

Recovery After the Maui Fire: First Steps

As Maui begins recovery after the devastating effects of the wildfire, the Building Industry Association of Hawaii (BIA) is offering reliable information and resources to help homeowners in the community rebuild.

BIA Hawaii recommends the following tips to help you begin:

1. Apply for FEMA Aid.

BIA Hawaii recommends that all individuals who were impacted by the Maui wildfires apply for federal assistance immediately by visiting DisasterAssistance.gov or calling 800-621-FEMA (3362).

2. Contact Your Insurance Company.

Review your insurance policies and contact your insurance companies as soon as possible to report damages. You may need to contact your homeowner's insurance company, your auto insurance carrier, your property/renter's insurance carriers, and others if you had additional insurances. This document has more information on how insurance policies work: <https://dod.hawaii.gov/hiema/files/2019/04/My-Insurance-Doesnt-Cover-What.pdf>. Make a list of your questions before you contact the carriers so you can be sure to end the call confidently, and take your next steps to submit a claim.

To support your claim, make a list of all items covered in the policy. Try to collect copies of any related receipts to show the claims agent or adjuster, and try to take pictures of damages to the items and throughout your property.

3. Create a Recovery Folder. Recover Lost Documents and Critical Information.

Rebuilding a home after a wildfire can be a complex process, with many persons, documents, and processes involved. It is recommended that as you continue through the recovery process you compile and organize any applicable contacts, communications, or forms into either virtual or physical folders in order to keep this information centralized and easily accessible.

Here is a useful list of contacts who can help you recover or expedite copies of lost documents as you create your folder: <https://dod.hawaii.gov/hiema/files/2016/10/Lost-documents-v2.pdf> Gather all documents and your notes in one place, such as a designated Recovery Folder so you'll be able to reference them on calls and under stress.

4. Stay Safe During Damage Assessments. Unfortunately, injuries after the disaster are all too common such as equipment accidents, falls, or burns. In general, burned structures and surfaces are unstable and unsafe. Take extreme caution around trees, power lines, and towering structures that may have lost stability during the fire.

5. Work with Professionals. Watch out for unlicensed and uninsured contractors and scams... don't give anyone your money until you are certain they are credible. BIA Hawaii and the Construction Industry Association of Maui have lists of local building industry professionals who understand the intricacies of building homes in Maui and have a firm grasp on requirements to meet city ordinances, regulations, and permits. Watch out for deals that seem too good to be true, including promises of a quick rebuild.

Visit the BIA's website biahawaii.org for more information and for a listing of licensed local professionals.

