your house, there might not be anything for you to really even sift through once you can return to your home. This makes the recovery process — both from a physical standpoint of having to rebuild but also the emotional standpoint — so exceptionally difficult. Take time to grieve your great losses.
- Get necessary clothing and supplies for your family if you were not able to pack prior to leaving.
- Do something fun with your kid(s); reinforce positive messages.
- If you work for your employer during the insurance process, get ready for very long days. After work every day, we spent hours on documentation for insurance. Our settlement took nearly a year. Be sure to allow some down time for yourself. We regret not doing that enough, resulting in exhaustion.
- Keep track of all of your expenses and save the receipts – housing, restaurants, clothing, gas, supplies, etc. Those can be submitted to insurance.
- Build a network with other families who are experiencing the same traumatic losses and share information.

Insurance Companies

- Read your homeowner's insurance policy and get very familiar with it – amounts, limitations, time frames, deductible, liability, upgrade to code coverage, house vs. other structures (not attached to the house), landscaping, etc. Policies can vary a lot. It is important to understand what you can expect to be covered.
- Get things in writing from your insurance adjuster. Having things in writing helps accountability.
- *Be aware:* people are quite vulnerable to fraud during these stressful and traumatic times.
- Again, do NOT settle too soon. The California Insurance Commissioner, Ricardo Lara, is telling residents whose homes or businesses were damaged or destroyed by wildfires this week to not sign anything right away - to be a little patient. Don't rush into any decisions. There is a three-day cooling-off period that residents are allowed before they need to make any decision with a public adjuster.
- Ask your agent what *documentation* they will need – get it in writing and be sure they are very specific or you may need to re-do some work.
- *Beware* – our experience (and those of our neighbors) was that insurance companies regularly change what they want documented. For example, “how many linear feet of 6” crown molding was in your house?” We’d look at our house plan and add up the crown molding in linear feet. We’d give them the number and then they’d say, “oh, we actually need the linear feet of crown molding for EACH room!” Of course, this was very frustrating, especially since you’re already tired and stressed. Well, as we found out, this behavior seems to be deliberate. Insurance companies try to frustrate you with delays so you will capitulate and just “settle”. I saw some of my neighbors settle too early and their settlement amount suffered. Typically, if you settle early, you may receive a smaller settlement than if you had spent more time documenting, giving them what they want, and negotiating!
- *Beware* – Another thing to be aware of is that insurance companies regularly change the agent you work with. In our claim, we were assigned a new agent every 4 weeks and we usually had to

backtrack a LOT to get the new person up to speed. Agreements had to be renegotiated. It's a lot of work and frustrating, but you need to power through it. That's why it's so important to document everything – you can just print out a copy of the info the agent requires. It took us a while to figure that out, but the documentation was well worth the effort. The way they set up the rotating agents seemed like a very adversarial relationship to clients (by design) and it was very unpleasant.

- Insurance companies will generally give you an initial low-ball settlement offer. I suggest you pause before accepting it. It is beneficial to the insurance company to settle quickly, but generally not beneficial to you. Here are some of the things we did that positively impacted our claim:
 - We hired a licensed architect and contractor to give us two estimates to rebuild the house as it was. This was out of pocket money for us, but well worth it. What we realized is that, after a large disaster, prices really skyrocket – building supplies, contractor labor, architect plans, etc. They were aware of this, but we were shocked at the prices they quoted, thinking they were actually too high, compared to what we paid for the house plus improvements. However, we hadn't realized the skyrocketing price effect after a disaster. Don't underestimate this expense.
 - Prepare in advance for every meeting with your insurance adjuster. For example, when we were negotiating our final settlement, we had two estimates of our own and could determine if the insurance company's offer was reasonable and fair. If not, we had professional documentation so we could negotiate.
 - Many/most things can be negotiable (within the limits of your policy). You are not obliged to take their initial offer. You can escalate if you think your agent isn't helpful. We did.
 - Plan your goals and strategy when you have each meeting with the insurance adjuster. My husband and I played "good cop" (me!) and he was the "bad cop". During the meetings, I'd be nice and pretend to go along with the insurance people and agree (showing we're trying to cooperate!), and then my husband would chime in ("but what about "xxx" and "yyy"?). It was very effective. However, if everyone is contentious and argumentative, the process will go a lot longer and add more overall stress.
- Ask the insurance company to document milestones and goals – their tendency is to delay and prolong the process so you'll get impatient and frustrated so you'll just "settle".

