

Lost your home? Start here.

Every path — rebuild the same, rebuild different, or sell and move on — starts with clearing the lot legally and getting your insurance claim right. Updated September 29, 2026. Rules change often; confirm with the agencies below.

1 This week, whatever you decide

- ☐ Request a certified copy of your full insurance policy, including the declarations page and endorsements
- ☐ Start a claim diary: every call, name, date and what was said
- ☐ Photograph the whole lot before anything is cleared
- ☐ Keep every receipt: rent, hotel, meals, mileage, storage
- ☐ Keep your policy paid — the premium grace order ends Sept 30
- ☐ Sign nothing with a contractor, cleanup crew or cash buyer yet

3 Protect your insurance claim

- ☐ Ask: Do I have extended replacement cost? Ordinance or law coverage? What are my ALE limits?
- ☐ Get your own local rebuild estimate and compare it line by line
- ☐ Write down your deadline to collect held-back depreciation
- ☐ Confirm every phone call with a short email
- ☐ Don't sign a "full and final" release until you understand it
- ☐ Stuck or lowballed? Call the Insurance Commissioner: 800-562-6900

2 Clear your lot, in this order

- ☐ Confirm EPA has marked your lot complete for hazardous materials
- ☐ Hire an AHERA-certified inspector for the asbestos survey of the ash
- ☐ File a Notice of Intent with Spokane Clean Air, positive or negative (fees waived)
- ☐ Get your demolition permit from the City or County
- ☐ Asbestos found? Only a WA-certified abatement contractor can remove it
- ☐ Never bury or burn fire debris on your property

4 Before you rebuild or sell

- ☐ Find your old house plans — like-for-like rebuilds get the fastest permits
- ☐ Have a structural engineer check the foundation before reusing it
- ☐ Selling? Ask your insurer in writing if you keep full replacement cost buying elsewhere
- ☐ Compare 3+ offers — not the first letter in your mailbox
- ☐ Verify any contractor's registration and bond at Ini.wa.gov
- ☐ Apply for FEMA and SBA help once the federal declaration is approved

Insurance Commissioner
800-562-6900

Spokane Clean Air
509-477-4727

SBA disaster loans
800-659-2955

City of Spokane
Call 311

More free help: Insurance claim workshops at insurance.wa.gov (search "wildfire claims workshops") · Rebuild tips and member builders at shba.com · Local rebuild resources at spokanerebuild.com

Free from your neighbors at

DYKON CONSTRUCTION LLC

(509) 795-9919 · hello@dykonconstruction.com

Ask us for the full Fire Rebuild Guide. General information, not legal, insurance or tax advice.