

LA

Let's Recover

TOGETHER

A POST-FIRE RECOVERY GUIDE

Educational materials presented by
Breathe United, Inc.
A 501(c)(3) Nonprofit Public Charity.

TOPIC OVERVIEW

Post- Fire Protection & Support



Toxic Hazards



Personal Protection



Water Advisory



Air Quality



FEMA Assistance



SBA Disaster Loans



Unemployment



Insurance



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TOXIC HAZARDS

Post-Fire Contaminants

After a fire, particulates [and nanoparticles] from smoke, soot, ash, & debris exist as toxic hazards. Vapors & gases released during combustion also pose health risks. Common toxic hazard contaminants include:

- **Pesticides** (Home, Agricultural).
- **Plastics** (Trash, Pipes, Electronics).
- **Petroleum** (Upholstery, Carpet, Clothing).
- **Formaldehydes** (Insulation, Carpet Dyes, Glues).
- **Creosote** (Roofing, Wood).
- **Heavy Metals** (Arsenic, Lead, Mercury, Cadmium).
- **Asbestos** (Older Buildings).





TOXIC HAZARDS

Product Safety

During and after a fire, smoke, soot, and ash easily travel through the house. As a general rule, discard any exposed household products.

Use caution or discard the following household items:

- **Refrigerator/Freezer:** Food is generally safe if the power was out for less than 4 hours. Do not refreeze thawed food.
- **Cleaning Products:** Hazardous if damaged or exposed to heat.
- **Paint:** Check for any leaks or swelling.
- **Plastics:** Discard if exposed.
- **Electrical Appliances and Batteries:** Discard if exposed to heat.





PERSONAL PROTECTION

Safety Equipment within the Fire Zone

While in the fire zone, ensure full-body protection with the following safety gear:

- **Hands:** Nitrile Gloves (Heavy Duty - 4 mil). Consider double-gloving.
- **Skin:** Coveralls (one-time use) to include with pants a long sleeve shirt, high-ankle socks, closed-toed shoes, under shirts and garments.
- **Eyes:** Encapsulating Eyewear (safety goggles).
- **Lungs:** 3M Multi Gas/Vapor Cartridge/P100 Filter. The minimum recommendation is a N95 Mask.





PERSONAL PROTECTION

House Cleaning Techniques by Material



Walls, Furniture, and Floors

Start from the bottom-up & ceilings last. Clean one small area at a time.

Use detergent; or mix 4-6 tbsp. of trisodium phosphate, 1 cup of household cleaner or chlorine bleach, with 1 gallon of warm water.

Wipe wet surfaces to prevent mold.

Let dry (at least 24 hours) before repainting.



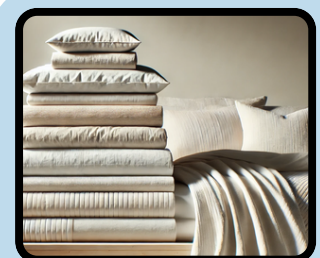
Counters, Glass, and Appliances

Clean with a sponge, towel, or mop using detergent. Use cooking oil to reduce rust on metal.



Curtains, Upholstery, and Fabrics

Hold the vacuum nozzle above the surface without touching. Avoid upright attachments & brushes.



Clothing and Bedding

Soak overnight with detergent; use bleach if items are bleach-safe.



Carpet

Use a rotary scrubber or extraction machine.





PERSONAL PROTECTION

Decontamination Procedure

Step 1: Remove outer clothing before entering your home or vehicle. Do not eat or drink prior to decontamination.

Step 2: Use separate wipes for each body area.

Step 3: Bag and seal contaminated clothing.

Step 4: Discard clothing or at a minimum wash clothing separately from other items.

Step 5: Shower immediately.

