



AFTER THE FIRE

A Washington Wildfire Recovery Guide

Immediate steps for Spokane-area families and practical guidance for property owners across Washington

You do not have to solve everything today.

This guide is designed to help you protect your safety, your insurance claim, and your choices - one step at a time.

Prepared as a public service by FireShield Construction

Last reviewed: August 5, 2026

Information changes quickly during an active disaster. Verify current details with official agencies.

Start Here: Spokane Right Now

A time-sensitive update for people affected by the Spokane-area fires.

The fires are still active. Do not return to an evacuated area or damaged property until public safety officials say your specific zone is open. Conditions can change again after a downgrade.

Current Spokane-area situation - reviewed August 5, 2026

- The Old Trails, Fairview, and Autumn Lane fires began August 1 and are being managed together as the Spokane-area fire emergency.
- Washington has a statewide wildfire emergency, and federal emergency support has been approved for response and protective measures.
- Washington's Insurance Commissioner issued temporary protections for affected policyholders, including premium grace periods and cancellation/nonrenewal protections.
- Spokane County is asking property owners to temporarily refrain from cleaning ash or structural fire debris while safe disposal and regulatory steps are coordinated.
- As of this review, FEMA event pages do not show household Individual Assistance open for these fires. Keep checking official updates; do not wait to open your insurance claim or seek local help.



Your first five moves

1 Get everyone safe and stable.

Shelter, medication, pets, documents, and communication come before property decisions.

2 Call your insurer now.

Open the claim, ask for Additional Living Expenses, and request a complete policy copy.

3 Start one record system.

Keep every receipt and maintain a simple log of every call, promise, deadline, and document.

4 Wait before cleanup.

Photograph first; do not disturb ash, debris, vehicles, or surviving items until officials and your insurer give direction.

5 Use official sources.

Spokane County Emergency Management, Washington OIC, 211, Red Cross, and your insurer should be your starting points.

How to Use This Guide

Read only the section you need today. Come back to the rest later.

This guide is intentionally organized by time. The order matters because early cleanup, rushed contracts, or an incomplete claim record can create problems that are difficult to undo.

Jump to a section

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A note about legal and insurance advice

This is general recovery information, not legal, engineering, medical, tax, or insurance advice. Your policy, location, ownership, and damage are unique. Verify deadlines and requirements in writing with the responsible agency or professional.

The most important principle

Move quickly on communication and documentation. Move slowly on irreversible decisions.

The First 48 Hours

Stabilize your household, open the claim, and preserve your options.

Do not go back until your zone is officially open

Burned areas can contain smoldering hot spots, unstable walls and trees, damaged gas or propane systems, live electrical hazards, sharp metal, contaminated water, and toxic ash. A structure that looks intact from the road may not be safe to enter.

Handle immediate needs first

- Shelter: Ask your homeowners or renters insurer to open Additional Living Expenses (ALE), sometimes called loss of use. Ask whether an advance is available.
- If you are uninsured, cannot reach your insurer, or need immediate help: dial 211 and contact the American Red Cross at 1-800-733-2767.
- Medications and medical equipment: call your pharmacy, prescriber, insurer, or medical supplier. Explain that you are displaced by a declared emergency.
- Pets and livestock: use official shelter and animal-service information; do not enter a closed zone to retrieve animals without authorization.
- Receipts: save hotel, food, fuel, clothing, laundry, pet boarding, and essential-replacement receipts. Photograph paper receipts immediately.

Call your insurance company - even if you do not know the full extent of the loss

- 1** Get the claim number and the assigned adjuster's name, direct phone number, and email.
- 2** Ask what ALE covers, what documentation is required, and whether funds can be advanced.
- 3** Request a complete copy of the policy and all endorsements - not only the declarations page.
- 4** Ask for every deadline: proof of loss, contents inventory, repairs, replacement, and rebuild.
- 5** Ask whether cashing an early check will be treated only as an advance and will not close the claim.
- 6** Write down the date, time, person, and exact commitments from every conversation.

Opening and Protecting Your Insurance Claim

Your claim record is one of the most valuable things you can build.

Know the main buckets of coverage

Coverage	What it generally addresses
Dwelling	The home and attached structures.
Other structures	Detached garages, sheds, fences, wells, and similar property.
Personal property	Furniture, clothing, tools, appliances, electronics, and nearly everything you owned.
Loss of use / ALE	Reasonable extra costs of living elsewhere because the home is uninhabitable or access is prohibited after a covered loss.
Extended replacement cost	Extra dwelling coverage above the stated limit, if included.
Ordinance or law	Added cost to rebuild to current codes rather than the standards that applied when the old home was built.

