SPOKANE AREA FIRES · AUGUST 2026 · RECOVERY CHEAT SHEET

After the Fire

A step-by-step guide for families who lost a home — what to do first, how to push back on a low insurance offer, and how to rebuild without getting burned twice.

FIRST 72 HOURS

- [ ] Wait for the official all-clear before returning. Burn sites are toxic — ash, chemicals, and asbestos in older homes. Don't dig or sift until it's cleared.
- [ ] Call your insurance company and open your claim. Write down the claim number and your adjuster's name — you'll use them constantly.
- [ ] Ask about "Loss of Use / Additional Living Expenses" (ALE). It pays for lodging, meals, and essentials right now — and ask for an advance.
- [ ] Save every receipt. Hotels, meals, clothing, fuel, pet boarding — ALE reimburses these.
- [ ] Register for help: Red Cross 1-800-733-2767 · dial 211 for local resources · disasterassistance.gov if federal individual assistance is declared.
- [ ] Make notifications: mortgage lender, utility companies, USPS mail forwarding, schools, and your employer.

> MY CLAIM   Insurer: ________________   Claim #: ________________   Adjuster: ________________   Phone: ________________

THE FIRST WEEKS — WORK THE CLAIM

- [ ] Photograph everything before any cleanup — wide shots and close-ups. Don't discard damaged items until they're documented.
- [ ] Get a complete copy of your policy — the declarations page and the full policy. You're entitled to it; ask in writing.
- [ ] Know your coverage buckets: Dwelling (A) · Other Structures (B) · Contents (C) · Loss of Use (D) — plus debris removal and building-code ("ordinance & law") coverage.
- [ ] Build your contents inventory over time. Old photos, card statements, and order history jog memory. You can supplement the claim as you remember more.
- [ ] Expect two payments on many items: depreciated value first (actual cash value), the balance when you replace and submit receipts (replacement cost).
- [ ] Keep a claim diary. Date, name, and summary of every call — and confirm anything important by email.
- [ ] Don't clear debris yourself. Wait for the coordinated hazardous-materials and debris-removal program — DIY removal is dangerous and can complicate insurance and aid reimbursement.
- [ ] Free claim help exists. WA Office of the Insurance Commissioner consumer advocates: 1-800-562-6900 · insurance.wa.gov.
- [ ] Ask the county assessor about destroyed-property tax relief — reduced assessed value while your home is unlivable.

WHEN THE OFFER IS LOW — HOW TO PUSH BACK

- [ ] Treat the first offer as an opening number, not a verdict. Claims are negotiable and can be supplemented as you find more damage and cost — and accepting an advance doesn't close your claim.
- [ ] Ask for the full line-item estimate and the depreciation schedule, in writing. Check unit prices against reality and hunt for what's missing: permits, debris, code upgrades, design fees, post-disaster price surge.
- [ ] Counter with independent local numbers. A written rebuild estimate from a licensed local contractor is the strongest answer to a low dwelling figure — and you choose your contractor, not the insurer.
- [ ] Make them cite the policy. Any denial or reduction should reference specific policy language, in writing. A verbal "that's our final offer" isn't final.
- [ ] Confirm every coverage in writing: extended replacement cost (often +25–50%), ordinance & law / code upgrades, debris removal, trees & landscaping, inflation guard. These are commonly missed unless you ask.
- [ ] Protect your ALE. Loss-of-use generally runs until the rebuild is reasonably complete or limits are reached — if delays aren't your fault, request extensions in writing before the checks stop.
- [ ] Watch what you sign and cash. Partial payments are normal; read anything labeled "full and final" or "release" carefully before signing.
- [ ] Escalate on a ladder: adjuster claim supervisor free OIC complaint (insurance.wa.gov — insurers must respond) the policy's appraisal clause for amount disputes public adjuster or attorney.
- [ ] Know your Washington leverage. Ask an attorney about the Insurance Fair Conduct Act (IFCA) — unreasonable denials and delays carry real penalties, and many attorneys review fire claims at no charge.
- [ ] Lean on United Policyholders (uphelp.org) — a nonprofit with free "Roadmap to Recovery" guides, sample letters, and survivor-to-survivor claim workshops after major wildfires.
- [ ] Calendar every deadline in the policy — proof of loss, suit limitation, replacement windows — and request extensions in writing before they pass.

