

AFTER THE FIRE

Moving Forward, One Step at a Time

A short recovery action guide for residents, families, businesses, and communities in Los Angeles County.



Before you begin

You may be reading this after losing a home, a neighborhood, a routine, or a sense of safety.

This guide is not another assignment.

It is a place to start. You do not need to read every page or do everything at once. Use the section that meets you today. Leave the rest for later.

Today, one step is enough.

- Take a breath.
- Gather one document and write down one question.
- Ask one trusted person for help.
- Pause when you need to.



You are not alone.

Start here

Choose the path that matches what you need most right now.

I feel overwhelmed

Start with emotional wellness and support.

I need to deal with insurance

Organize your claim and ask clear questions.

I am rebuilding or repairing

Focus on safer choices and documentation.

I want to reduce future risk

Start with Zone 0 and home hardening.

I need an evacuation plan

Know your zone, routes, alerts, and go bag.

I need more help

Use the resource snapshot or continue online.



A recovery roadmap

Recovery rarely moves in a straight line.

- 1 Stabilize**
Find safety, shelter, basic needs, and immediate support.
- 2 Organize**
Gather documents, photos, contacts, estimates, and claim information.
- 3 Decide**
Choose priorities with your family, professionals, and community support.
- 4 Rebuild**
Repair, rebuild, phase work, and document progress.
- 5 Prepare**
Reduce future risk through home hardening, landscaping, and evacuation planning.
- 6 Connect**
Stay linked to neighbors, support groups, workshops, and updated resources.



Helpful question

What is the next useful step - not the perfect step, not every step, just the next one?

My next three steps

Use this page when everything feels too large.

Step 1

In the next 7 days, I will:

Step 2

In the next 7 days, I will:

Step 3

In the next 7 days, I will:

One person or organization I can ask for help:

Support people first

Recovery includes the people carrying the loss, decisions, memories, and uncertainty.

What Year Two can feel like:

Stress, fatigue, frustration, sleep disruption, decision overload, anxiety during wind events, or the feeling that others have moved on. These experiences are common after wildfire loss and disruption.

Try one small reset this week

- Keep one simple routine.
- Limit repeated fire news or rumors.
- Spend time with someone you trust.
- Take a break from recovery tasks without guilt.
- Use music, movement, art, writing, prayer, nature, or service as an outlet.



A reminder

Taking time away from the recovery process is not quitting. It can help restore the energy needed to keep moving forward.

Children, family, and support

Families do not need all the answers. Stability, honesty, and reassurance matter.

Children may show stress differently

- Repeated questions
- Sleep or behavior changes
- Fear during wind or alerts
- Trouble concentrating
- Withdrawal
- Anger
- Sadness



What can help

- Keep routines steady
- Answer questions simply
- Reassure children about the safety plan
- Tell schools or caregivers what changed
- Use community or mental health support when needed.



When additional support may help

Consider additional support when stress affects sleep, work, school, relationships, decision-making, or safety.

Immediate support

988 Suicide & Crisis Lifeline - 988

Disaster Distress Helpline - 800-985-5990

LA County Department of Mental Health - 800-854-7771.

Stay engaged with your claim

If your claim is still unresolved, you are not behind.

Keep a record

Save emails, letters, estimates, receipts, photos, names, dates, and claim notes.

Ask in writing

Request written explanations for coverage decisions, delays, or documentation requests.

Follow up

A steady rhythm of follow-up keeps the process visible and moving.

Helpful questions to ask

- What is my total dwelling coverage limit?
- Do I have replacement cost or actual cash value coverage?
- What are my code upgrade limits?
- How long does ALE coverage last?
- What documentation is still missing?



When money or insurance feels stuck

Many families face a gap between what rebuilding costs and what insurance will pay.