Rules that protect you

- Ask for explanations and estimates in writing. Verbal assurances are difficult to enforce or even remember accurately.
- Do not assume the first estimate is the final amount. Request the adjuster's itemized scope and challenge missing quantities, rooms, materials, or code work.
- Do not miss a policy deadline. Ask for extensions in writing before the deadline, and save the insurer's response.
- Keep originals or complete copies of everything you submit. Use a cloud folder, email folder, binder, or all three.
- Do not sign an assignment of benefits or transfer control of your claim without understanding exactly what rights and payments you are giving away.

Washington insurance protections now in effect

Under the August 3 emergency order, affected policyholders generally receive at least a 45-day premium-payment grace period, waiver of late and reinstatement fees, restrictions on cancellation for nonpayment, and longer advance notice for certain property and auto nonrenewals or cancellations. The Washington Office of the Insurance Commissioner provides free help at 800-562-6900.



Returning to the Property and Documenting the Loss

Photograph first. Move or discard later.

Before you enter

- Confirm your exact evacuation zone has been reopened and obey any restrictions on access, parking, generators, open flames, or utilities.
- Wear sturdy boots, long pants, long sleeves, gloves, and a well-fitting N95 or better respirator. Keep children and pets away from ash and debris.
- Do not restore power, gas, propane, or water on your own. Follow utility and building-official instructions.
- If the structure is standing but damaged, wait for clearance from the fire department, building official, insurer, or qualified professional before entering.

Create a complete visual record

1 Begin at the street

Record the address, neighboring landmarks, the entire parcel, and all sides of every structure.

2 Use wide, medium, and close views

Wide views establish location; medium views show rooms and assemblies; close-ups show specific damage and model/serial information.

3 Narrate a slow video

State the date, address, room or area, and what you see. Move slowly enough that details are visible.

4 Capture surviving and damaged items in place

Do not assume a burned or wet item has no claim value. Photograph before moving it.

5 Back it up immediately

Upload to cloud storage or send copies to a trusted person. Preserve original files and metadata.

Helpful evidence you may already have

- Real-estate listing photos or appraisal photos
- Phone photos and videos taken inside the home
- Retailer order histories and emailed receipts
- Credit-card and bank statements
- Contractor invoices, permits, plans, and repair records
- Photos from family and friends who visited your home

Ash, Debris, and Cleanup

This is where patience protects health, money, and rebuild eligibility.

Spokane County instruction: pause before cleanup

Spokane County currently asks owners to temporarily refrain from cleaning ash, demolishing structures, or moving structural fire debris. Ash can contain asbestos, lead, heavy metals, and other hazardous substances, and ordinary transfer stations may reject ash-coated or demolition debris.

Before anyone removes anything

- Call your insurer and ask what it must inspect or approve before cleanup.
- Check Spokane County's current debris guidance and any fire-specific recovery instructions.
- Contact Spokane Clean Air at 509-477-4727 for fire-debris handling and air-quality requirements.
- Contact the Spokane County Building Department at 509-477-3675 about demolition/debris permits and rebuild requirements.
- Use only registered, properly insured contractors. Washington requires registration for demolition, burned-structure removal, fence work, landscaping, and other work that changes real property.
- Get disposal requirements in writing, including asbestos testing, hauling records, landfill authorization, soil testing, and final clearance.

Why self-cleanup can create problems

Moving debris can expose you and neighbors to hazardous material, destroy claim evidence, mix contaminated materials with ordinary waste, create disposal violations, and interfere with future demolition or building permits. Government-sponsored cleanup programs may also have eligibility rules or deadlines that are easier to preserve if you wait for official instructions.

Do not assume the foundation is reusable

Heat can damage concrete, reinforcing steel, anchor systems, and embedded utilities. A foundation that looks intact may still require evaluation. Let the local building official and a qualified structural engineer determine what can remain.

Rain and erosion

After vegetation burns, runoff can carry ash and soil into roads, wells, drainage systems, and neighboring properties. Ask the county, conservation district, or cleanup contractor about wattles, covers, berms, and other approved erosion controls before rain arrives - but do not disturb contaminated soil without direction.

The First Two Weeks

Handle the quiet administrative tasks that protect your recovery.

