

## AFTER THE FIRE: WHAT TO DO NEXT

### Recommendations from others who have lost their homes in a fire.

#### Insurance

- Notify your insurance company of your loss and request a copy of the full insurance policy.
- Communicate with your insurance company via email when possible to establish a paper trail.
- Keep a record of everything you spend and save your receipts. What you spend comes out of your policy dollars.
- Create a list of everything in the house.
  - Organize by room and list everything that was there, along with a replacement cost.
  - Make sure you list everything, even if it is beyond your policy limit. Everything beyond the policy limit is considered a loss and may be claimed on your taxes.
- Know the parts of your policy and what the value is of each.
  - Property will be the value of the land and any structures outside your principal residence.
  - Structure is the value of the house itself.
  - Contents is everything within the house.
  - Temporary living is the amount paid to house you during the rebuild process.
- Don't be rushed. Know what your policy allows and get everything you're entitled to.
- Treat your property as a "crime scene" until the insurance adjuster and fire inspector comes. Don't remove anything; keep everything as untouched as possible.

#### Housing

- Check with your post office about receiving mail. Open a PO Box if necessary.
- You can find a rental on your own or the insurance company may put you in contact with a temporary housing agency.
- Call your mortgage company to ask for a "Skip payment due to loss." Tell them an insurance case has been filed against the loss.
- Close or suspend utilities and services to save money (home phone, Internet, water, gas, electricity)

#### Rebuilding

- Debris removal will be necessary; this usually requires a permit. This should be covered by your insurance, so find out the amount covered. Investigate hiring your own company to do this, as the county's cost may be more expensive.
- Getting a temporary power pole and a trailer-on-site permit early in the process can help the process move faster.

#### Taxes

- You may be able to claim the monetary loss of the value of all your items minus what you receive from your insurance company, so ask your tax preparer for guidance.
- All miles you drive for fire-related activities may be reimbursable. Keep track of where you drove, when you drove and how many miles.