MONEY & ASSISTANCE YOU MAY QUALIFY FOR

- [ ] FEMA — register even if you're insured once individual assistance is declared: disasterassistance.gov · 1-800-621-3362. FEMA can fill gaps insurance doesn't cover.
- [ ] SBA disaster loans aren't just for businesses. Homeowners and renters can qualify for low-interest rebuild and personal-property loans: sba.gov/disaster.
- [ ] Call your mortgage servicer's "loss draft" department early. Insurance checks usually name your lender too — learn their release process, and ask about disaster forbearance on payments.
- [ ] Local relief funds are already active: United Way's Greater Spokane Recovery Fund, the City's H.O.M.E. Starts Here fund, and Innovia's Wildfire Response Fund. Dial 211 to ask how to apply.
- [ ] Get a disaster case manager (Salvation Army / Spokane Regional Long-Term Recovery Group) — one advocate matching your unmet needs to funds. Vital if uninsured or underinsured.
- [ ] Taxes: unreimbursed losses in a federally declared disaster may qualify for a casualty-loss deduction, and the IRS typically extends deadlines for disaster areas — ask a tax pro.
- [ ] If the fire cost you work, ask WA Employment Security about Disaster Unemployment Assistance (available under federal declarations).

REBUILDING — THE MONTHS AHEAD

- ☐ Don't rush the big decision (rebuild, sell the lot, buy elsewhere). Ask your insurer in writing about policy deadlines and extensions — after major disasters, extensions are routinely granted.
- ☐ Vet every contractor. Verify registration, bond, and insurance at lni.wa.gov "Verify a Contractor." Local references, a detailed written contract, payments tied to completed work.
- ☐ Never pay large deposits up front — and never in cash. A legitimate builder doesn't need your money to start.
- ☐ Permits are required to rebuild (City of Spokane or Spokane County). Ask about expedited fire-rebuild permitting and fee relief.
- ☐ Rebuild smarter, not just faster: Class A roofing, ember-resistant vents, and defensible-space design cost little at rebuild time — and some insurers discount for them.
- ☐ Uninsured or underinsured? Call 211 and connect with the Spokane Regional Long-Term Recovery Group for case management and unmet-needs funds.
- ☐ Recovery is a marathon — mind your people. Disaster Distress Helpline 1-800-985-5990 (24/7) · call or text 988.

SCAM RED FLAGS — WALK AWAY IF YOU SEE:

- Door-to-door solicitors working burned neighborhoods
- "Sign today" pressure, or a deal that expires
- Offers to "cover" or "waive" your insurance deductible
- Large cash deposits demanded before any work begins
- No WA contractor registration, no local address, no references
- Anyone asking you to sign over your insurance claim or benefits

KEY CONTACTS — CUT OUT OR SCREENSHOT THIS BOX

INSURANCE CLAIM HELP — FREE	WA Office of the Insurance Commissioner · 1-800-562-6900 · insurance.wa.gov
FREE CLAIM GUIDANCE	United Policyholders · uphelp.org · "Roadmap to Recovery" wildfire guides
FEDERAL DISASTER AID	FEMA · 1-800-621-3362 · disasterassistance.gov — SBA loans: sba.gov/disaster
SHELTER & IMMEDIATE RELIEF	American Red Cross · 1-800-733-2767 · redcross.org
LOCAL RESOURCES & CASE HELP	Washington 211 · dial 211 · wa211.org · Spokane Regional Long-Term Recovery Group
VERIFY A CONTRACTOR	WA Dept. of Labor & Industries · lni.wa.gov "Verify a Contractor"
24/7 EMOTIONAL SUPPORT	Disaster Distress Helpline 1-800-985-5990 · call or text 988

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