Companies That Can Assist You With Your Claim

- There are companies that specialize in helping victims of disaster with their insurance claim. Many are from out of state and swarm into a disaster area in droves. There are pros and cons to their services.
 - Pro:
 - They will do a lot of the interfacing with insurance on your behalf.
 - They do some of the paperwork and you will have less work to do.
 - They can advise you.
 - Con:
 - They will take a big hunk of your settlement (usually a percentage) for their fees.
 - My neighbor used one of these companies because he moved to New York. Our houses were similar and we received a significantly higher payout (not including the fees they had to pay in addition) by doing it ourselves.

- You *still* have to do the majority of the work (inventory and documentation) because they will not know what you had in your house.
 - They might not be able to advocate for higher-value items you owned, like special artwork, antique rugs, family heirlooms, jewelry, etc.
 - I didn't think they were very thorough in their documentation of my neighbor's house and belongings and his presentation was underwhelming.
- Be aware of scams!

Document Your Losses

- Good documentation is KEY to a favorable settlement.
- Start documenting EVERYTHING you lost in your house, its contents and property. I suggest using a spreadsheet application on your computer/laptop like Excel or Google Sheets or a database. The following recommendations are based on my year-long experience dealing with insurance.
 - Set up broad categories to document your losses, for example:
 - Kitchen (go drawer by drawer, cabinet by cabinet)
 - Estimated size of room and architectural features – crown molding, baseboards, windows, types of doors, window coverings, floor type (hardwood, carpet, area rug), windows, ceiling height, built-in lights, type of heater or A/C, etc.
 - Large & small appliances (brand/model if you know)
 - Pots, pans, utensils, supplies, etc.
 - Dinnerware, glasses, serving ware, etc.
 - Food, medications
- When you set up your spreadsheet, add additional information about each item (estimate if you aren't sure). For example:
 - Item; description; when purchased; cost; photo or receipt, size/quantity, etc.
 - You may need to add additional information based on what your insurance company needs so check with them to understand their requirement before you plunge into this. It's a lot of work.
- We literally took months to work on our spreadsheet because there were always some things we forgot. I don't think we could have ever remembered everything, so don't despair. I recommend you take your time; don't rush the process. Have friends/family review your list – maybe they will remember other things.
- If you use a spreadsheet application or a database, you can produce so many various reports for the insurance agent from the basic information you have electronically – just sort the data, various summarizations, or whatever. Our ability to quickly and accurately produce printed (or electronic) reports of the things they wanted to see was KEY to our successful settlement. Allstate said we had the best documentation of the thousand+ fire victims they covered.
- Get copies of old credit card bills to show what you purchased, date and price.
- Use any photos or videos on your phone to remind you of things in your home that you lost. We also asked friends and family to send us any photos they took when in our home and that added more validity to our claims.
- For months, we kept a tablet nearby because things we lost would pop into our heads randomly.... Like remember the “xxx” that “xxx” gave us? Or “where's the “zzz”. Oh yeah, it burned up.”

Document everything – it takes a long time. Remember, the more things you can remember and somehow document, the better settlement you will have.

Important Documents

- Start replacing important documents that were lost in the fire if needed, like pink slips for cars, house purchase info, passports, contracts, wills/trusts, etc. We found out the hard way that “fireproof” safes are really not fireproof – all of our important documents in the safe were miniscule dust particles, including the safe, itself.
- Check with the city/county building department to see if they have any building/architectural plans for your home – either physical or electronic. This will help immensely to “prove” the size of your home and number of rooms, etc. If you have had any remodels that required permits, get those plans. This also applies to landscape elements too. We had recently added an addition onto our home, so we had fairly recent house plans which were very helpful.

Disaster Planning

- Hopefully, you took photos or videos of your house prior to evacuating: contents every drawer, cabinet, closet, refrigerator, storage cabinet, garage, attic, front & back yards, etc. This is really good proof for insurance that you had those things. Insurance companies may require you to “prove” you had what you had, no matter the limits of your insurance policy.

Timing

- This process is not fast. It’s important to be patient.
- In my experience, it took between 6 months to 2+ years for people to settle their claim with their insurance company. Some companies are quicker than others. It’s important to be patient.
- If you plan to rebuild, the supply of architects, contactors, and building supplies will be impacted by the large number of homes to be rebuilt. Also, the Planning Department will become backlogged, exacerbating the timeline for completion. Be prepared for delays – it will be part of the process.