Property and household administration

- ☐ Forward mail and update a safe mailing address with the insurer, lender, employer, schools, and financial institutions.
- ☐ Notify utilities of the loss and ask how billing, shutoff, reconnection, and damaged equipment will be handled.
- ☐ Contact your mortgage servicer. The mortgage remains in place, and dwelling insurance checks may include the lender as a payee. Ask about disaster forbearance and the draw process for rebuild funds.
- ☐ Replace identification and essential documents. Ask agencies whether fees are waived after the disaster.
- ☐ Contact the Spokane County Assessor about destroyed-property tax relief and any natural-disaster replacement exemption before construction begins.
- ☐ Report damage through any current Spokane County damage-assessment process. These reports help officials document unmet needs and pursue additional assistance.

Federal help: understand what is open and what is not

Federal Fire Management Assistance Grants and the August 4 federal emergency declaration support firefighting, evacuation, sheltering, and state/local response costs. They are not automatically the same as FEMA Individual Assistance grants for households.

As of August 5, 2026

FEMA's current event pages do not show household financial assistance open for the Spokane fires. Check [DisasterAssistance.gov](https://www.disasterassistance.gov) and official Spokane/Washington updates for a later Individual Assistance designation. If it opens, apply promptly even if you have insurance; FEMA cannot duplicate covered insurance benefits but may address eligible uninsured or underinsured needs.

Help that is available without waiting for FEMA household registration

- Your homeowners or renters insurance and ALE coverage
- 211 for local shelter, food, case-management, and nonprofit resources
- American Red Cross disaster services: 1-800-733-2767
- Washington OIC insurance experts: 800-562-6900
- Spokane County Emergency Management: 509-477-3046
- Your mortgage servicer, utility providers, employer, schools, and local aid organizations

The Contents Inventory and Claim Negotiation

This work is emotionally difficult. Do it in small, defensible pieces.

Build the inventory room by room

1 Choose one small area.

A bathroom cabinet or one side of a closet is enough for a session.

2 List the specific item.

Brand, model, size, quantity, approximate age, purchase source, and distinguishing features all matter.

3 Use replacement-level descriptions.

"Blender" is less useful than "Vitamix 5200, 64-ounce container." Do not inflate; do not unintentionally downgrade what you owned.

4 Attach supporting evidence.

Photos, order histories, statements, manuals, appraisals, and witness recollections can support the list.

5 Track the insurer's valuation.

Know whether it is paying actual cash value first and replacement cost later after items are replaced.

6 Save your working file.

Maintain your own copy, version history, and submission confirmation.

Items people commonly forget

- Pantry and freezer contents
- Linens, towels, hangers, organizers, and cleaning supplies
- Tools, fasteners, extension cords, ladders, and garage storage
- Books, media, hobby supplies, sports gear, and seasonal decorations
- Window coverings, lamps, small appliances, and decorative items
- Outdoor furniture, grills, planters, irrigation equipment, and fencing contents

When an estimate is too low

Ask for the complete itemized estimate and identify specific omissions or incorrect assumptions. Support your response with local bids, quantities, specifications, photographs, and code requirements. Keep the conversation factual and written. You may seek a qualified estimator, public adjuster, attorney, accountant, or construction professional when the complexity or dispute justifies the cost - but verify licenses, fees, conflicts, and cancellation terms first.

What Not to Do - and Scams to Avoid

Pressure is a warning sign, especially when the person applying it profits from your decision.

Do not

- ☐ Do not enter a closed zone or unsafe structure.
- ☐ Do not clean ash or remove structural debris before official and insurance guidance.
- ☐ Do not discard damaged property before it is documented and the insurer approves disposal.
- ☐ Do not accept a "full and final" settlement in the first days without understanding every coverage and remaining claim right.
- ☐ Do not sign a contract, Right of Entry, assignment of benefits, public-adjuster agreement, or property-sale offer that you have not read and understood.
- ☐ Do not pay a large deposit simply because someone says materials or crews will disappear. Use a written contract and milestone-based payments.
- ☐ Do not pay in full before work is complete, inspected, and documented.
- ☐ Do not let a contractor obtain permits or start demolition until registration, insurance, scope, price, and disposal requirements are verified.
- ☐ Do not ignore mortgage, tax, utility, or insurer notices. Ask for disaster options in writing.

