AFTER THE FIRE

Wildfire Rebuild Checklist

A step-by-step guide to rebuilding your home after a wildfire — from the first week through move-in day.

Turning Overwhelm Into Next Steps

Losing your home to a wildfire is devastating. The path forward can feel overwhelming — insurance claims, debris removal, permits, contractors, and a thousand decisions you didn't expect to make.

This checklist breaks the rebuild process into clear phases with specific action items. It won't make the process easy, but it will make it manageable.

Phase 1: Immediate Priorities (Week 1–2)

Focus on safety, documentation, and starting your insurance claim.

Safety First

☐ Do not enter your property until cleared by authorities

☐ Wait for official "all clear" from fire department

☐ Wear N95 mask and protective gear when on property

☐ Do not disturb ash or debris (may contain hazardous materials)

Document Everything

☐ Photograph all damage from multiple angles

☐ Video walkthrough of entire property

☐ Document any remaining structures or items

☐ Save photos/videos to cloud backup immediately

☐ Locate pre-fire photos, videos, and records

Contact Insurance

☐ Call your insurance company to open a claim

☐ Request a copy of your full policy

☐ Ask about Additional Living Expenses (ALE) coverage

☐ Document every conversation (date, time, name, summary)

☐ Get claim number and adjuster assignment

Secure Essential Records

☐ Property deed and title documents
☐ Mortgage documents
☐ Previous appraisals
☐ Home improvement records and receipts
☐ Original building plans (if available)
☐ Survey of property

Immediate Needs

☐ Arrange temporary housing
☐ File for ALE reimbursement
☐ Notify mortgage company of loss
☐ Contact utility companies to stop service
☐ Forward mail to temporary address

Phase 2: Insurance and Assessment (Weeks 2–8)

Work through the insurance process while gathering information for your rebuild.

Insurance Claim Process

☐ Meet with insurance adjuster on-site
☐ Complete inventory of lost contents (personal property)
☐ Review policy coverage limits:
☐ Dwelling coverage (structure)
☐ Other structures (garage, ADU, etc.)
☐ Personal property (contents)
☐ Additional Living Expenses (ALE)
☐ Code upgrade coverage
☐ Extended replacement cost (if applicable)
☐ Request written coverage determination
☐ Consider hiring a public adjuster if claim is complex

Understand Your Coverage

☐ Compare policy limits to estimated rebuild costs
☐ Identify any coverage gaps
☐ Understand "replacement cost" vs. "actual cash value"
☐ Review code upgrade coverage limits
☐ Confirm ALE coverage duration and limits

Property Assessment

☐ Hire a licensed inspector for structural assessment
☐ Determine what (if anything) can be saved
☐ Get soil testing if contamination is suspected
☐ Review any remaining foundation or utilities
☐ Obtain property survey

Debris Removal

☐ Check if government debris removal program is available
☐ Understand Right of Entry (ROE) requirements
☐ If private removal: get multiple bids
☐ Confirm hazardous material handling is included
☐ Document debris removal completion

Phase 3: Planning Your Rebuild (Months 2–4)

Make key decisions about what you're rebuilding and who will build it.

Define Your Goals

☐ Decide: rebuild same footprint or different design?
☐ Determine realistic budget based on insurance + savings
☐ Identify must-haves vs. nice-to-haves
☐ Consider future needs (aging in place, family changes)
☐ Decide timeline priorities

Assemble Your Team

☐ Interview 2–3 qualified builders
☐ Verify licenses, insurance, and references
☐ Ask about fire-rebuild experience specifically
☐ Interview architects (if using separate from builder)
☐ Consider hiring a project manager or owner's rep

Evaluate Builders

☐ Request detailed proposals (not just ballpark numbers)
☐ Compare scope, timeline, and payment terms
☐ Check references from recent fire-rebuild clients
☐ Verify CSLB license status
☐ Confirm insurance coverage

Budget Reality Check

☐ Get preliminary cost estimates
☐ Compare to insurance payout
☐ Identify funding gap (if any)
☐ Explore options: value engineering, phasing, additional financing
☐ Build in 15–20% contingency

Select Builder

☐ Review and understand contract terms
☐ Confirm payment schedule is milestone-based
☐ Ensure change order process is documented
☐ Verify warranty coverage
☐ Sign construction agreement

Phase 4: Design and Permitting (Months 3–8)

Design your new home and navigate the permit process.

Design Development

☐ Complete architectural schematic design
☐ Review and approve floor plans
☐ Select exterior materials (fire-hardening compliant)
☐ Make major finish selections
☐ Complete design development drawings
☐ Finalize construction documents

Engineering and Studies

☐ Structural engineering
☐ Geotechnical report (if hillside or required)
☐ Civil engineering (grading, drainage)
☐ Title 24 energy compliance
☐ Fire-hardening documentation

Permit Application

☐ Permit Application
☐ Track plan check progress
☐ Respond to correction letters promptly
☐ Coordinate additional reviews:

☐ Fire department
☐ Grading (if applicable)
☐ Coastal Commission (if applicable)
☐ Pay permit fees
☐ Obtain building permit

Prepare for Construction

☐ Finalize finish selections
☐ Confirm material lead times
☐ Order long-lead items
☐ Finalize utility coordination
☐ Confirm financing/payment readiness

Phase 5: Construction (Months 6–18+)

Your home gets built.

Pre-Construction

☐ Pre-construction meeting with builder
☐ Review schedule and milestones
☐ Confirm communication plan
☐ Establish site access and security
☐ Coordinate temporary utilities

During Construction

☐ Attend regular progress meetings
☐ Review and approve change orders (if any)
☐ Make timely decisions on selections
☐ Track budget vs. actual spending
☐ Document progress with photos

Key Milestones

☐ Site preparation and grading complete
☐ Foundation inspection passed
☐ Framing inspection passed
☐ Rough mechanical/electrical/plumbing passed
☐ Insulation inspection passed
☐ Drywall complete

☐ Finishes installed

☐ Final punch list walkthrough

☐ Final inspection passed

☐ Certificate of Occupancy issued

Move-In Preparation

☐ Schedule final walkthrough

☐ Complete punch list items

☐ Receive all warranties and documentation

☐ Coordinate utility transfers

☐ Obtain keys and access codes

☐ Schedule move-in

Phase 6: After Move-In

Settle in and close out remaining items.

Immediate

☐ Document any post-move-in issues

☐ Report punch list items within warranty period

☐ File homeowner warranty documentation

☐ Update address with insurance, bank, etc.

Within 30 Days

☐ Complete any remaining landscaping

☐ Install window treatments

☐ Complete personal property replacement

☐ Close out ALE with insurance

Ongoing

☐ Maintain defensible space per fire code

☐ Schedule annual maintenance items

☐ Keep construction documents for future reference

☐ Update homeowner insurance to reflect new construction

Key Contacts to Keep Handy

☐ Insurance company

☐ Insurance agent

☐ Claim number

☐ Adjuster name
☐ Builder
☐ Project manager
☐ Architect
☐ Mortgage company
☐ Building department

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POST-WILDFIRE REBUILDS

COST TO REBUILD AFTER A WILDFIRE

hillside

HOW LONG TO REBUILD AFTER A FIRE

OUR PROCESS