Do not give up on the process

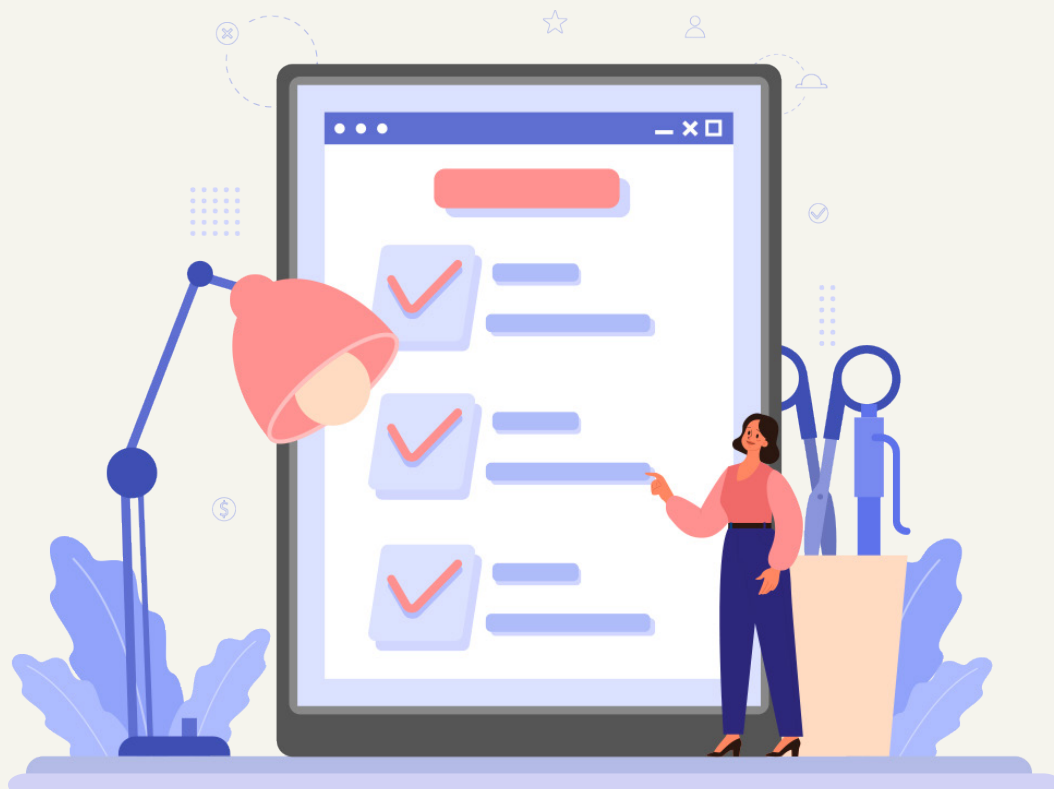
Delayed, partial, or disputed claims can be exhausting. Persistence, documentation, and professional guidance can make a difference.

If your claim feels stuck:

- Ask for a written explanation
- Track deadlines and responses
- Escalate within the company
- Contact the California Department of Insurance
- Consider qualified legal, insurance, or financial guidance.

If the rebuild cost is higher:

- Revisit scope and priorities
- Consider phased rebuilding
- Ask about code upgrade coverage
- Look for grants or local support
- Make financial decisions with trusted advice.



Rebuild with future risk in mind

Rebuilding is not about getting everything perfect.