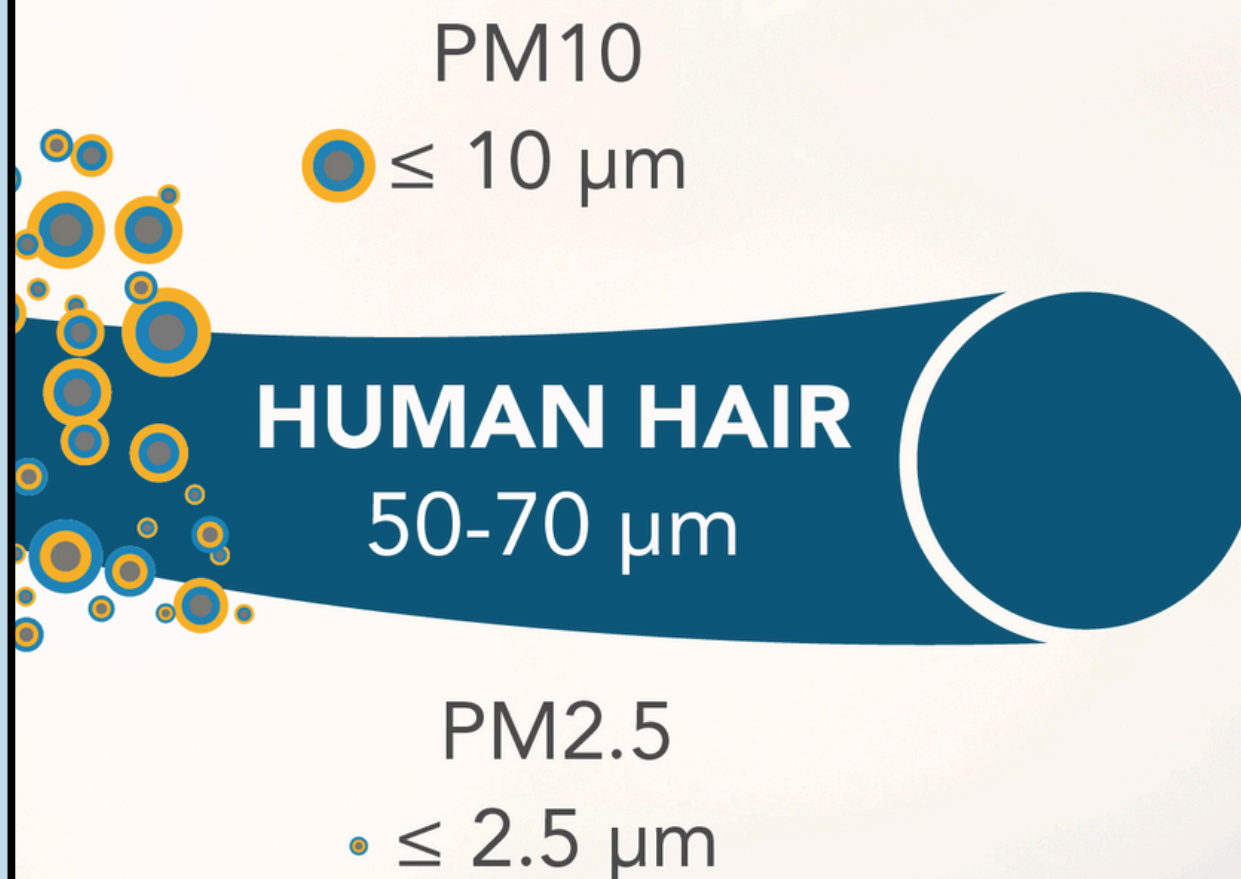




AIR QUALITY SAFETY

Health Impact

Wildfire Smoke's Biggest Health Concern



Particulate Matter (PM)

PM is the most concerning pollutant from short-term exposure to wildfire smoke. Particles can be <2.5 microns (μm) in diameter and can be inhaled into the deepest parts of the lungs causing heart and lung effects.



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AIR QUALITY SAFETY

Smoke-Inhalation Protection



Check Local AQI

Check the local air quality index and listen to local officials.



MERV 13+ Air Filters

Install a high-efficiency filter with a MERV 13 rating or higher.