Additional Help

- This is something with which we had a hard time. We were used to helping others and donating to charities. Right after the fire, the Redcross contacted us to give us some vouchers for much-needed household items (bed, crib for baby, clothes, sheets, towels, basic kitchen stuff, etc.) At first, we declined. But then we thought, well, right now, we don’t have anything – not even a change of clothes or a toothbrush, so we finally accepted. The vouchers were for Sears (1991!), a place we normally didn’t shop. But we were so grateful and delighted for these basic gifts. I urge you to check out the Redcross in your area: <https://www.redcross.org/>
- We were self-reliant people and not used to asking for help. However, family and friends encouraged us to reach out and we’re glad we did. My work colleagues had a “shower” for our newborn baby and they brought baby clothes, supplies, and some kitchen goods. One gift that was especially meaningful was a cookie pan, measuring cups and spoons, along with my colleague’s grandmother’s special chocolate chip recipe – to remind us of “home’. It sounds silly now, but you’d be surprised at what little things can make you happy after a disaster.
- Your friends and family are probably very anxious to help you but do not necessarily know how. Here are some applications to which you can direct them for the help YOU want and need:

- Meal Train – prepared food delivery service: <https://www.mealtrain.com>
 - GoFundMe – cash and gift certificates: <https://www.gofundme.com>
- President Biden declared the Los Angeles fires a major disaster, which means the Federal Emergency Management Agency’s (FEMA, <https://www.fema.gov>) Individual Assistance programs will help families who lost their homes and businesses. This includes temporary accommodation and financial assistance for destroyed property. You can apply for FEMA disaster assistance at: <https://www.disasterassistance.gov>.
- You can call the California Department of Insurance. They have live operators on the phone that can help address your issues. You can contact them at 1-800-927-4357 or visit <https://www.insurance.ca.gov>.
- California Department of Insurance – Wildfire Assistance: <https://www.insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>
- 211 LA, a local non-profit, is teaming up with Airbnb to offer free temporary shelter for people displaced from their homes by fire. You can start by filling out the form at: <https://care.211cs.org/public-survey/86c5adf88e2a29c103df24ba5f48cd3f6cf9a9171207a15954dbb8b9649429f0>
- Evacuation centers:
 - Westwood Recreation Center: 1350 S. Sepulveda Blvd., Westwood (accepts small animals)
 - Pasadena Convention Center: 300 E Green St., Pasadena
 - El Camino Real Charter High School: 5440 Valley Circle Blvd., Woodland Hills
 - Pierce College: 6201 Winnetka Ave., Woodland Hills (accepts large animals)
- Housing for pets:
 - Los Angeles Equestrian Center: 480 Riverside Dr., Burbank (accepts large animals)
 - Agoura Animal Shelter: 29525 Agoura Rd, Agoura Hills (accepts small animals)
 - Pasadena Humane Society is offering emergency shelter for animals, 361 S. Raymond Ave., Pasadena. But they’re filling up fast and are also looking for families to foster dogs and cats from families displaced by fires. Email foster@pasadenahumane.org
 - spcaLA is also taking in animals affected by the fires, 5026 W. Jefferson Blvd., Los Angeles
 - Dogtopia of East Pasadena is offering three free overnight stays for pups from families displaced by fire and a 50% discount afterwards, (626) 699-8577

After Your Settlement

- Whatever you decide to do – rebuild, move, sell the lot or whatever, I highly recommend you use a certified accountant to do your taxes for the 2-4 years of your settlement. There may be income tax adjustments for which you are eligible for loss of a home or car.
- If you decide to sell your lot and move, I recommend waiting at least a year or two because the price of land in your area will go higher once the inventory is reduced. Unfortunately, we made the mistake of selling our lot to our neighbor about a year after the fire. If we had waited, we could have gotten nearly double the amount.
- You might want to reach out to friends and family to get copies of photos to regain some of your past memories.
- Be mindful and look forward to the life ahead of you. Try not to dwell on your immense losses. The health of your entire family will benefit.

- If you purchase a new home, you might need to update your will and trust, and perhaps remove the old home and replace it with the new the home.

A New Perspective

- After the fire, we only had the clothes we were wearing and the cars. We had to do a lot of shopping, from big to small items – furniture, clothes, kitchen items, cleaning supplies, and on and on. It was exhausting and now I hate shopping. It made me realize how much “stuff” we had accumulated over time, much of it unnecessary. I approached shopping with more mindfulness.
- One thing we found once our claim was resolved is that we had a new perspective on life. Anything can change in a minute. Our lives took an unexpected, dramatic new direction. However, in the process, we developed a new perspective – especially about material “stuff”. It was not the new clothes, furniture or set of dishes that brought joy to our lives. It was the loving and close relationships we have with our family, friends and colleagues that helped get us to the finish line and brought happiness.
- I wish you and your family the best.