

We understand how challenging it can be to navigate the aftermath of a wildfire.

To help during this difficult time, we've gathered important information to support your recovery efforts. Inside, you'll find insurance tips, assistance programs, and other resources to help you during this time.

Please don't hesitate to reach out if we can provide additional support.



Wildfire Preparation and Insurance Tips

Insurance

- Additional living expenses (e.g. staying in a hotel) due to forced evacuation is typically covered for two weeks under a homeowner policy and there is no deductible. If your home is damaged due to the wildfire, then the period of coverage is much longer.
- You will need to provide proof of your contents following a claim. In a perfect world, you would have an inventory list of your personal property. In a practical world, video record your contents. Walk through the interior of your home and record your contents, making sure all closets and drawers are open. Finally, upload the video to the cloud (e.g. email video to yourself or upload to Google Drive).
- Insurance cannot replace family photos and computer files. If you have an opportunity, backup digital versions of these items to the cloud.
- A copy of your entire policy contract is an empowering tool. After a loss, ask for a copy of the entire policy contract (not just the declaration page), for your study.
- Although mud slide or mud flow is not ordinarily covered under homeowner's or renter's insurance policies, in California, if a covered event, such as a wildfire, triggers a chain of events that results in a loss from a mud slide or mud flow, this loss may be covered by the homeowner's insurance policy under a doctrine known as the "efficient proximate cause." Consult with your licensed property and casualty agent for specific information based on your policy.

Pre-evacuation (if time allows)

- Clean roof and gutters
- Ensure all home air vents have screens
- Leave your exterior house lights on so it is visible by emergency vehicles through the smoke or darkness
- Know and communicate two ways out of your neighborhood. Designate an emergency meeting location for your family
- Close all windows and doors, turn off appliances and gas lines
- Wet down the perimeter

Cal Fire Recommends remembering The Six P's of preparedness:

- People and pets
- Papers, phone numbers and important documents
- Prescriptions, vitamins and eyeglasses
- Pictures and irreplaceable memorabilia
- Personal computer hard drive and disks
- "Plastic" (credit cards, ATM cards) and cash

Disaster Recovery Resources

FEMA Support

Major disaster declaration issued for Los Angeles County wildfires (01/08/25).

Today President Biden signed a major disaster declaration for the wildfires impacting various communities in Los Angeles County. This will enable affected individuals and businesses to access individual program assistance from FEMA to cover expenses such as temporary accommodations and financial assistance for destroyed property.

1. Register for FEMA Assistance

You can register for FEMA assistance in several ways:

- **Online:** Visit the [FEMA Disaster Assistance website](#).
- **Phone:** Call the FEMA Helpline at 1-800-621-3362 (TTY: 1-800-462-7585). Multilingual operators are available.
- **Mobile App:** Download the FEMA mobile app to register and get updates.
- **In Person:** Visit a local Disaster Recovery Center (DRC). Use the FEMA website or app to locate the nearest center.

2. Gather Necessary Information

When registering, have the following information ready:

- Social Security Number (SSN)
- Insurance information (homeowners, renters, and/or flood)
- Damage details (extent of damage, estimated loss)
- Contact information (phone number, email, mailing address)
- Bank account details for direct deposit

3. Types of Assistance Available

FEMA may provide:

- **Temporary housing assistance** (e.g., hotel costs, rent)
- **Home repairs or replacement** for uninsured damages
- **Medical, dental, and funeral expenses** related to the disaster
- **Personal property replacement** for essential items
- **Other Needs Assistance (ONA):** Covers childcare, moving/storage, and other necessary expenses

4. Follow Up

- **Keep your application number** for reference.
- Respond promptly to FEMA requests for additional documentation or inspections.
- Monitor your application status online or through the helpline.

5. Appeal Decisions if Needed

If your application is denied or if you disagree with FEMA's decision, you have the right to appeal. Submit a written appeal within 60 days of receiving your determination letter.

How Long Does FEMA Take?

