

# SoCal Fires Emergency Financial Recovery Toolkit™



## Emergency Financial Recovery Toolkit

### A Comprehensive Guide for Southern California Fire Survivors

Created by:

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[Simple Path Financial](#)



This comprehensive guide provides step-by-step assistance for navigating the financial and practical challenges following a fire disaster. Created specifically for our Southern California community, it offers clear, actionable information to help you through the recovery process.

#### Inside you'll find:

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>● Immediate action checklists</li><li>● Step-by-step recovery timelines</li><li>● Local resource directories</li><li>● Document replacement guides</li></ul> | <ul style="list-style-type: none"><li>● Financial recovery strategies</li><li>● Essential contact information</li><li>● Practical tools and templates</li></ul> |
|--|---|

# SoCal Fires Emergency Financial Recovery Toolkit™

## Sharing is Caring

This guide was created to support our community during difficult times. Please share it freely with:

- Family members affected by the fires
- Neighbors who have experienced losses
- Friends in impacted areas
- Community groups and organizations
- Local support networks
- Anyone who might find it helpful

Every share could help another family find their path to recovery.

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### **A Resource Provided By:**

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Version 1.0 | January 2025 Updated regularly with current information and resources

[Note: This guide is provided as a free community resource. Please share and distribute freely to those in need.]

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## Section 1: First Steps After the Fire

Dear Fire Survivor,

We understand that you're likely feeling overwhelmed and possibly in shock right now. That's completely normal. This guide is designed to help you take one small step at a time. Don't feel pressured to complete everything at once - focus on what you need right now, and the rest can wait.

### Immediate Safety Notes

#### TAKING CARE OF YOURSELF

- It's okay to feel overwhelmed
- Take breaks when needed
- Accept help when offered
- Stay hydrated and try to eat regularly
- Sleep when you can
- Reach out to loved ones

### 72-Hour Priority Checklist

#### IMMEDIATE SAFETY (First 24 Hours)

- Find safe, temporary housing
  - Why: Your immediate safety is the top priority
  - How: Call Red Cross at (310) 445-9900 for immediate housing assistance
  - Note: They will help even if you don't have ID or money right now
- Contact family members
  - Why: They may be worried and can help support you
  - Tip: If phone lines are busy, try texting or use social media
  - Consider designating one family member to update others
- Document the date of loss

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- Why: This is crucial for insurance and assistance programs
- How: Simply write it down or send yourself an email
- What to note: Time, date, and any initial observations

## What To Do If You Feel Stuck

Sometimes stress can make it hard to move forward. Here are some simple steps:

1. Take a deep breath
2. Focus on just ONE task
3. Ask for help if needed
4. Remember: There's no "perfect" way to handle this

## Finding Support

### IMMEDIATE EMOTIONAL SUPPORT

- Disaster Distress Helpline: 1-800-985-5990
  - Available 24/7
  - Free service
  - Multiple languages
  - You can just listen if you're not ready to talk

## Emergency Contact Numbers

When to call each number:

### 911

- Active fire
- Medical emergency
- Immediate danger

LA County Fire Department: (323) 881-2411

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- Questions about fire safety
- Information about affected areas
- Return to property guidance

Red Cross LA Region: (310) 445-9900

- Need immediate shelter
- Need food or clothing
- Need medical supplies
- Don't know where to start

## Common Questions and Answers

**Q: "I lost my wallet/ID in the fire. How can I get help?"** A: Relief organizations like Red Cross will help you regardless of ID. Tell them your ID was lost in the fire.

**Q: "I don't have money for a hotel right now."** A: Call Red Cross immediately. They can provide emergency housing assistance and don't require payment.

**Q: "I don't know if my insurance covers this."** A: Call your insurance company - most have 24/7 disaster hotlines. They can tell you your coverage even if you don't have your policy number.

## Simple Daily Checklist

For when you're feeling overwhelmed:

Today I need to:

- Drink water
- Eat something
- Take any needed medications
- Make one important phone call
- Rest for at least 15 minutes
- Write down any urgent concerns

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## Section 2: Insurance Claims Navigation

Dealing with insurance after a fire can feel overwhelming. Remember: you don't have to figure everything out today. This guide will help you take it step by step, and there are people who can help you through this process.

