

As we continue to gather resources regarding homes affected by the fires, I wanted to send you some information for what you can do right now.

- First and foremost, you should contact your home insurance and make them aware of the situation. They should be able to provide you with next steps on the insurance side of things. Be sure to document your conversations with insurance. If you run into issues with them there are state resources to help you.
  - These are a few suggested questions to ask your insurance:
    - Does my policy cover the property damage to my home?
    - How long will it take to process my claim?
    - Will I need to obtain estimates for repairs to the structure?
    - What is my deductible? (The deductible is the portion of the loss you pay before your insurance company begins to pay.)
- Review your policy, they may also cover temporary living costs (hotels, apartments, etc) if needed.
- Track the additional living expenses (ALE) that you incur as a result of the fire (temporary rent, additional mileage, etc). These may be covered by your policy.
- Keep in mind any services you may want to stop/cancel to avoid additional costs (internet, cable, electric, etc).

The California Department of Insurance has a website with wildfire resources you can review: <https://www.insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>

I also attached the following two documents from the CA Department of Insurance:

- Wildfire Claimants Tips: A quick guide of the top ten things you should do as you work with your insurance.
- Residential Property Claims Guide: A guide regarding what to do after a loss and how to deal with your insurance adjuster.

As we move into the recovery stage of this disaster more resources will likely come available. I'll be in touch with any additional resources and funds that become available.