The time it takes FEMA to process a claim can vary depending on the type of action being taken:

- **Claim processing:** A standard claim can take four to eight weeks to be finalized and paid.
- **Eligibility decision:** You can expect to receive a letter explaining FEMA's eligibility decision within 10 days after the inspector's visit.
- **Appeal decision:** FEMA usually makes a decision on an appeal within 30 days, but it can take up to 90 days. FEMA may request additional information if needed.

Disaster Recovery Resources

Other Resources:

Resources available for those affected by the SoCal wildfires — including emergency evacuation centers, emergency animal shelters:

<https://secretlosangeles.com/available-resources-for-those-affected-by-social-wildfires/>

Sign up for Cal Fire alerts to immediately know if one occurs nearby: <https://plan.readyforwildfire.org/en>

Disaster Assistance: <https://www.disasterassistance.gov/>

Governor's Office of Emergency Services:

<https://wildfirerecovery.caloes.ca.gov/current-incidents/2024-wildfire-incidents/>

California Department of Social Services Disaster Help Center:

<https://www.cdss.ca.gov/disaster-help-center>

California Fire Foundation: <https://www.cafirefoundation.org/>

Sign up for Emergency Alerts

- Sign up for the **City of LA's** emergency alert system, NotifyLA, [here](#).
- Sign up for **Alert LA County** emergency alerts [here](#).
- Sign up for the **City of Culver City Emergency Alert Program** [here](#).
- Additional local emergency alert systems for other municipalities in **LA County** can be found [here](#).

Federal Resources

Through FEMA, fire management assistance is available to state, local, tribal and territorial governments. This assistance helps with mitigation, management, and control of fires. For more information visit [here](#) or call 1-800-621-FEMA.

LA County Resources

The [Los Angeles County Emergency Incident Response](#) website has been activated. This website provides a mapping tool and lists real-time evacuation, shelter, and other information/resources related to the Palisades, Eaton, Franklin, and Hurst wildfires.

City of LA Resources

The City of LA has compiled a comprehensive list of resources as part of its emergency preparedness and response efforts. You can view those resources [here](#).

Water and Power Outages

If you are a Southern California Edison (SCE) customer in Ladera Heights, View Park-Windsor Hills, or another impacted area without power, visit [this link](#) to report an outage or call 800-611-1911. SCE is on-site working to restore power. You can view current SCE outages [here](#).

Department of Water & Power customers can report power outages [here](#) or call 800-342-5397. Current water outages can be viewed [here](#) and current power outages can be viewed [here](#).

Additionally, LADWP is urging customers to conserve water during the firefighting efforts and to boil water intended for consumption due to potential contamination from ash in the system.

LAUSD Impacts

For a list of all school closures and or relocations, please [click here](#). Affected schools are directly communicating with families. For updates, visit lausd.org. A Family Hotline is available at 213-443-1300.

Disaster Recovery Resources

Follow Los Angeles County Public Safety Partners on Social Media

- Office of Emergency Management on X (formerly Twitter): @ReadyLACounty
- LA County Fire on X: @LACoFDPIO
- LA County Sheriff on X: @LASDHQ
- LA County on X: @CountyofLA

Follow the City of LA's Public Safety Partners on Social Media

- The City of Los Angeles on X: @LACity
- Mayor Karen Bass on X: @MayorOfLA
- LA City Emergency Management Department on X: @ReadyLA
- Los Angeles Fire Department on X: @LAFD
- LA City Emergency Alerts on X: @NotifyLA

Airbnb Support for Those Affected by Wildfires

Airbnb, in collaboration with [211 LA](#), is offering free temporary housing for residents displaced or forced to evacuate due to the devastating wildfires in Los Angeles County.

Important Details:

- A limited number of credits are available for Airbnb stays.
- Complete the form below to receive notifications on availability.
- Evacuation zones will be verified before distributing credits.
- Spaces are limited, and completing the form does not guarantee a stay

Eligibility Requirements:

- You must have been displaced from your physical home due to the recent fires.
- You must currently reside in an evacuation zone.
- You must have an active Airbnb account or be able to create one.
- You must be 18 years of age or older.

Those eligible can apply for this free temporary housing [here](#).

Additional Resources:

- [Safe Clean-Up After a Fire](#)
- [Mental Health and Stress after an Emergency](#)
- [Air Quality Monitoring](#)