### Before You Begin

#### ☀️ HELPFUL REMINDERS:

- You can take breaks when feeling overwhelmed
- It's okay to ask questions multiple times
- You have the right to understand everything before signing
- You can request written explanations
- You can have a friend or family member help you with calls

### First Contact With Insurance

#### 1. MAKING THE FIRST CALL

##### First call checklist

Before calling, try to have:

- Your policy number (if you have it)
- Current contact information
- Current temporary address
- Brief description of damage

Don't have your policy number?

That's okay! The company can look you up by:

- Your name

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- Your address
- Your Social Security number

## 2. WHAT TO SAY

Use this script when calling and speaking with your insurance company representative or adjuster.

Simple Script:

"Hello, my name is [your name]. I'm calling to report a loss from the [name/date] fire at [your address]. I need to start a claim."

If you're feeling overwhelmed:

"I'm having trouble focusing right now. Could you please speak slowly and help me understand what I need to do first?"

## Understanding Insurance Terms

 COMMON TERMS EXPLAINED

### DEDUCTIBLE

- What it means: The amount you pay before insurance helps
- Example: If your deductible is \$1,000, and damage is \$10,000, insurance pays \$9,000
- Important: Ask if your deductible can be waived in disaster situations

### ADDITIONAL LIVING EXPENSES (ALE)

- What it means: Money for hotels, food, etc., while displaced

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- Important: Keep ALL receipts
- Tip: Ask for advance payment if needed

## REPLACEMENT COST vs. ACTUAL CASH VALUE

- Replacement Cost: Pays for new items
- Actual Cash Value: Pays for used value
- Tip: Ask which one your policy provides

## Documentation Made Simple

### EASY DOCUMENTATION METHODS

#### PHOTOS/VIDEOS

- Use your phone
- Take wide shots and close-ups
- Include captions or voice notes
- Back up immediately to cloud storage
- Send copies to your email

#### CONVERSATION LOG

Copy to your phone and use this template for every conversation. You can use your notes app on your phone.

Simple Format:

Date: [date]

Time: [time]

Spoke with: [name]

Their phone: [number]

What they said: [notes]

What I need to do: [action items]



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## Red Flags & Warning Signs

### WATCH OUT FOR:

- Pressure to settle quickly
- Requests to sign blank forms
- Refusal to provide things in writing
- Unclear explanations
- Rushing through documents

What to say: "I need time to review this with my family/advisor."

## Getting Help When Stuck

### IF YOU FEEL OVERWHELMED:

1. Take a break
2. Write down your questions
3. Consider these resources:
  - United Policyholders: (800) 286-5631
    - Free insurance guidance
    - No sales pressure
    - Disaster survivor support
  - Insurance Consumer Hotline: (800) 927-4357
    - Government-run
    - Free assistance
    - Help understanding rights

## Quick Reference Cards

### INSURANCE CLAIM BASICS

Save this to your phone:

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1. Take photos before moving anything
2. Keep ALL receipts
3. Don't sign anything you don't understand
4. Get everything in writing
5. Keep a log of all conversations
6. Ask for explanations if confused

## Daily Organization Tool

Today's Insurance Tasks:

- Take any needed photos
- Make any required calls
- Save today's receipts
- Update conversation log
- Ask questions about unclear items

## Dealing with Insurance Stress



COPING STRATEGIES:

- Take breaks during long calls
- Have someone with you for support
- Write down questions as they come up
- Ask for clearer explanations

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- Remember: it's okay to say "I need time to think about this"

Need help? Call the Disaster Distress Helpline: 1-800-985-5990 They can help you manage stress while dealing with insurance.

## Section 3: Property Documentation Tools

Documenting your lost property can feel overwhelming and emotionally draining. It's normal to feel sad or frustrated while doing this task. Take breaks when needed, and remember that it's okay if you can't remember everything at once. Things will continue to come to mind over time, and you can add them to your list as you remember.

