



Post Family Counseling, Inc.

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## Recovery After a Fire/Evacuation/Loss of Home or Belongings

This document contains various tips on recovery after a fire or evacuation or a loss of home or belongings. Some tips are practical and logistical. Some are legal to help with filing claims for losses. And the final area is tips for the emotional and psychological healing that also needs to be considered once safety and security are established again. Remember, children and teens are affected by even the threat or losing their home or belongings in a fire. They will need support too. Limit your and their exposure to images, photos, news, because their brains will think the entire world is on fire and that there are more than 2 or 4 big fires, but that there are 100s of fires everywhere. Additionally, grieving the death of your “stuff” or stuffed animal maybe the first time a child has dealt with grief. Feel free to contact me if you need support in this area.

ACTION PLAN for those who had loss. Start with the SMALL list and move to the BIG list later.

### SMALL LIST:

1. Get a PO Box
2. Longer term rental search - include insurance on it so they pay directly for rental. Find a nice place that you like, don't settle. You should be able to get "Like Property" so insurance should cover a nice place for you to live while you work through all this. You might be living here for 2 years, so choose wisely.
3. Find a place to buy some sturdy boots and gloves. Get some shovels.
4. Start working on the personal property list (this is not fun at all, be prepared to cry we sure did). Write down the moment you remember - always keep list on phone or pad of paper with you.
5. Save receipts. Loss of use insurance will cover incidentals too - hairbrush, phone chargers, etc.
6. As you buy things, tell the store owner your situation. Most stores will give you some level of discount as their way of helping you.
7. Let people do things for you. Do you have a friend that you can send to the store to buy you some basic clothes or comfort food? Let them do it - they want to help, and you don't need to spend time doing these errands. (The 'fun' of shopping is gone...it quickly becomes a chore because you don't want a new shirt, you want the one that you always liked to wear but now it's gone, and you are sad/mad.)

### THE BIG LIST:

1. Register at the shelters, with Red Cross and any other agency there, California FEMA, etc. a. Most of the aid coming in will use these lists as a point of contact and will help to ensure that you

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don't get left out of anything. b. This will be especially important should FEMA be activated, which in my opinion is very likely with the amount of devastation experienced.

2. Call Homeowners/Rental insurance to trigger "Loss of Use". This typically will allow you to be in a "Like" property for x number of years and sometimes has a dollar limit attached and sometimes not, this is dependent on your policy. a. This coverage should also give you some immediate access to funds for essentials, clothes, toothbrushes, food, etc. b. This will also get the ball rolling for the insurance claim on your home and rebuilding/personal property Dollars.

3. Get a PO Box and forward all mail to the Box... Use this PO Box as the mailing address on all forms you begin to fill out.

4. Start Searching for a Long-term rental. Coordinate with your insurance company so that payments can be made directly from them using your "Loss of Use" money. a. Plan on renting for 1-2 years, but do not necessarily sign a lease for a full two years as circumstances can change.

5. Itemized List of belongings - (This is very hard but very necessary for your claim). Try organizing by room and list everything that was there with replacement cost. (You will cry a lot doing this and that is ok)

a. Replacement Cost should be what it would cost to replace those items (not the "on sale from pottery barn" cost. it should not be the price you paid for it with that 50% off coupon.).

b. Make sure you list everything, even if it is above and beyond your policy limit. This is very important because everything above and beyond the policy limit is considered a Loss and can be claimed as such on your taxes - See #9

6. Call all of your utilities and either freeze or cancel service. Electric, Gas, TV, Land Line phone a. Newspaper delivery, either cancel or update to PO Box.

7. Call the rest of your insurance points as needed. Car insurance a. Any specialty insurance for unique items

8. Permits - An unfortunate necessity. Debris Removal - as things wind down it will be necessary to remove the debris, this requires a permit usually. (This should be covered by your insurance; we had to force the issue but ask repeatedly.)

a. Erosion Control - If you are on any kind of hill or have sloped property you will need to put some sort of erosion control measures in place, again this will need some sort of permit.

b. Temporary Power Pole/Trailer on site Permit - Getting this earlier on can prove helpful in both the rebuilding process.

