

Rebuilding After a Wildfire

Recovering from a wildfire can be a challenge, especially if your house has incurred damage. The following suggestions will help you get through the difficult days that follow this traumatic event.

Put Your Physical and Emotional Needs First

- ▶ Get plenty of rest, eat healthy and drink enough fluids.
- ▶ Avoid watching television reports about the disaster if they upset you.
- ▶ Accept the emotions that you may experience, such as shock, fear, anger and grief, and realize that the healing process takes time.
- ▶ Ask for and accept help.
- ▶ Connect with supportive family members and friends. If possible, do something enjoyable with them.
- ▶ Return to normal routines as soon as possible.

File and Expedite Insurance Claims

- ▶ Contact your insurance agent or broker to report how, when and where the damage took place.
- ▶ Prepare a list of damaged or lost items from each room, including the basement, closets, and garage. Describe the items in detail and use name brands, model, or serial numbers when possible. List when and where the item was purchased, its value, and replacement cost.
- ▶ If possible, photograph or videotape the damage to support your claim. Do not throw anything away



until you have talked to your insurance adjuster. Insurance agents say the more detail you can give, the quicker your claim will be processed.

- ▶ Copy all documents and photographs that you present to your insurance adjuster.
- ▶ Ask your insurance company about ALE (Additional Living Expenses) claims and help with finding temporary housing. Be sure and tell them about any special needs you or your family might have.
- ▶ In most natural disaster cases in which everything is lost, your insurance company will send you an advance on your claim so that you can purchase clothes, food, and lodging. Keep receipts for all additional expenses, including repair costs and supplies.

Rebuilding Your House and Property

- ▶ As soon as possible, hire a reputable professional contractor that will use fire-resistant roofing, siding and building materials. In the case of natural disasters, many people will be rebuilding at the same time so you will want to get your name on the contractor's list as quickly as possible.
- ▶ Make sure your contractor obtains all the proper building permits and follows the building, fire and electrical codes for your area.
- ▶ Ask a professional to develop an outside water source, such as a pond, pool, hydrant, or well.
- ▶ Have a professional install exterior water outlets that won't freeze on two sides of your house. Additional outlets should be installed near other structures on your property and at least 50 feet from your home.
- ▶ Install 1/2 inch mesh screens underneath decks, porches and your house.
- ▶ Install smoke alarms that comply with your local fire protection codes.
- ▶ Learn about "defensible space" requirements from local authorities.

- ▶ Make sure there is no significant vegetation and no firewood within 30 feet of your home.
- ▶ Plant fire-resistant bushes, trees, and vegetation.
- ▶ Keep debris off your rooftop and out of gutters and air conditioning units.

Plan for the Future

- ▶ Build or replenish your disaster supply kit with essentials, such as jugs of water, non-perishable foods, personal hygiene products, medications, and first aid supplies.
- ▶ Purchase homeowner's or renter's insurance.
- ▶ Copy all of your important documents and keep them in a fireproof and waterproof safe or container.

Recovering from the emotional impact and sense of loss that accompanies a natural disaster is often aided by focusing on the rebuilding effort. Most people begin to feel better when they start to take action toward restoring our property and normal life routines. Nevertheless, persistent or intense emotional difficulties that interfere with your ability to attend to family and work or that overwhelm your capacity to cope may require professional evaluation and assistance.

LifeMatters is available to assist with recovering from the emotional and physical impact of a wildfire. Call 24/7/365.

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