

“If I knew then what I know now...”

Practical Advice and Tips from 1991 Oakland Fire Survivors

Information provided by the Proctor Avenue Neighbors' Group of Oakland, California.

1. Prioritize.

In the immediate aftermath, your focus should be on: 1) Taking care of yourself, children, family, spouse; 2) Securing housing; 3) Resources, insurance, etc. It is critical to make sure that step 1 is accomplished and that you and your family are really ok before you move on to steps 2 and 3 or else you won't be able to get through them. You must lay the “foundation” in order to rebuild your life.

2. Take your time.

In the aftermath, people feel like they need to rush to accomplish things, but in Oakland, the people who took their time, did a thorough inventory, and negotiated with their insurance companies, did much better in the end. No reason to rush, unless your insurance company has a hard deadline for “out of home expenses.” That may have to be negotiated as well!

3. Don't underestimate the power of the crowd.

Form a neighborhood group. This is absolutely critical both for ongoing support, information-sharing, and also for negotiating with various parties over time. Oakland neighborhood associations negotiated discounts with clothing and other retailers, and shared a variety of information about insurance companies, city code changes and contacts with contractors and architects. First step is to put together a database capturing all the neighbors' critical information.

4. Do your home inventory while your memory is fresh.

Spending the time to put together the most complete and detailed inventory is the most important thing you can do to ensure you are adequately compensated for your material possessions. Mentally go room by room through every drawer, closet and cabinet. Contact relatives and friends to obtain pictures from holidays and any other photos that will help jog your memory. Take the time to paper the current value of all items you lost—don't worry if the total value exceeds your policy limits. Don't forget sheds, garages, landscaping and light fixtures.



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5. Take the time to "reconstruct" your house on paper.

Try to get a set of original house plans from the city if available. Add in all the details possible including lighting, HVAC upgrades, plumbing, electrical work, etc. Note the appliances, the type of flooring/carpet, any custom cabinetry, windows, custom woodwork, moldings, the fireplace mantel, built-in bookcases, stair rails, etc. For many Oakland survivors, providing insurers with that level of detail convinced the insurance company that they knew a LOT about the houses they lost.

6. Don't allow the insurance company to rush you.

The relationship with many insurance companies was quite adversarial from the beginning following the Oakland fire. Many insurance companies attempted to get policyholders to sign off on a settlement quickly through an offer of policy value—those people did not fare as well as others who held out. Some companies were applying extreme pressure, such as the common tactic: “We may run out of money to pay these claims so you better take the check now.”

7. Know that this is going to take time.

For many homeowners who lost their homes, it took up to three years to rebuild after the Oakland fire. This is a marathon, not a sprint. Pace yourself. You will get through this and come out stronger on the other side.

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