### Before You Start

#### HELPFUL TIPS:

- Work in short sessions (15-30 minutes)
- Take emotional breaks when needed
- Start with one room or category
- Ask family members to help recall items
- Use old photos/social media for reference
- Keep lists on your phone or cloud storage

### Simple Inventory Methods

#### EASIEST WAYS TO RECORD

#### 1. Voice Recording

- Simply walk through each room in your mind

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- Speak items into your phone's recorder
- Have someone help transcribe later

## 2. Quick List Method

- Start with major items
- Add details later
- Use bullet points
- Don't worry about perfect organization

## 3. Photo Reference Method

- Look at old photos on your phone
- Check social media pictures
- Ask family/friends for photos
- Look through email receipts

## Memory Triggers for Home Inventory

### ROOM ACTIVITIES

Think about:

- Morning routine items
- Holiday decorations
- Special occasions
- Seasonal items
- Hobbies and activities

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- Regular chores

Example: Kitchen Memory Journey

Morning Routine:

- Coffee maker
- Favorite mug
- Breakfast bowls
- Toaster
- Lunch containers

Cooking Activities:

- Pots and pans
- Utensils
- Appliances
- Cookbooks
- Special dishes

## Dealing with Emotional Items

### SPECIAL POSSESSIONS

- Take breaks when documenting sentimental items
- Write down memories associated with special pieces
- Consider having a friend help with emotional items
- Focus on facts first, process emotions when ready

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- Keep a separate list for irreplaceable items

## Simplified Value Assessment

### EASY ESTIMATION METHODS

#### 1. STORE METHOD

Think: "Where did I buy this?"

- Check online prices
- Find similar items
- Save links to examples

#### 2. CATEGORY METHOD

Group similar items:

Kitchen Basics Package:

- Plates (8) ≈ \$80
- Glasses (8) ≈ \$40
- Utensils (set) ≈ \$50

Total: \$170

#### 3. ROOM METHOD

Bedroom Estimate:

Major Items:

- Bed/Mattress

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- Dresser

- Nightstand

Clothing:

- Estimate per category

(work, casual, etc.)

## Quick Documentation Templates



### BASIC ITEM RECORD

Item: [Name]

Room: [Location]

Approximate Age: [Years]

Estimated Value: \$

Where Purchased:

Photo/Link Example:

Notes:

## High-Value Items Focus



### SPECIAL ITEMS CHECKLIST

- Electronics (with serial numbers)

- Jewelry

- Art

- Collections

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- Designer items

- Antiques

Documentation Needed:

- Detailed description
- Original purchase info
- Professional appraisals
- Photos/certificates
- Serial numbers

## When You Feel Stuck

 GETTING UNSTUCK

If you're having trouble remembering:

1. Look through old credit card statements
2. Check email for online orders
3. Review photos from gatherings
4. Ask family members
5. Think through holidays/events
6. Check Amazon/online purchase history

## Organization Tips for Overwhelm

 BREAKING IT DOWN

Start with:



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1. One room
2. One category
3. One drawer/shelf
4. 15 minutes at a time

## Progress Tracker:

Today I documented:

- [Room/Area]
- [Category]
- [Number] items
- Value estimates
- Photos/links saved

## Digital Storage Safety

 KEEPING RECORDS SAFE

1. Cloud Storage Options:
  - Google Drive (15GB free)
  - Dropbox (2GB free)
  - iCloud (5GB free)
2. Backup Methods:
  - Email to yourself
  - Share with trusted family

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- Save to multiple devices
- Print important lists

## Section 4: Recovery Timeline Planning [ENHANCED]

Recovery is a journey, not a race. This timeline is a flexible guide to help you stay organized, not a strict schedule. Every situation is unique, and it's okay if your recovery takes more or less time than suggested. Focus on progress, not perfection.