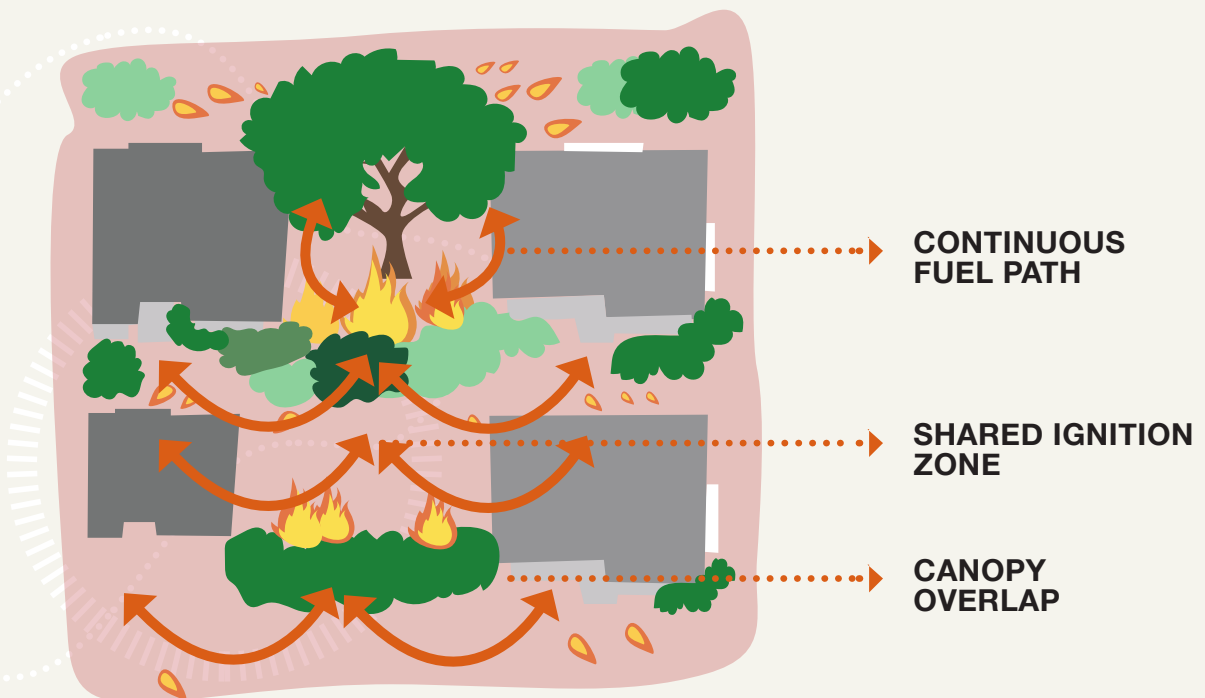
Start with a better question

Instead of only asking, How do I get back to where I was? also ask, How can I rebuild or repair in a way that leaves me safer and better prepared?

California wildfire building codes provide an important baseline, especially in Wildland-Urban Interface areas. But minimum standards are not a guarantee.

Where to focus

- Reduce ember entry points
- Keep combustible materials away from the structure
- Choose ignition-resistant materials
- Document improvements for insurance
- Work with licensed professionals



The highest-impact home choices

Start where risk, cost, access, and timing make sense.

Roof and gutters

Use Class A roofing when rebuilding and keep roofs and gutters clear of debris.

Vents and openings

Use ember-resistant vents and seal gaps where embers can enter.

Eaves and overhangs

Enclose or protect areas where embers can collect.

Windows

consider dual-pane tempered glass and improved seals where appropriate.

Exterior materials

Use ignition-resistant materials such as stucco, masonry, or fiber cement.

Decks, fences, and attachments

Reduce debris and break combustible connections to the home.



Highest-impact question

What can ignite near, on, or inside the home - and how can we reduce that pathway?

Rebuilding in phases

Phasing is not failure. It is often how recovery becomes possible.

Phase 1

Core rebuild, safety, occupancy, and essential systems.

Phase 2

Targeted upgrades, openings, attachments, and documentation.

Phase 3

Landscaping, Zone 0 maintenance, and long-term mitigation.

Keep these records:

- Plans, permits and approvals
- Contractor agreements, estimates and change orders
- Material selections, warranties, receipts and invoices
- Photos before, during, and after work



Why it matters

Good documentation supports claims, future maintenance, property records, and your own peace of mind.

The first five feet

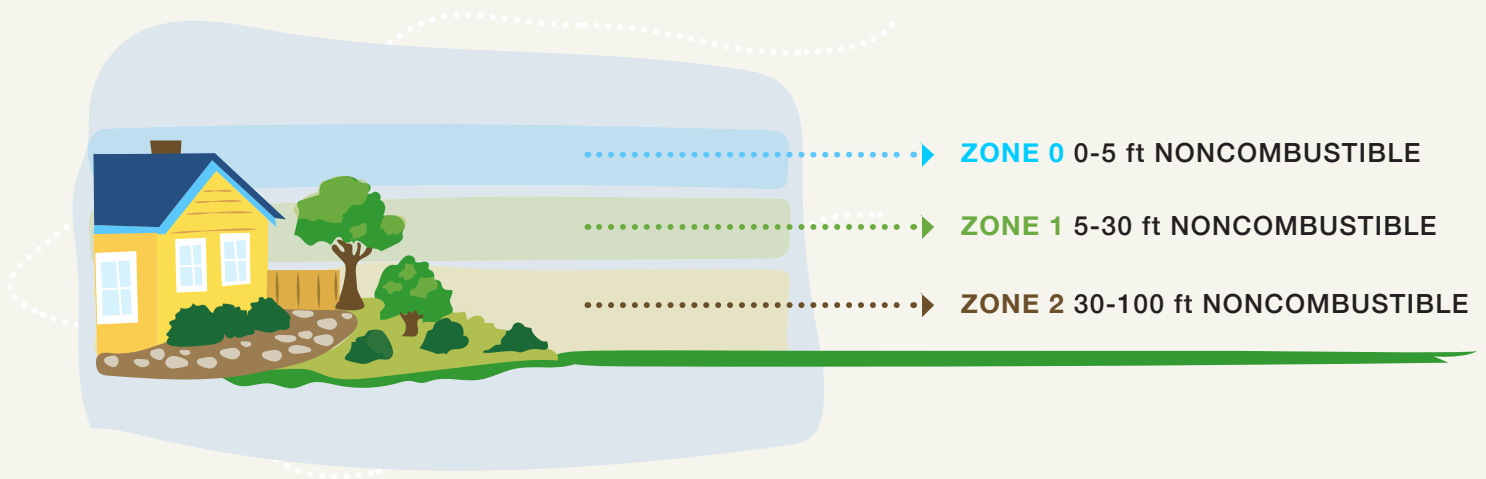
The closer something is to your home, the more it matters.