Washington contractor checks

Verify before you sign

- Use Washington L&I's Protect My Home / contractor verification tool.
- Confirm active registration, bond, liability insurance, business identity, and any workers' compensation account.
- Get three written bids and recent references for similar disaster work.
- Require a detailed scope, materials, start and completion expectations, payment schedule, change-order process, permits, debris disposal, warranties, and lien information.
- Report suspected unregistered contractor activity to Washington L&I at 1-888-811-5974.

Common disaster scams

- Fake FEMA or government representatives asking for a fee
- Unsolicited contractors who demand immediate deposits
- People offering to "take over" the claim or guarantee a larger settlement
- Fraudulent charities and cloned fundraising pages
- Cash buyers pressuring owners to sell land immediately
- Price gouging or services that cannot be verified through official channels

Take Care of the People

A destroyed home is not only a property loss. It is grief, displacement, exhaustion, and uncertainty.

You may be functioning well one hour and unable to make a simple decision the next. That is not failure. It is a common response to trauma and prolonged stress.

Practical ways to reduce the load

- Choose one trusted person to help organize calls, appointments, meals, child care, pet care, or paperwork.
- Limit major decisions to the hours when you are rested. Write questions before calls so you do not have to remember everything in the moment.
- Give children simple, honest updates and predictable routines where possible. Schools and pediatricians may have fire-recovery support.
- Accept concrete help. Let someone wash clothes, make a call, photograph receipts, or sit beside you while you complete a form.
- Expect recovery to become harder after the initial emergency energy fades. Continue using support even when others assume the crisis is over.

When emotional distress becomes overwhelming

Call or text 988 for immediate crisis support in the United States. In a life-threatening emergency, call 911.

Tasks that are safe to hand to someone you trust

- Maintain the call log, receipt folder, calendar, and contact list while you remain copied on important messages.
- Scan documents, back up photographs, collect old home photos, and download retailer order histories.
- Arrange meals, laundry, transportation, child care, pet care, medication pickup, or replacement essentials.
- Check official county and state pages once a day and flag new deadlines without relying on social-media rumors.
- Sit with you during insurer or agency calls, take notes, and read the notes back before the call ends.

Keep signatures and money decisions with you

A helper can organize and support the process, but do not let anyone sign contracts, accept a settlement, authorize cleanup, transfer claim rights, or move money unless you have deliberately granted that authority and understand the consequences.

A simple rule for the next week

You need a next step, not a complete plan. Safety today. Documentation tomorrow. Decisions when you have enough information.

Deciding Whether and How to Rebuild

There is no correct timeline and no single right answer.

Your broad choices may include rebuilding on the property, buying or building elsewhere, selling later, or waiting while the claim and cleanup develop. Ask your insurer in writing how each choice affects replacement-cost benefits and deadlines.

A typical rebuild path

1

Debris and environmental clearance

Complete required hazardous-material handling, demolition, disposal, soil work, and final documentation.

2

Site and foundation evaluation

Confirm utilities, septic/well systems, slopes, trees, drainage, retaining structures, and any foundation reuse with qualified professionals and the building department.

3

Insurance scope and budget

Reconcile the insurer's estimate, policy limits, code coverage, lender requirements, and realistic local construction costs.

4

Design and permitting

Meet current Washington and local code, wildfire-interface requirements where applicable, energy standards, access, water, and site constraints.

5

Builder and system selection

Compare conventional and prefabricated approaches based on schedule, local approvals, fire resilience, energy performance, financing, service area, and total installed cost.

6

Written construction plan

Use clear drawings, specifications, contracts, milestones, inspections, change controls, and payment documentation.

Build back with the failure pathways in mind

Wildfire losses often involve wind-driven embers entering vents and gaps, ignition at roofs and gutters, combustible materials near the structure, radiant heat, and fire spreading from building to building. No home is "fireproof," but materials, assemblies, detailing, defensible space, and maintenance can reduce vulnerability.

Ask about ordinance or law coverage

Current-code upgrades may be a significant part of the rebuild. Ask the insurer to identify which code-required costs it includes, which coverage pays them, and what documentation it needs.

Washington and Spokane Resource Directory

Use official, free sources first. Bookmark the pages rather than relying on screenshots.