### Understanding Your Recovery Pace



#### TAKING IT DAY BY DAY

- Some days will be harder than others
- Progress isn't always visible
- Small steps count
- Adjust timelines as needed
- Listen to your needs

### 30-60-90 Day Recovery Roadmap



#### FIRST 30 DAYS: Stability & Safety

Copy and paste into your notes app on your phone

Priority Focus: Basic Needs

- Safe place to stay
- Essential medications
- Basic clothing
- Communication setup

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Important documents

Remember:

- Focus only on essentials
- Accept help offered
- Rest when needed

## Daily Check-In Tool

Copy and paste into your notes app on your phone

Today's Basics:

- Safe place to sleep
- Food and water
- Medications taken
- Made necessary calls
- Took care of myself

How I'm Feeling:

- Need extra support
- Managing okay
- Feeling overwhelmed

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## 60 DAYS: Building Foundation

Copy and paste into your notes app on your phone

### Focus Areas:

#### 1. Housing

- Temporary housing secure
- Long-term plans started
- Insurance communication

#### 2. Financial

- Emergency funds accessed
- Bills managed
- Aid applications submitted

#### 3. Personal

- Regular routines forming
- Support system in place
- Self-care plan active

## 90 DAYS: Looking Forward

Copy and paste into your notes app on your phone

### Recovery Goals:

#### 1. Housing Stability

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- Long-term housing plan
- Essential items replaced
- Basic comfort established

## 2. Financial Recovery

- Insurance claims progressing
- Aid programs accessed
- Budget adjusted

## 3. Emotional Well-being

- Support system strong
- Coping strategies working
- Future planning possible

## When Things Don't Go As Planned

### ADAPTING YOUR TIMELINE

If You're Moving Faster:

- Great! Keep going
- Don't skip important steps
- Document progress
- Help others if you can

If You're Moving Slower:

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- That's okay!
- Adjust expectations
- Focus on priorities
- Ask for more help
- Consider professional support

## Weekly Progress Tracker

Copy and paste into your notes app on your phone

Week of: \_\_\_\_\_

Main Focus: \_\_\_\_\_

Victories (big or small):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Challenges:

1. \_\_\_\_\_
2. \_\_\_\_\_

Support Needed:

Emotional

Practical

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Financial

Other: \_\_\_\_\_

Next Week's Priorities:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

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## Emotional Recovery Timeline

### ♥ UNDERSTANDING THE JOURNEY

#### Week 1-2: Shock & Response

- Normal feelings:
  - Overwhelm
  - Confusion
  - Numbness
  - Anxiety
- Focus on: Basic needs

#### Week 3-4: Processing

- Normal feelings:
  - Grief
  - Anger
  - Sadness
  - Hope
- Focus on: Support system

#### Month 2-3: Adjusting

- Normal feelings:
  - Up and down emotions
  - Gradual acceptance
  - Future focus
- Focus on: New routines



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## Decision-Making Support

🤔 WHEN FEELING UNCERTAIN

Simple Decision Template:

Copy and paste into your notes app on your phone

```
Decision Needed: _____

Options:

1. _____
   Pros:
   Cons:

2. _____
   Pros:
   Cons:

Time Needed:  Urgent  Can Wait

Help Needed:  Yes  No

Next Step: _____
```

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## Support System Check-In

### MAINTAINING CONNECTIONS

Weekly Support Review:

Copy and paste into your notes app on your phone

Who can help with:

Emotional support

- Name: \_\_\_\_\_

- Phone: \_\_\_\_\_

Practical tasks

- Name: \_\_\_\_\_

- Phone: \_\_\_\_\_

Professional help

- Type: \_\_\_\_\_

- Contact: \_\_\_\_\_

Emergency backup

- Name: \_\_\_\_\_

- Phone: \_\_\_\_\_

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## Recovery Milestone Celebration

### ☀️ ACKNOWLEDGING PROGRESS

Small Victories:

- First night in temporary housing
- First insurance payment
- First replacement items
- First "normal" routine day
- First time feeling hopeful

Remember to:

- Notice progress
- Thank helpers
- Document journey
- Share success
- Rest and reflect

## Section 5: LA County Emergency Services Directory

This directory connects you with people who are ready and waiting to help you. Don't hesitate to reach out - these services exist specifically for situations like yours, and the people staffing them understand what you're going through. If one number doesn't work or isn't the right fit, try another. You deserve support during this time.