Use

- Gravel, pavers, stone or concrete
- Clean maintained surfaces
- Noncombustible fencing sections near the home
- Clear space around vents and doors
- Regular cleanup of leaves, needles, and debris.

Avoid

- Combustible mulch
- Dense shrubs touching walls
- Firewood, bins, furniture or stored items
- Wood fencing attached directly to the home
- Dead material buildup



Zone 0 priority

Keep the first five feet clean, clear, and noncombustible.

Plant and maintain for lower risk

The goal is not to remove all plants. The goal is to reduce ignition and slow fire spread.

Better planting choices

- Use plants that retain moisture and are well maintained
- Create spacing between shrubs, trees, and structures
- Separate plant groups
- Keep tree limbs raised and away from roofs
- Use the website for updated guidance.



High-risk vegetation to review

- Eucalyptus
- Juniper
- Italian cypress
- Unmaintained palms
- Pampas grass, mustard, dry grasses, and dense brush.



Dense neighborhoods need special attention

Side yards, fences, shrubs, and shared spaces can become fire pathways. Your choices affect your neighbors, and theirs affect you.

Living with wildfire

Wildfire is part of life in Southern California. Losses can be reduced when preparation becomes shared practice.

A more useful question

Not only **How do we stop wildfire?** but also **How do we live more safely with wildfire?**



Five pieces of a safer future

- Ignition-resistant homes and maintained properties
- Codes and standards that reflect wildfire conditions
- Vegetation and fuel management
- Evacuation planning and public safety coordination
- Residents, businesses, and neighborhoods taking action together.

The key idea

A single prepared home helps. A prepared neighborhood can change outcomes.

Prepared communities change outcomes

Wildfire resilience grows when people organize before the next emergency.

As a homeowner

- Reduce ignition risks
- Maintain defensible space
- Document improvements

As a neighbor

- Share reliable information
- Check on vulnerable residents
- Coordinate cleanup and mitigation

As a community

- Join or form a Fire Safe Council
- Participate in Firewise USA
- Host workshops and planning sessions



MySafe:LA can help communities

Education, home hardening guidance, evacuation planning, Firewise and Fire Safe Council support, workshops, and neighborhood outreach.

Evacuation is life safety

Leave early when officials tell you to go.

Evacuation Warning

Prepare to leave. Gather people, pets, medication, documents, and essentials. Monitor official information.

Evacuation Order

Leave immediately. Do not wait to see what happens. Take your go bag and follow official instructions.

Know your zone

Evacuations are often issued by zone. Learn your zone before an emergency and make sure everyone in your household knows where to find it.

Alert sources to review

- Wireless Emergency Alerts
- NotifyLA and Alert LA County
- Genasys Protect
- Watch Duty
- Radio, TV, and official agency updates



Routes and go bags

If you only have one way out, you do not have a complete plan.

Plan routes with P.A.C.E.

- Primary route
- Alternate route
- Contingency route
- Emergency route
- Practice when roads are clear and conditions are calm.

Go bag starter list

- Medication and glasses
- Important documents or copies
- Phone chargers and battery pack
- Water, snacks, and basic supplies
- Clothing, shoes, and personal items
- Pet supplies, leash, carrier, and records

Go bag rule

If it slows you down, it does not go. The purpose is to leave safely, not to save everything.

Ask now

If you had to leave in 10 minutes, what would still be unclear?

A Red Flag day reset

Fire weather can bring back stress. Preparing in advance can reduce uncertainty.

Before wind or Red Flag conditions

- Charge phones and battery packs
- Fuel or charge vehicles
- Review alerts, zones, and routes
- Keep medications and documents ready
- Move combustible items away from the home
- Check on neighbors who may need help.