Resource	Contact	Use it for
Emergency or immediate danger	911	Evacuation, fire, medical, or law-enforcement emergencies.
Spokane County Emergency Management	509-477-3046	Emergency information and local coordination.
Spokane County Sheriff non-emergency	509-477-2240	Non-emergency public-safety questions.
Washington 211	Dial 211	Local shelter, food, case management, and community assistance.
American Red Cross	1-800-733-2767	Immediate disaster services and shelter support.
WA Office of the Insurance Commissioner	800-562-6900	Free policy, claim, rights, and complaint assistance.
Spokane Clean Air	509-477-4727	Ash, asbestos, smoke, and debris-handling guidance.
Spokane County Building Department	509-477-3675	Demolition, debris, permits, inspections, and rebuilding.
Washington L&I contractor verification	1-800-647-0982, press 2	Verify contractor registration or get help using the tool.
Report suspected contractor fraud	1-888-811-5974	Washington L&I contractor enforcement.
FEMA information	1-800-621-3362	Use only after confirming the type of assistance currently authorized.
Crisis support	Call or text 988	Immediate emotional-distress and crisis support.

Official live pages

- [Spokane County Wildfire Resources](#)
- [Spokane County emergency alerts and evacuation information](#)
- [Spokane County fire-debris disposal guidance](#)
- [Washington DNR current wildfire information](#)
- [Washington Office of the Insurance Commissioner](#)
- [Washington L&I Protect My Home](#)
- [FEMA disaster declarations and assistance status](#)
- [DisasterAssistance.gov](#)

Your First-Week Checklist

Print this page. Mark only what applies to you.

Day 1-2

- ☐ Confirm everyone is safe and has shelter, medication, food, and pet care.
- ☐ Call insurer; open claim; request ALE and an advance.
- ☐ Get claim number, adjuster contact, and complete policy copy.
- ☐ Start receipt folder and call log.
- ☐ Check official evacuation map and sign up for alerts.
- ☐ Do not enter the property until your exact zone is reopened.

Day 3-7

- ☐ When cleared, photograph and video the entire property before touching anything.
- ☐ Do not clean ash or remove structural debris; check Spokane County instructions first.
- ☐ Contact mortgage servicer, utilities, employer, and schools.
- ☐ Forward mail and establish a secure mailing address.
- ☐ Contact the Spokane County Assessor about destroyed-property relief.
- ☐ Report damage through any active county assessment process.
- ☐ Begin replacing essential documents.
- ☐ Check FEMA status, but do not confuse response funding with household assistance.

Week 2 and ongoing

- ☐ Start contents inventory one room or area at a time.
- ☐ Track every claim deadline and request extensions in writing.
- ☐ Verify contractor registration before any estimate, cleanup, demolition, or construction contract.
- ☐ Get three written bids and use milestone payments.
- ☐ Keep every insurer promise and decision in writing.
- ☐ Check in on the people, including yourself.

Do these three things even when you can do nothing else

1. Save the receipt.
2. Write down the conversation.
3. Do not sign under pressure.

Call Log and Expense Tracker

A simple paper record is better than relying on memory.

Claim and recovery call log

Date / time	Agency / company	Person + contact	What was discussed / promised	Follow-up date

Additional Living Expense / out-of-pocket tracker

Date	Category	Vendor / purpose	Amount	Receipt saved?

When It Is Time to Think About Rebuilding

Recovery comes first. Construction decisions can wait until you have information and breathing room.

FireShield Construction builds noncombustible, steel-framed homes and prefabricated building systems in Washington.

When your claim, site, and family are ready, we can help you understand resilient construction options, permitting considerations, and what a rebuild path could look like. There is no rush and no obligation.

fireshieldconstruction.com



Primary sources used for this edition

The framework and much of the recovery sequence were adapted from the supplied “After the Fire” recovery guide. Washington and Spokane-specific updates were checked against the following official sources on August 5, 2026.

- [Spokane County Wildfire Resources](#) - local alerts, contacts, and recovery links
- [Spokane County Fire Debris Disposal](#) - current instruction to pause ash and structural-debris cleanup
- [Washington Office of the Insurance Commissioner emergency order](#) - premium grace periods and cancellation/nonrenewal protections
- [Washington OIC disaster and claim guidance](#) - insurance recovery steps and assignment-of-benefits caution
- [Washington Department of Labor & Industries](#) - contractor registration and post-wildfire scam guidance
- [FEMA Washington wildfire emergency information](#) - scope of current federal emergency support
- [FEMA disaster declaration pages](#) - current assistance status

This edition is informational and may become outdated as fires, declarations, assistance programs, cleanup rules, and recovery centers change. Always use the newest official instructions.