### IMMEDIATE HELP CARD

Copy and paste into your notes app on your phone



RIGHT NOW HELP

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```
- Emergency: 911
- Red Cross: (310) 445-9900
- Crisis Line: (800) 854-7771
- Fire Info: (323) 881-2411

Text "HELP" to 43362 for FEMA
```

## Emergency Services

 WHEN TO CALL EACH NUMBER

### EMERGENCY SERVICES (911)

- When: Immediate danger
- What they do: Emergency response
- What to say: "I'm a fire survivor at [location]"

### RED CROSS (310) 445-9900

- When: Need immediate shelter/supplies
- What they provide:
  - Emergency housing
  - Food and water
  - Basic supplies
  - Emotional support
- No documentation needed initially

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## Help Finding the Right Service

### ? NOT SURE WHO TO CALL?

#### 1. FOR HOUSING NEEDS:

If you need:

- Immediate shelter → Red Cross
- Temporary housing → FEMA
- Long-term housing → LA Housing
- Pet-friendly options → Animal Services

#### 2. FOR FINANCIAL NEEDS:

If you need:

- Emergency cash → Red Cross
- Disaster aid → FEMA
- Food assistance → CalFresh
- Bill help → DPSS

#### 3. FOR EMOTIONAL SUPPORT:

If you need:

- Crisis help → 24/7 Crisis Line
- Counseling → DMH
- Support groups → Red Cross
- Child support → Kids Crisis Line

## Language Access Services

### MULTILINGUAL HELP

Spanish:

- Red Cross: (800) 257-7575
- FEMA: (800) 621-3362

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- Crisis Line: (800) 854-7771

Other Languages:

- Language Line: (800) 874-9426
  - 200+ languages available
  - 24/7 service
  - Free for disaster survivors

## Government Aid

 STEP-BY-STEP APPLICATION HELP

FEMA ASSISTANCE

Before calling:

- Have paper/pen ready
- Find safe, quiet space
- Have any ID available
- Know your address
- Have phone charged

What they'll ask:

- Your name
- Address of damaged home
- Current contact info
- Insurance status
- Brief damage description

## Local Support Centers Guide

 FINDING HELP IN PERSON

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## What to Bring:

- Any ID (if you have it)
- Current phone number
- Address of damaged property
- Photos if available
- List of immediate needs

## What to Expect:

- Registration process
- Multiple service stations
- Wait times possible
- Child-friendly areas
- Multi-language support

## Service Contact Log

Copy and paste into your phone

```
SERVICE CONTACT LOG

Organization: _____
Date Called: _____
Person Spoke To: _____
Reference #: _____
What They Said: _____
Next Steps: _____
Follow-up Date: _____
```

## Special Needs Assistance

 ACCESSIBILITY SERVICES

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## Mobility Issues:

- Access Paratransit: (800) 883-1295
- Mobile FEMA Units: (800) 621-3362
- Home Visit Services: (213) 738-4004

## Medical Needs:

- Medical Equipment: (800) 624-0644
- Prescription Help: (800) 633-4227
- Medical Transport: (866) 779-9610

## Document Recovery Services

### REPLACING IMPORTANT PAPERS

## Priority Documents Hub:

### Birth Certificates:

- Where: County Recorder
- Cost: \$28
- Time: 10 days
- Need: Any ID/alternate proof

### Driver's License:

- Where: DMV
- Cost: \$38
- Time: 2-3 weeks
- Need: Any ID/proof of residence



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## Financial Institution Emergency Services

### BANK & CREDIT SUPPORT

#### Emergency Banking:

- Lost Cards: Call your bank
- Account Access: Temporary procedures
- Fee Waivers: Ask for disaster relief
- Emergency Cash: Special provisions

#### Credit Support:

- Credit Freeze: Free service
- Fraud Alerts: Free protection
- Report Loss: Special coding
- Payment Relief: Available programs

## Getting Back to Normal

### UTILITY RESTORATION

#### Service Reconnection:

```
Power (SCE) :  
- Number: (800) 655-4555  
- What to ask for:  
  * Emergency restoration  
  * Special disaster rates  
  * Payment arrangements
```

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Gas (SoCalGas):

- Number: (800) 427-2200
- Safety check required
- Free pilot lighting
- Special assistance

## Section 6: Financial Recovery Resources [ENHANCED]

Financial recovery can feel overwhelming, but you don't have to figure this out alone. This guide breaks down your options into manageable steps. Remember: many people and organizations understand disaster situations and have special programs to help. Take it one step at a time.

### First Steps for Financial Recovery

#### IMMEDIATE FINANCIAL ACTIONS

Copy and paste into your phone

Within 24-48 Hours:

- Call your bank - report if cards lost
- Contact insurance company
- Start FEMA application
- Note: Keep all receipts, even small ones

Don't Have Documentation?

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That's normal after a fire. Just start with:

- Your name
- Previous address
- Social Security number (if memorized)
- Any form of ID you have

## Money Management During Crisis

### EMERGENCY FINANCIAL TIPS

Immediate Needs Fund:

Copy and paste into your phone

Sources to Ask About:

- Insurance advance
- Red Cross assistance
- FEMA immediate needs
- Disaster unemployment
- Emergency bank access

Priority Expenses:

1. Temporary housing
2. Essential medications
3. Basic clothing/supplies
4. Transportation

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## 5. Communication (phone)

### Government Assistance

#### AVAILABLE PROGRAMS

##### 1. FEMA ASSISTANCE

Copy and paste into your phone

#### FEMA ASSISTANCE

##### What They Offer:

- Housing assistance
- Personal property help
- Medical expense help
- Transportation aid
- Moving/storage costs

##### How to Apply:

- Call: 800-621-3362
- Online: [DisasterAssistance.gov](https://www.disasterassistance.gov)
- In-person: Disaster Recovery Center

##### What You'll Need:

- Address of damaged home
- Current contact info

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- Insurance info (if any)
- Brief description of losses

## Understanding Insurance Payments

### INSURANCE MONEY GUIDE

Types of Payments:

Copy and paste into your phone

#### INSURANCE MONEY GUIDE

##### 1. Advance Payment

- For immediate needs
- Usually quick release
- Keep receipts for everything

##### 2. Additional Living Expenses

- Hotels/temporary housing
- Extra food costs
- Extra transportation
- Keep ALL receipts

##### 3. Personal Property

- Replacement items
- Documentation needed

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- Can be partial payments

## 4. Structure/Building

- May go to mortgage company
- Multiple payments common
- Contractor involvement

## Financial Recovery Options

### AVAILABLE RESOURCES

#### Emergency Funding Sources:

##### 1. Government Aid

- FEMA grants
- State assistance
- Local programs

##### 2. Insurance

- Policy benefits
- Advance payments
- Living expenses

##### 3. Financial Institutions

[Note from Richard McGrew, Senior Financial Advisor:

During disaster recovery, various financial options are available. We're here to help explain your choices without pressure. Some options include:]

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Speak to your bank or credit union about:

- Emergency loans
- Payment deferrals
- Fee waivers
- Credit adjustments

Contact: (949) 769-2414

Free consultation to understand options

## Avoiding Financial Scams

 PROTECT YOURSELF

Red Flags:

- Pressure to decide quickly
- Requests for upfront fees
- Promises of guaranteed FEMA aid
- Requests for personal banking info
- Unsolicited loan offers

Safe Steps:

Copy and paste into your phone

Before Working with Anyone:

- Verify their identity
- Get everything in writing
- Check with Better Business Bureau
- Confirm licensing
- Take time to decide

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Ask trusted friends/family

## Expense Tracking Made Simple

 EASY TRACKING METHODS

Daily Expense Log:

Copy and paste into your phone

Date: \_\_\_\_\_

Expense	Amount	Category	Keep Receipt
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Categories:

- Housing
- Food
- Transport
- Medical
- Supplies
- Other



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## Long-Term Financial Planning

### REBUILDING FINANCIALLY

Step-by-Step Recovery:

#### 1. Immediate Needs (Now)

- Emergency funds
- Essential purchases
- Basic services

#### 2. Short-Term (30 Days)

- Regular bill management
- Insurance claims
- Aid applications

#### 3. Long-Term (90+ Days)

- Debt management
- Credit restoration
- Savings rebuilding
- Future planning

## Financial Support Networks

### GETTING HELP

Free Financial Counseling:

- FEMA counselors
- Non-profit credit counseling
- Disaster recovery specialists
- HUD housing counselors

Professional Support:

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- Financial advisors
- Insurance adjusters
- Legal aid services
- Tax professionals

## Section 7: Document Recovery & Replacement

Losing important documents in a fire can feel overwhelming, but every document can be replaced. This guide breaks down the process into manageable steps. Remember: agencies that issue these documents understand disaster situations and often have special procedures for fire survivors.

### First Steps: Document Recovery

 START HERE

Immediate Actions:

1. Make a list of lost documents
2. Start with the most urgent ones:
  - ID/Driver's License
  - Insurance cards
  - Medications list
  - Payment cards

Don't panic if you don't have ID to get ID:  
Special procedures exist for disaster survivors

### Priority Document Guide

 WHAT TO REPLACE FIRST

TIER 1 (First Week):

- Driver's License/ID

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- Insurance Cards
- EBT/Food Assistance
- Medical Cards
- Credit/Debit Cards

**Why:** Needed for immediate services

TIER 2 (Weeks 2-4):

- Birth Certificate
- Social Security Card
- Marriage Certificate
- Military ID
- Passport

**Why:** Needed for longer-term services

TIER 3 (Month 2+):

- Property Deeds
- Vehicle Titles
- Educational Records
- Non-urgent Records
- Historical Documents

**Why:** Important but less time-sensitive

## Document Replacement Contacts & Instructions

 QUICK REFERENCE GUIDE

### IDENTIFICATION DOCUMENTS

Driver's License/ID

- Where: DMV Office
- Phone: (800) 777-0133
- Cost: \$38

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- Expedited Option: Yes
- What to Bring: Any available ID
- Disaster Procedure: Yes
- Time: 2-3 weeks

## Birth Certificate

- Where: County Recorder
- Phone: (800) 201-8999
- Cost: \$28
- Expedited Option: Yes
- What to Bring: Any ID/alternate proof
- Disaster Procedure: Yes
- Time: 10-15 days

## When You Have No ID

### STARTING FROM ZERO

#### Step-by-Step Process:

#### 1. Start with Social Security Office

- Can verify identity
- Free service
- Call: (800) 772-1213

#### 2. Get Birth Certificate

- Use SS verification
- Request disaster assistance
- Expedited service available

#### 3. Use These to Get:

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- Driver's License
- Passport
- Other documents

## Document Request Tracking Sheet

Copy and paste to your phone

Document: \_\_\_\_\_  
Agency: \_\_\_\_\_  
Date Requested: \_\_\_\_\_  
Reference #: \_\_\_\_\_  
Cost: \_\_\_\_\_  
Expected Date: \_\_\_\_\_  
Follow-up Notes: \_\_\_\_\_  
Status: \_\_\_\_\_

## Digital Document Management

 KEEPING NEW DOCUMENTS SAFE

Storage Options:

### 1. Digital Copies

- Scan or photograph
- Save to cloud storage
- Email to yourself
- Password protect files

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## 2. Physical Copies

- Fireproof safe
- Bank safety deposit box
- Waterproof container
- Multiple locations

## Cost Saving Tips

### REDUCING REPLACEMENT COSTS

#### Fee Waivers:

- Disaster declarations
- Low-income programs
- Senior discounts
- Veteran benefits
- Multiple document packages

#### Where to Ask:

- FEMA assistance
- Red Cross referrals
- County services
- State programs
- Legal aid societies

## Special Circumstances

### CHALLENGING SITUATIONS

#### Out-of-State Documents:

- Use VitalChek service
- Request expedited service
- Ask about disaster procedures

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- Consider hiring courier

## Foreign Documents:

- Contact consulate
- Use translation service
- Request apostille
- Allow extra time

## Creating a New Document Kit

### ESSENTIAL DOCUMENTS FILE

#### Basic Kit Contents:

#### ESSENTIAL DOCUMENTS FILE

##### Identification

- Driver's License/ID
- Birth Certificate
- Social Security Card
- Passport (if needed)

##### Financial

- Banking Cards
- Insurance Cards
- Social Services Cards
- Tax Documents

