

FAQs for Homeowners¹

If my home was damaged or destroyed in the fire, can I obtain financial assistance to help pay for temporary housing?

Probably. If your home was damaged or destroyed during the fire, you may be able to obtain financial assistance for temporary housing through your homeowners' insurance policy may cover such costs. In addition, if the President has declared a federal disaster and authorized FEMA assistance to individual people, FEMA may also offer help in paying for temporary housing.

If I was required to evacuate during the fire, can I receive reimbursement for my alternative lodging expenses?

Yes. If you were required to evacuate during the fire, most homeowners' insurance policies cover the cost of temporary housing. If your insurance is not sufficient, and payments are authorized, FEMA may be able to reimburse you for your hotel or alternative lodging expenses. Keep your receipts.

Do I have to continue to pay my mortgage if the fire destroyed my home?

Yes. If your home was destroyed during the fire, you must continue to make your mortgage payments. In certain situations, you may be able to negotiate with your financial institution to obtain a forbearance agreement (postponing your payments). You should contact your mortgage servicer (the company where you send your monthly payments) to discuss possible mortgage relief options.

If my personal belongings were damaged or destroyed by the fire can I obtain financial assistance to replace them?

Yes. If your personal belongings were damaged or destroyed by the fire, most homeowners' insurance policies cover the cost to replace your belongings. If your insurance is not sufficient to cover the cost of such items, and FEMA assistance has been authorized, FEMA or SBA Loans may be able to cover the cost of replacement items. Keep your receipts. You may also be able to obtain community specific grants created to assist fire victims. Check your local resources.

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Can I obtain additional financial assistance if my home was damaged or destroyed by the fire and my insurance is not sufficient to cover the cost of rebuilding?

Possibly. If your insurance coverage is not sufficient to cover the cost of rebuilding your home, and FEMA has been authorized, FEMA and SBA Loans may be able to help.

Do I need to obtain a permit to begin rebuilding my home?

Yes. Generally, a homeowner must obtain a building permit before conducting a construction project to repair or rebuild their home.

If my home was damaged or destroyed by the fire, do I need to remove the fire debris on my property?

Yes. Homeowners are responsible for having all fire debris safely and properly removed from their properties. Often local government authorities offer a debris removal program. If you intend to undertake debris removal yourself, please know that you must comply with all state and local requirements to ensure the protection of public health and safety. Discuss all requirements with your local county contact prior to undertaking any removal:

<http://wildfirerecovery.org/debris-removal/debris-removal-contacts/>

Do I have to keep paying my property tax if my home was destroyed in the fire?

Yes. You do have to continue to pay your property taxes if your home was destroyed in the fire; however, the County Assessor's Office will reassess the current value of your home and adjust your tax bill accordingly. The County Assessor's Office will mail you an adjusted bill some time in December, so, please make sure that you have provided them with your current mailing address.

Where can I get help with all this?

To get legal help, search for a legal aid provider near you using this link:

<https://lawhelpca.org/legal-directory>

Or find a local lawyer referral hotline by using this link: <https://www.calbar.ca.gov/Public/Need-Legal-Help/Lawyer-Referral-Service>

If the President has declared a disaster with Individual Assistance, then FEMA will open a Disaster Recovery Center (DRC) in the area affected by the disaster. The DRC will have tables staffed by FEMA, the Red Cross, Legal Aid, and many other groups there to help. To find out if an Individual Assistance Disaster has been declared, go to <https://www.fema.gov/disasters>. (If it only says "Fire Management Assistance," that means the President has not declared Individual Assistance disaster. That could still happen, but has not happened yet.

If the President HAS declared an Individual Assistance disaster, go to <https://egateway.fema.gov/ESF6/DRCLocator> to find a DRC near you.²

² DLAC appreciates the hard work of Legal Aid of Sonoma County, Neighborhood Legal Services of Los Angeles NLSLA, and Legal Services of Northern California for this information in this sheet.