9. Taxes. You will be able to claim the monetary loss of the value of all your items minus what you receive from your insurance company. I'm unfamiliar with the exact laws, but I believe that we were able to carry our losses back 2-5 years and received most of the money that we had paid in taxes in a nice large check.

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10. Network with others. You will learn so much from others as you go through the rebuilding process. We all have our strengths so share yours and use others. The amount of time that you will spend on the rebuild, insurance, recovery process is staggering so you need to use all your resources.

Source: The SMALL and BIG lists above were created by those with lived experience who have survived the fires in Southern California in the past.

Steps to take after a fire/evacuation to help with insurance policy claims or legal claims: The following list of things that people should do IMMEDIATELY if they have been displaced and/or lost their home due to the recent wildfires:

- If your house is gone (and I hope this is not the case), you need to secure rental property right away. You will be out for a long time, as resources will be very scarce. Your carrier will have to pay whatever the market demands for comparable housing.
- If you don't have a copy of your policy, contact your carrier and get it - NOW. There are things besides "limits" which are relevant - e.g. Alternative Living Expenses, Guaranteed Replacement Cost, Extended Limits, Personal property, etc...
- There are companies who will assist you in recreating your personal property losses. It blows my mind that carriers tell you in your policy what it will cost to replace your personal property, and they decide your limits, but then when the disaster happens, they say, "prove it!" Not surprisingly, these companies will be in VERY high demand. Hire one quickly.
- If you decide to use a public adjuster, do your research and get references. Some are good, some are not. I'm always happy to weigh in. Also note that you do not have to hire a public adjuster right away and you don't have to agree to their terms or rates, you can always negotiate.
- If you decide to hire an attorney, do your research and get references. Some are good, and some are not. I'm always happy to weigh in. You may not need an attorney and in fact this should be the very last thing you consider.
- The insurance maze will be difficult to navigate, and there will be an overwhelming need for assistance; be patient and be persistent.
- Source: The list above was created by Cari Schwartz, JD of Kantor & Kantor, LLP, founded 30 years ago by Lisa & Glenn Kantor after they lost their own home in the 1994 Northridge Earthquake and represented 100s of homeowners in the aftermath. Please contact them with questions.



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### The Mental Health List (created by MPost):

Crisis is a time for action. The lists above allow for addressing what to do after you're physically safe and are ready to address the next steps. Once you these actions are complete, work your way through Maslow's Hierarchy of needs from the base to the top. Remember that children and teens grieve and need support addressing these needs too. Children with a loss of a "Stuff" should not be minimized with "at least we have (XYZ)" statements. It's ok to feel sad, mad, scared or confused even over a stuffed animal.



1) Physiological Needs: Make sure you have a way to breathe clean air, eat, drink clean water. Arrange for shelter, clothing, and a place to sleep.

2) Safety and Security Needs: Next work on the safety of your health (physical, emotional, mental health), secure your employment (contact your office or board or set out of office notices as needed), property (secure it or lock your doors or car doors, whatever you are able to secure), and the safety of your family and friends. Colleagues of mine and I have done memorial ceremonies for stuffed animals for children. Children will grieve and need support. (See Grieving Kids and Teens Do's and Don'ts handout on my website resource list).

3) Love and Belonging Needs: Next work on your connection with community (family,

friends, romantic partners) and be aware of how this crisis may affect your intimacy and sense of connection. Seek support from friends, mentors, coaches, counselors, spiritual advisors as needed.

- 4) Self-Esteem Needs: As the other levels have been or are being addressed, tune into your sense of confidence, achievement, respect for others, and your own need to be a unique individual. Is this now an area that needs your focus and attention? Books, journaling, friends, mentors, coaches, and counselors again can be helpful as guides in this area.
- 5) Self-actualization Needs: Only after the other 4 are managed can you build upon them here. As Michael Beckwith said, "You can't worry about enlightenment when you are worried about the light bill". But, once you feel stable in the other areas of your life, you can work on your highest self of self, morality, creativity, inner potential, spontaneity, acceptance, and work on experiences of purposeful and meaningful life.