

# What To Do in the Event Your Home Is Destroyed in a Fire

January 22, 2025

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To our friends and clients in the Los Angeles area, and especially to those who have lost their homes, businesses or sense of safety, we are devastated by the fires that wreaked havoc on our communities earlier this month. It is heartening, however, to see how Californians have come together to support one another.

How to move forward in the aftermath of such devastation can be difficult to determine. In light of this, we have prepared a list of next steps, from an administrative standpoint, to consider if your home has been damaged or destroyed in a catastrophe – or if your home is located in a vulnerable area:

- **Check Insurance Coverage and File Claims.** Contact your insurance provider to begin the claim process if your home was damaged or destroyed. You should also notify insurance if there was a death. Make sure to maintain a folder for tracking items and receipts related to shelter, food and clothing that may be covered by your policy. Even if your property wasn't affected by the recent fires, now is a good time to review your policies and check to see who is listed as the owner and who is listed as the insured or co-insured—whether a revocable trust, an irrevocable trust, an individual or an entity.

- **Forward or Pause Mail.** The [U.S. Postal Service](#) allows you to submit a temporary change of address request if you are relocating for 15 days to one year, with extended mail forwarding options as well. While forwarding can begin in as few as three business days, it may take up to two weeks, so you should start this process early. If you'll be away from home for a shorter period of time, you can also request to pause mail through the USPS Hold Mail service. USPS also offers informed delivery services so you can track what mail you receive before you actually receive it. Note that mail forwarding does not change the need to update your addresses.
- **Update Your Primary Address.** Opting into USPS mail forwarding only updates your address with USPS. You should directly update your address information with your bank, insurance, online stores and subscriptions.
- **Suspend and Activate Utilities and Other Services.** Suspend or cancel gas, electricity, water and internet at your damaged property and arrange to transfer services to your temporary residence as needed. Also consider whether any of your subscriptions should be canceled.
- **Notify Creditors and Stay on Top of Bills.** Tell credit card companies and any other creditors about your situation and ask about any forbearance/payment deferral options. Make sure not to fall behind on expenses not related to your home, including on car loans and health insurance premiums.
- **Monitor Financial Accounts.** To mitigate the risk of bad actors attempting to take advantage of the situation, considering freezing certain accounts or monitoring them for fraud.
- **Reassess Property Taxes.** Contact your county property tax assessor for any property tax reassessment forms. For example, if you are in Los Angeles, file an Application for Reassessment: Property Damaged or Destroyed by Misfortune or Calamity within 12 months from the date the property was damaged or destroyed to reassess the value of the property. Also look into whether you can transfer your property's tax base to a comparable property if you move to avoid an increase in taxes.
- **Replace Important Documents.** Consider whether you need to request the reissuance of birth certificates, Social Security cards, driver's licenses and passports. You can obtain copies of your tax records through the IRS and in some cases your professional advisors.
- **Seek Out Advisors.** Reach out to your attorneys and other professional advisors. If you are experiencing a dispute with the insurance company, they may be able to help. You should also consider whether you need to update your financial and estate plan to account for post-disaster changes to your or another's situation.

If you have any questions regarding this client alert, please contact the following attorneys or the Willkie attorney with whom you regularly work.

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