Close windows & doors



Run AC on recirculate with a new filter



Use a CARB-certified air cleaner

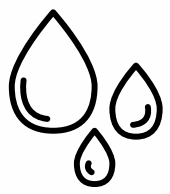


Avoid vacuuming, frying food or using gas-powered appliances

After vents/ducts are cleaned, improve indoor air quality with proper ventilation, then seal windows against outside contaminants, and use a HEPA filter.



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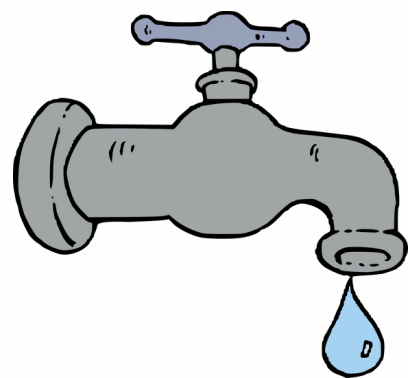
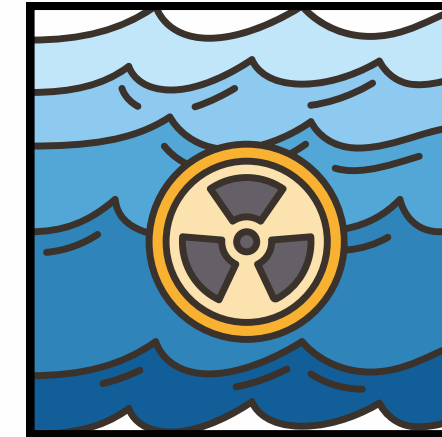


WATER ADVISORY

Exposure Reduction Steps

Ocean Water Advisory:

- **Avoid swimming, surfing, and playing in the ocean.** Coastal water through surface water runoff and windblown ash can contain substances such as arsenic, other metals, and asbestos.



Household Water Advisory:

- **Pipes:** Flush out the hot and cold-water lines.
- **No Tap Water:** Do not use tap water for drinking (including for pets), washing food, cooking, brushing teeth, ice, and cleaning (unless boiled or bleached).
- **Limit Hot Water:** Avoid hot showers, use cold water for laundry, and air-dry settings on your dishwasher.





FEMA ASSISTANCE

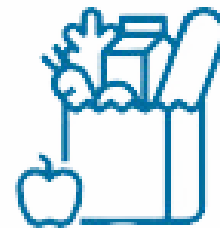
Financial Support

Federal assistance is available to eligible individuals and families, ranging from about \$500 to \$5,000.



Property Damage

- Home.
- Vehicle.
- Personal Property.



Emergency Needs

- Food, Clothing, Gas.
- Temporary Lodging & Shelter.
- Essential Utilities.



Other Expenses

- Medical & Dental.
- Child Care.
- Home Safety Items.

FEMA assistance does not cover losses already met by insurance.

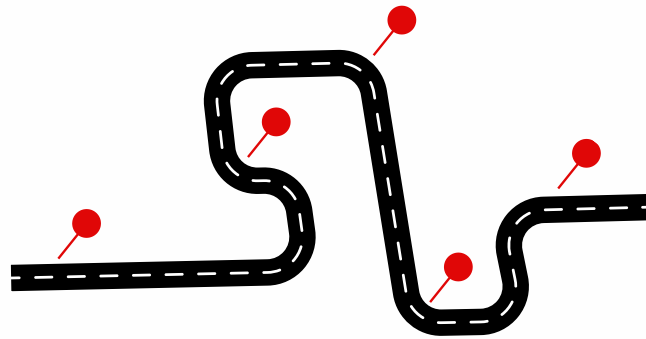


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FEMA ASSISTANCE

Application and Timeline



How to Apply:

- **Online:** www.disasterassistance.gov
- **By Phone:** 1 (800) 621-3362



Timeline:

- Application review to determine if additional information is required or an inspection is needed to verify damages.
- Within 90 days of application submittal, FEMA will send a letter detailing the approved assistance type and amount.
- Appeal within 60 days of letter.





