

Recommendations for Policy & Practice

- 1. Advocate for national level policy changes that will dramatically improve the recovery process, beginning with banning insurance itemization requirements and instituting a one-stop aid application that covers multiple aid sources (FEMA, HUD, SBA, state, etc.).**

Trauma associated with the hazard itself is difficult to avoid, but trauma associated with recovery process and interventions is avoidable. In this study, nothing highlighted this reality more clearly than insurance mandates related to itemization – a process that is incredibly time consuming and deeply taxing emotionally. Similarly, aid applications could be consolidated to reduce time and frustration associated with accessing help.

- 2. Proactively work to align conflicting goals in state and local policies, e.g. housing mandates.**

When fire recovery priorities are out of alignment or at odds, everyone loses. Consider ways to proactively address the most challenging of these issues, perhaps through a dedicated regional workshop.

- 3. Prioritize the use of available federal and state funds to support residents in rebuilding better, by subsidizing the cost of rebuilding with fire resistant materials and other similar mitigation measures that are not adequately offset by insurance.**

In housing recovery, people are going to make the best available choice, or the least bad available choice. Policymakers can make it easier for residents to make better choices with relatively modest financial incentives.

- 4. Have an acquisition plan.**

Homeowners who rebuild after a fire may opt to relocate after a second hazard event. Having a parcel-level acquisition plan in place that supports community-level mitigation can ease this process for homeowners, practitioners, and policy makers.

- 5. Invest in community organizations, where levels of trust and connection tend to be higher.**

Community-based plans will often benefit from better buy-in and face less resistance, making this a good approach even if it appears to be less ideal from a policy perspective. In California, community-based organizations emerged and played significant leadership roles in response, recovery, and education.

- 6. Prioritize people-centered recovery, which means prioritizing place-centered recovery.**

People live where they live for a reason – and typically for a host of reasons, from family history, to a strong love of the natural environment, to being close to work or family. These ties don't change just because of a fire or other disaster, and they are at the core of household recovery decision-making. If we ignore or discount the power of place-based ties, we do so to our detriment.

- 7. Work with fire-affected communities to responsibly restore the natural environment.**

After a wildfire, nature has the potential to help survivors heal as it heals, but it also serves as a painful, ever-present reminder of loss. Though community members may feel a strong desire to return the natural environment to a pre-fire state, the recovery period represents an opportunity to make adjustments focused on ecosystem health that make communities more hazard resilient (but just as beautiful).

- 8. Recovery takes decades, or more. Creating memorials helps people cope and heal.**

Thoughtful memorials and commemoration events can heal, inform, and connect. Community engagement in the design process ensures memorials and events reflect a diversity of experiences and are meaningful to survivors. Further, it provides an opportunity for community members to envision a more resilient future together.