

Practical To Do List

- Credit card purchase protection: Check your Credit Card purchase protection for reimbursement of recent purchases.
- Mortgage relief: You should contact your bank re mortgage relief. Check-ins might be required every 3 months as to status of rebuild, etc.
- FEMA disaster assistance: <https://www.disasterassistance.gov/> Primary purpose of this is to step in if items are not covered by insurance.
- Low interest loans may exist.
- Real Property – up to \$200,000 in loans if insurance does not cover all damage
- Personal Property – up to \$40,000 in loans if insurance did not cover
- SBA Home disaster loans: <https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans#home-and-personal-property-loans> The SBA may provide loans at favorable rates up to:
 - \$500,000 for homeowners to repair or replace primary residence
 - \$100,000 for renters to replace personal property
- Cancel utilities: Internet, DirecTV, LADWP, So Cal Edison, home phone.
- Go paperless on any bills you can.
- Establish a PO Box or Mail Boxes account (they can receive FedEx and UPS whereas a traditional PO Box may not): Give forwarding instructions to USPS.
- Consider getting an opinion on value of your home prior to the fire from a broker.
- Property tax relief should be available. Forms have to be filed within 12 months of the fire. There appear to be two options
- Pay full installment and obtain a refund later
- DO NOT PAY and File form ADS – 820 by April 10, 2025. <https://assessor.lacounty.gov/tax-relief/disaster-relief>
- Keep detailed records of all funds spent so that you can easily submit to insurance if desired. Consider Google drives or Microsoft One Drive.