For your own stress level

- Use official sources instead of constant scrolling
- Decide who you will call or text
- Take breaks from repeated fire coverage
- Focus on what is prepared and within reach
- Ask for help early



Preparedness is emotional support, too

Knowing your plan can help restore a sense of control during uncertain conditions.

Key resources

Keep this page simple. Use the website for the full and updated resource directory.

MySafe:LA

LA: 213-634-0100
info@mysafela.org
mysafela.org
wildfirela.org/recovery

Emotional support

988 Suicide & Crisis Lifeline - 988
Disaster Distress Helpline 800-985-5990
LA County DMH - 800-854-7771

Insurance

California Department of Insurance
800-927-4357
insurance.ca.gov.

Alerts and evacuation

NotifyLA
Alert LA County
Genasys Protect
Watch Duty
Nixle - text your ZIP code to 888777

For emergencies

Call 911 when there is immediate danger or an urgent life-safety emergency.

Continue your recovery online

This booklet is a starting point. The recovery website can grow and stay current as needs change.

Continue online

Visit wildfirela.org/recovery for updated recovery resources, emotional wellness support, insurance and rebuilding guidance, community programs, workshops, videos, and ways to stay connected.



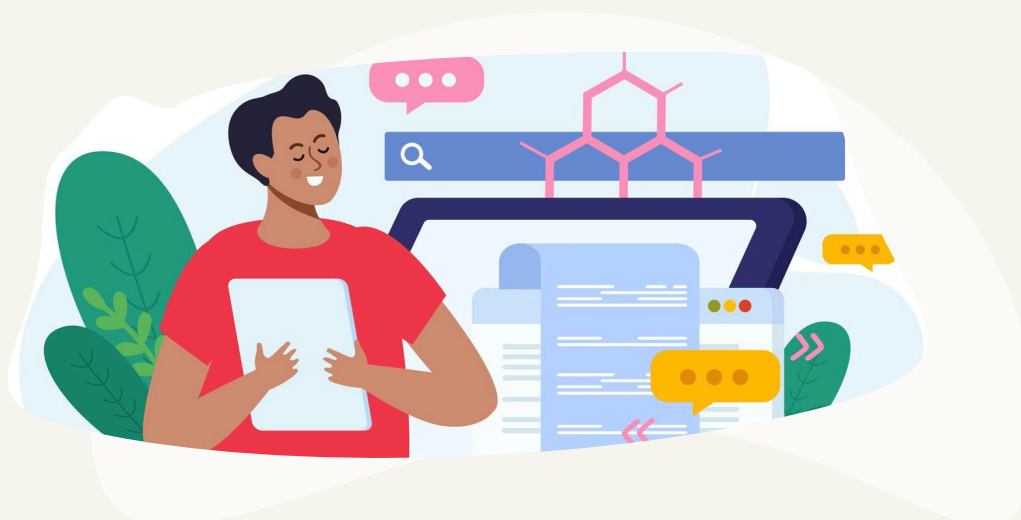
Scan for recovery resources:
wildfirela.org/recovery

Use the website when you need more detail

- Longer explanations and resource links
- Insurance and rebuilding updates
- Emotional wellness resources
- Securing your property and reducing risk
- Upcoming workshops and community events

Come back when you are ready

Start with one page, one video, one question, or one event. Recovery continues over time, and your needs may change from week to week.



Notes and questions

Use this space for the questions, names, numbers, or reminders you do not want to lose.

Questions I need answered

People or organizations to contact

Documents or photos to gather

What I want to look up online

A closing word

Some days will be about paperwork. Some days will be about rest. Some days will be about hard decisions.

All of those days can still be part of recovery.

You have already been through something profound. Moving forward does not mean forgetting what was lost. It means finding support, making choices at a human pace, and taking the next step when you can.

Take one step.

Ask for help.

Rest when you need to.

Begin again tomorrow.

Forward progress is possible

Not all at once, not perfectly, but step by step, with support, information, and care.

About this guide

AFTER THE FIRE: Recovery Action Guide

Moving Forward, One Step at a Time

MySafe:LA

Phone: 213-634-0100

Email: info@mysafela.org

Web: mysafela.org

Recovery hub: wildfirela.org/recovery



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COUNCIL



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This guide provides general information only. It is not legal, insurance, financial, construction, medical, or mental health advice. Consult qualified professionals and official sources for decisions related to rebuilding, claims, health, safety, or emergency response. Wildfire mitigation can reduce risk but cannot eliminate risk.

Copyright & Acknowledgements

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Together, we are building safer, stronger, and more resilient communities.