

Where to Start After A Devastating Fire

Wisdom, Insights and Resources from Those Impacted by the Marshall Fire

1. START A [GOFUNDME](#) NOW or let friends start a GoFundMe if they offer.
 - People want to support, and in the end this is something that will actually help quite a bit.
 - If you wait, support will dwindle and you won't get as much/ too many GoFundMes will exist. Also, don't wait for 'community funds'.
2. Dial 211. They have partnered with Airbnb and are giving a week free housing, they also will have resources just like they did after the Marshall Fire. There should be a recording that says what to do and offers resources. Or visit: <https://www.211ca.org/>
3. Get a certified copy of your insurance policy (not just the declarations page).
4. Get **everything** in writing with your agent and insurance company. Follow up any oral conversation with an email stating what was discussed.
5. Agree on finding housing quickly and contact the insurance company to request assistance with rental payments.
6. Go to Zillow or Redfin NOW and screenshot the worth of your house.
7. Hire a private adjuster when you know your full situation/if it is appropriate. Educate yourself on what your policy limits are and go after every single cent.
8. Open a bank account for insurance proceeds. It is so helpful to be able to track that money.
9. Sign up with FEMA immediately, and do the same with the Red Cross and SBA for business owners. It will protect against fraud (during past fires, people discovered fraudsters were using their names). Monitor GoFundMe for fake requests using your name (happened during the Marshall Fire).
10. Connect with others to learn of opportunities and share information.
11. Enlist in a friend with good organizational skills to sort everything (that friend can start monitoring social media and websites for information and opportunities as well).
12. Start scanning **ALL** receipts.

13. Check out United Policyholders' website at www.uphelp.org and they have a CA 2025 fire library up. They also have significant information about smoke damage to help those whose homes remain standing but may have considerable contamination including not-obvious or even non-visible damage.
14. When visiting your property, wear a mask and gloves. Plastics and electronics that burn leave carcinogens behind. If your house didn't burn, expect there will be smoke damage, and it could also make you sick to enter. Be safe and follow safety protocols.
15. Give yourself grace. There are days ahead that will be very hard. And you also will find resilience, perseverance, and strength you didn't know you had.

Resources from Meryl Suissa, Founder, Marshall Fire Community FB Group:

1. Federal Assistance

- FEMA Individual Assistance Program: Provides grants for temporary housing, home repairs, and other disaster-related expenses.
- How to Apply:
 - Visit DisasterAssistance.gov. Phone: Call FEMA's toll-free number at 1-800-621-3362.
 - Required Information:
 - Social Security number
 - Insurance information
 - Damage description
 - Bank account details for direct deposit

2. State Assistance

- California Disaster Assistance Act (CDAA):
 - Offers financial aid for disaster-related costs.
 - Contact: California Governor's Office of Emergency Services (Cal OES)
 - Phone: (916) 845-8110
 - Email: RecoveryPayments@caloes.ca.gov

3. Non-Profit Organizations

- California Fire Foundation's Supplying Aid to Victims of Emergency (SAVE) Program:
 - Provides \$250 cash cards to eligible victims for immediate needs.
 - How to Access-Distributed through local fire departments. Contact your local fire department to inquire about availability.
- California Fire Foundation Disaster Relief: Offers financial assistance to communities affected by wildfires. Visit [California Fire Foundation Disaster Relief](#).

4. **Small Business Administration (SBA) Disaster Loans-Home Disaster Loans:** Low-interest loans for homeowners to repair or replace damaged property. Visit [SBA Disaster Assistance](#). Call SBA's Customer Service Center at 1-800-659-2955.

5. Local Resources

- Disaster Help Center - California Department of Social Services:
Provides various services, including assistance with replacing lost documents and connecting with local aid. Visit [Disaster Help Center](#).

6. Insurance Claims:

- Homeowners Insurance: Contact your insurance provider to file a claim for property loss or damage.
 - Steps: Document all damages with photos or videos.
 - List all damaged or lost items.
 - Keep receipts for any temporary repairs or accommodations.

7. Community Support-Local Assistance Centers (LACs):

- Set up in affected areas to provide in-person support and resources.
 - Monitor local news outlets for announcements.
 - Contact local government offices for locations and hours.
- Important Considerations:
 - Application Deadlines: Be aware of and adhere to deadlines for each assistance program.
 - Documentation: Maintain thorough records of all communications, applications, and expenses related to your recovery efforts.

Additional Information and Resources:

- **California Community Foundation's Wildfire Recovery Fund**
Purpose: Provides mid-term to long-term recovery support for communities affected by California wildfires, focusing on rebuilding homes, providing financial assistance, and supporting mental health services. **Online:** Visit the [Wildfire Recovery Fund page](#). **Contact:** Email donorrelations@calfund.org or call (213) 413-4130 for more information.
- **World Central Kitchen**
Purpose: Provides immediate food relief to evacuees and first responders in disaster zones. **Online:** Visit the [World Central Kitchen](#) website. **Contact:** Email info@wck.org for more information.
- **Salvation Army's Disaster Services**
Purpose: Offers emergency relief and long-term assistance to those impacted by natural

disasters, including wildfires. **Online:** Visit the [Salvation Army USA](#) website and select “[Disaster Relief](#)”. **Contact:** Call 1-800-SAL-ARMY (1-800-725-2769) for more information.

- **CAL FIRE Benevolent Foundation**

Purpose: Provides financial assistance to firefighters and their families affected by injuries or fatalities and supports burn victims. **Online:** Visit the [CAL FIRE Benevolent Foundation](#) website. **Contact:** Email info@calfirefoundation.org or call (916) 641-1707 for more information.

- **GoFundMe’s California Wildfire Relief Fund**

Purpose: Centralizes various fundraisers related to the wildfires, providing direct support to individuals and communities in need. **Online:** Visit the [GoFundMe California Wildfire Relief Fund](#) page. **Contact:** Visit the GoFundMe Help Center for assistance.

- **American Red Cross**

Purpose: Provides shelter, food, and emotional support to those affected by disasters, including wildfires. **Online:** Visit <https://www.redcross.org/> **Contact:** Call 1-800-RED-CROSS (1-800-733-2767) for more information.

- **Direct Relief**

Purpose: Provides medical assistance to improve the health and lives of people affected by poverty and emergencies, including wildfire victims. **Online:** Visit the [Direct Relief](#) website. **Contact:** Email info@directrelief.org or call (805) 964-4767 for more information.

- **Dream Center**

Purpose: Provides support to individuals and families in need, including those affected by disasters like wildfires. **Online:** Visit the [Dream Center](#) website. **Contact:** Email info@dreamcenter.org or call (213) 273-7000 for more information.

- **Friends In Deed**

Purpose: Offers supportive services to meet basic human needs, including assistance during disasters. **Online:** Visit the [Friends In Deed](#) website. **Contact:** Email info@friendsindeedpas.org or call (626) 797-2402 for more information.

- **Canine Rescue Club**

Purpose: Provides temporary foster care for displaced dogs during emergencies like wildfires. **Online:** Visit the [Canine Rescue Club](#) website. **Contact:** Email info@caninerescueclub.org for more information.

Compiled from input of members of the Marshall Fire Community Facebook Group by Marisa Connors.

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