##### Medical

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- Insurance Cards
- Prescriptions
- Medical History
- Immunization Records

## Property

- Housing Documents
- Vehicle Registration
- Insurance Policies
- Warranties

## Document Recovery Timeline

### EXPECTED TIMEFRAMES

#### Emergency Documents (1-3 days):

- Temporary ID
- Emergency cards
- Medical cards
- Food assistance cards

#### Standard Documents (1-2 weeks):

- Driver's License
- Social Security card
- Insurance cards
- Bank cards



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Extended Time (2-4 weeks):

- Birth certificates
- Passports
- Property deeds
- Academic records

## Additional Help Resources

👉 WHERE TO GET HELP

Document Recovery Assistance:

Copy

- FEMA Document Recovery
  - Phone: (800) 621-3362
  - Free assistance
  - Multiple languages
- Red Cross
  - Document recovery help
  - Agency referrals
  - Recovery planning
- Legal Aid
  - Free legal assistance
  - Document affidavits

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- Recovery advocacy

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## A Personal Note from Richard McGrew

👉 FROM ONE CALIFORNIAN TO ANOTHER

Dear Neighbor,

As a lifelong Southern California resident who grew up right here in La Mirada, I've witnessed firsthand how wildfires have affected our communities over the years. Like many of you, my family and friends have experienced the devastating impact of these disasters, and some are facing losses in the current situation.

Creating this guide has been deeply personal for me. Over my 15 years as a Senior Financial Advisor, I've helped many families navigate the challenging journey of financial recovery after disasters. I wanted to share this knowledge with our community in a way that could provide immediate, practical help during this difficult time.

### How We Can Help

At Simple Path Financial, we understand that recovery isn't just about rebuilding structures – it's about rebuilding lives. We offer several programs specifically designed to help disaster survivors:

- Personal recovery loans from \$20,000 to \$100,000
- Flexible payment terms to match your situation
- Quick funding (often within 48 hours when needed)
- No impact on credit score for initial qualification
- Special disaster relief programs
- Debt consolidation options for existing obligations
- Free financial consultation and recovery planning

### A Personal Invitation

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If you're feeling overwhelmed by financial concerns during this time, please know that you don't have to figure this out alone. As your neighbor and fellow Californian, I'm here to help you understand your options and find a path forward – without any pressure or obligation.

You can reach me directly at:

## Richard McGrew

- Phone: [949-769-2414](tel:949-769-2414)
- Email: [richardm@spfin.com](mailto:richardm@spfin.com)

Whether you need immediate financial assistance or just want to discuss your options for the future, I'm here to listen and help guide you through this challenging time.

## Sharing is Caring

This guide was created to help as many people as possible. Please feel free to share it with anyone affected by the fires – family, friends, neighbors, or colleagues. Every person who finds even one helpful piece of information in these pages makes this effort worthwhile.

## About Simple Path Financial

Simple Path Financial is more than just a financial services company – we're your neighbors here in Southern California. We're proud to be:

- BBB-accredited with an A+ rating
- Trusted by over 500,000 customers
- Focused on providing clear, straightforward solutions
- Committed to our local communities
- Experienced in disaster recovery assistance

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## Final Thoughts

Recovery is a journey, and every journey is unique. Whether you use this guide, reach out for financial assistance, or simply need someone to talk to about your financial concerns, please know that you have support available.

You're not alone in this, and together, we'll help our community rebuild and recover.

Wishing you strength and hope,

*Richard*

Richard McGrew

[949-769-2414](tel:949-769-2414)

Senior Financial Advisor

[Simple Path Financial](#)

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Remember: This guide and our team are here to help whenever you're ready. There's no pressure, just support when you need it.