

AFTER THE FIRE: 7 IMPORTANT CONSIDERATIONS RESOURCES FOR “CAMP” FIRE VICTIMS

1 UNDERSTAND YOUR HOMEOWNERS INSURANCE POLICY

Check and understand your homeowners insurance policy. The standard homeowners insurance policy will provide four different property loss coverages.

1. Coverage “A” is for your dwelling.
2. Coverage “B” is for other structures-such as detached garages, workshops, guesthouses, swimming pools, water systems, and fences.
3. Coverage “C” covers your personal property, which are all the items that are within your home or within your other structures including clothes, furnishings, appliances, supplies, family heirlooms, etc.
4. Coverage “D” covers loss of use of your home or rented dwelling. The language in the policy may make reference to “ALE” or additional living expenses incurred during the period of repair or replacement. It may also refer to “FRV” or fair rental value, which is the rental value of the residence that you are living in by looking to comparative rentals in your area.

Every insured person is entitled to the benefits of all of these coverages. If your insurer refuses to deal with you in good faith the insurer may have liability for bad faith.

2 COVERAGE FOR HOME REPLACEMENT

There are different kinds of replacement policies. The most frequent is “Replacement Cost Coverage.” Under a “replacement cost” policy, the amount you are entitled to recover is the amount it will cost you to repair, rebuild or replace your damaged property without any deduction for depreciation. This is the rule of Insurance Code [section 2051.5 \(a\)](#). The three most common types of coverage area as follows:

1. **Guaranteed Replacement Cost** – the amount payable is not limited by the policy limits.
2. **Extended Replacement Cost** – the amount you are entitled to is limited to the stated policy limits plus any stated percentage increase known as an “extension”.
3. **Actual Cash Value** – Actual cash value is limited by the stated policy limits.

3 ISSUES OF UNDER- INSURANCE

Many California fire victims find that their homes were not insured to value. When this occurs, victims should evaluate who sold them the policy? Was it an agent or broker? Who chose the policy limit? Did you experience a reduction in limits or the elimination of a benefit? [California insurance code, section 678](#), requires that an insured be notified of any reduction of limits or elimination of coverage. If there has not been notice from your insurance company with regard to a reduction in your limits or elimination of coverage, you should consult with an attorney who is an expert in the area of insurance coverage, or contact the office of the [California Insurance Commissioner](#).

4 REBUILDING YOUR HOME

You should first look to insurance proceeds and Federal disaster relief programs to cover the costs of rebuilding and repair. [FEMA](#) or [California's Guide to Disaster Assistance Services](#) for Californians may be helpful. To the extent you were uninsured or underinsured, you have the right to make a claim against the person or entities responsible for starting the fire. Consult with a trusted local attorney or professional for a referral. In addition to building permits, you may need to obtain zoning approval as well. Make sure to ask or have your contractor ask about any special building permit programs available for wildfire victims.

5 CONTACT YOUR MORTGAGE HOLDER

Unless you obtain an agreement from your lender, you should continue to pay your mortgage regardless of whether your residence was destroyed or damaged. You should contact your mortgage company (the company where you send your monthly payments) to discuss possible mortgage relief options.

If you are having trouble contacting your mortgage lender you can contact the [Homeowner's HOPE Hotline](#) at (888) 995-HOPE (4673) for assistance. If your loan is owned by Fannie Mae or Freddie Mac, you may be eligible to temporarily stop making your monthly mortgage payments for three month intervals up to 12 months. You can check to see if Fannie Mae owns your loan at <https://www.knowyouroptions.com/loanlookup> or by calling (800) 232-6643. You can check to see if Freddie Mac owns your loan at <https://ww3.freddie.mac.com/loanlookup/> or by calling (800) 373-3343 and selecting option #2.

6 REPLACEMENT OF POSSESSIONS

For lost possessions, if you have homeowners insurance or renters insurance, the policies typically include provisions for the replacement of personal property. If you were renting your primary residence, you should find out if your landlord named you as an additional insured on the landlord's policy. To the extent your personal property losses exceed the amount of your insurance coverage, FEMA will sometimes provide disaster victims with assistance in replacing furniture lost when their primary residence was destroyed. If you need such assistance, you should specifically request assistance from [FEMA](#). Property such as antiques or collections of rare goods that may have market values in excess of their functional value are covered only for the amount of their functional value.

7 PROPERTY TAXES

If the damage to your property exceeds \$10,000, you may obtain a reduced tax assessment as of the date of the fire. You must continue to pay your taxes as billed and obtain a refund after the property has been reassessed to reflect the damage. To qualify, you must file an application for an assessment reduction within 12 months after your property experienced the damage. If you purchase or construct a replacement property you may be able to enjoy your original Proposition 13 Base Year Values if your original property suffered a decline in value of more than 50% to either the improvements or the land. The replacement property must be similar in size and function, and must be purchased within five years of date of damage.

Organizations Assisting in Camp Wildfire Relief

- [Butte county's Camp Fire Emergency Response Program](#) is accepting donated items at 2850 Feather River Blvd. in Oroville. [A list of needed items is available here](#) from the Oroville Hope Center.
- [The United Way of Northern California](#) has established a NorCal Fire Relief Fund to benefit Camp Fire relief efforts, including “direct cash assistance for survivors, assistance to partner agencies in their provision of direct services to survivors, and United Way operations that directly assist survivors.” [Donate online](#) or by texting BUTTEFIRE to 91999. Businesses and organizations interested in helping contribute to the fund can call Jacob Peterson at 530-241-7521 or 916-218-5424. You can also email him at jpeterson “at” norcalunitedway.org.
- The [Salvation Army](#) is accepting monetary donations to support their immediate response efforts. You can [give online](#) or by calling 1-800-SAL-ARMY (1-800-725-2769). Donations by mail may be designated “Camp Fire” and sent to:
The Salvation Army
PO Box 348000
Sacramento, CA 95834
- [GoFundMe](#) created a page with verified campaigns raising money for victims of the [Camp Fire](#) and the [Woolsey and Hill fires](#) in Southern California. The page includes large campaigns like the Tri Counties Bank campaign, as well as campaigns for individual families who have lost their homes.
- [The American Red Cross](#) is accepting online donations to help people affected by the California wildfires (select the appropriate option from the dropdown menu). You can also donate by calling 1-800-733-2767 or texting “CAWILDFIRES” to 90999.
- The [Veterans Resource Center](#) is accepting monetary donations online (designate “Camp Fire” in the comments field) and items that can be dropped off at the center in Chico (10 Amber Grove Drive, Ste 114, Chico). On Monday, November 12, they published a list of needed items — [see it here](#).
- [The Presbytery of Sacramento](#) has established a Camp Fire Relief Fund to assist the Chico-based [Bidwell Presbyterian Church](#) in responding to families affected by the Camp Fire. Individuals and churches interested in donating can send checks to:
- [Bidwell Presbyterian](#) is also collaborating with the Salvation Army to distribute donated items and holding “pop-up shops” for evacuees. More information on their efforts can be found on [their website](#) and [Facebook page](#).
- Sacramento-based nonprofit RedRover has [a list of resources for helping animals affected by the California wildfires here](#).

Housing Assistance

- [North Valley Property Owners Association](#) in collaboration with other local nonprofit groups has [created a resource](#) to assist evacuees in locating long-term housing. [Those who can offer long-term housing can be added to the database here](#).
- [Airbnb](#) has activated its Open Homes feature for the Camp Fire, where people can make their homes available for free to displaced people and relief workers. [Add your home or find shelter here](#).

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