FEMA ASSISTANCE

FAQs

- Renters are also eligible for FEMA assistance.
- FEMA assistance is tax-free, does not have to be paid back, and does not affect Social Security, Medicare/Medicaid, or SNAP.
- Debris removal assistance from private property may be eligible under the Public Assistance Program.
- Homeowners may receive Home Repair funds for clean up, removal, or remediation of disaster-caused mold.
- Pre-existing injuries, disabilities, or medical conditions are eligible for assistance if made worse by the disaster.
- Medical expenses for service animals are covered (not for pets).



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SBA DISASTER LOANS

Overview

Apply online at www.sba.gov or call 1 (800) 659-2955

Types of SBA Disaster Loans:

- **Homeowner/Renter Loans** to repair or replace physical damage to real property (up to \$500,000) or personal property (up to \$100,000).
- **Business Physical Loans** to repair or replace business property such as real estate, inventory/supplies, and machinery/equipment (up to \$2,000,000).
- **Economic Injury Loans** to help small businesses and nonprofits to meet their necessary financial obligations such as operational costs (up to \$2,000,000).

Deadline for **Physical Damage** filing
03/10/2025

Deadline for **Economic Injury** filing
10/08/2025



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SBA DISASTER LOANS

Interest Rates and Terms

Interest Rates depend on whether the applicant has credit available elsewhere.

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.563%	5.125%
Business Loans	4.000%	8.000%
Non-Profit Organizations	3.625%	3.625%
Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	3.625%	N/A

Loan terms limited to 30 years, but capped at 7 years for businesses with other credit options.

*Installment amounts and maturity are based on repayment ability and may require collateral.





SBA DISASTER LOANS

FAQs

- SBA loans are only meant to address uninsured loss.
- Credit requirements depend on an applicant's credit history and ability to repay all loans.
- Applications are accepted before insurance claims are settled.
- Secondary homes are not eligible for SBA loans; however, they may qualify if they are used for business purposes.
- Once approved for a loan, you have the option to decline it.
- All or part of prior mortgages evidenced by a recorded lien can be refinanced.
- SBA loans may be used for relocation.



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UNEMPLOYMENT

Overview

Apply online at www.eda.ca.gov or call 1 (800) 300-5616

Types of Unemployment Assistance:

- **Unemployment Insurance:** If you lost your job or out of work due to a disaster.
- **Disaster Unemployment Assistance:** If you lost your job or out of work and do not qualify for regular unemployment benefits, you can apply for DUA.
- **Disability Insurance:** If you become sick or hurt and can't work because of a disaster, you can apply for DI benefits.
- **Paid Family Leave:** If you need to care for a family member hurt in the disaster, you may apply for PFL benefits.



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UNEMPLOYMENT

FAQs

- Unemployment Insurance extends to self-employed individuals.
- Information required to apply for unemployment assistance includes details for all your past employers within 18 months and gross earnings for your last week worked (net income if self-employed).
- DUA benefits are payable only for weeks that fall within the Disaster Assistance Period, which begins with the first Sunday's date following the date of the disaster and ends on a Saturday 26 weeks after the disaster is declared.
- Disability and PFL benefit rates increased to about 70-90% of regular weekly wages for benefit payments on new claims in 2025.



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INSURANCE

Protection and Coverage

After Loss Protection:

- Save all receipts for reimbursement.
- Cover damage in roof, walls, doors, and windows with plastic sheeting or plywood.
- Don't make permanent repairs until after the claims adjuster has assessed the damage.

Available Coverage:

- Additional Living Expenses (ALE) are covered under the "loss-of-use" portion of your policy.
- Personal Property damaged by fire.
- Dwelling coverage for structural damage.
- Landscape and Hardscape coverage for trees, shrubery, and debris removal.

Caution:

Insurance may reduce payouts if Gofundme requests are tied to rebuilding or replacing belongings.



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Please Stay Safe

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