SPOKANE WILDFIRE RECOVERY

Community Resource Guide

A step-by-step guide for homeowners and residents navigating recovery.

A Note for the Spokane Community

These wildfires have profoundly impacted thousands of families across the Spokane area, and our hearts are with everyone affected. We understand that no guide can capture what it means to lose your home, or to live with the uncertainty of not knowing what comes next.

We have been proud members of the Spokane community since 1994, and building a strong community has always been at the heart of who we are. That's why the teams at Hayden Homes and Simplicity came together to build this guide – bringing trusted information and resources into one place, to help make the recovery process a little easier to navigate.

As recovery unfolds and you're ready to consider next steps, we hope this guide helps. And if and when you're ready, our team is here to answer questions, share information, and help you understand your options – whatever those may be.

This guide is provided for general informational purposes only and is not legal, financial, tax, or insurance advice — please consult a licensed professional about your specific situation. All rates, loan amounts, cost-per-square-foot figures, and timelines in this piece are general estimates as of publication and may vary by project, lender, and insurance policy.

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INSURANCE: YOUR FIRST AND MOST IMPORTANT CALL

For most homeowners, your insurance policy is the primary funding source for your recovery. File your claim as soon as possible – even before debris removal begins. Here is what you need to know.

- **Step 1 – Document everything immediately.** Before any cleanup, photograph and video your property from every angle. Capture all damage inside and out. Store photos in the cloud (Google Photos, iCloud) so they are safe.
- **Step 2 – Contact your insurer.** Call your insurance agent or company's claims line to start your claim. Don't wait for an official damage assessment first. If you don't have your insurer's number, check your policy documents or search your insurer's name online.
- **Step 3 – Ask specifically about Additional Living Expenses (ALE) / Loss of Use.** If your home is uninhabitable, you are likely entitled to coverage for temporary housing, meals, laundry, and other living costs while your home is repaired or rebuilt. Ask your insurer what's covered and keep every receipt.
- **Step 4 – Track every expense.** From hotel stays to take-out meals, document it all. Submit regularly to your insurer – don't wait until the end.
- **Step 5 – Review your policy coverage.** Understand your Dwelling coverage (rebuilding the structure), Personal Property coverage (your belongings), and whether your policy provides Replacement Cost (which pays the cost to rebuild or your policy limit, whichever is less) or Actual Cash Value (which pays the current value of damaged property after accounting for age, wear, and depreciation rather than the cost to replace it with new).
- **Step 6 – Accepting a payment does not close your claim.** This is a first-party claim, so taking a payment you don't dispute does not waive your right to keep negotiating — and that money can be earning interest for you instead of sitting with the insurer. You have the right to negotiate. If you dispute an amount, ask for an itemized explanation and request an appraisal if needed.

What Your Policy May Cover

Coverage Type	What It Pays For
Dwelling (Coverage A)	Repair or rebuild your home's main structure
Other Structures (Coverage B)	Detached garage, fences, sheds – typically 10% of Coverage A
Personal Property (Coverage C)	Furniture, electronics, clothing, appliances. High-value items (jewelry, art) may have sublimits – ask your adjuster.
Loss of Use / ALE (Coverage D)	Hotel, food, laundry, and other living expenses while displaced – typically capped at 20–30% of Coverage A, with a 12–24 month time limit (rebuilds often take longer)
Vehicle Damage	Covered if you have comprehensive auto coverage (not liability or collision)

Frequently Asked Questions

- **Do I need to wait for a damage assessment before filing?** No. File your claim immediately. The adjuster will assess damage after you have filed.
- **What if my coverage isn't enough to rebuild?** If insurance falls short, SBA (Small Business Association) Disaster Loans offer low-interest loans (as low as 2.5%) of up to $500,000 for homeowners. Apply at sba.gov/disaster or call 800-659-2955.
- **Can the insurance company choose my contractor?** Your insurer may recommend contractors, but you have the right to choose your own. Get multiple bids.
- **What if I disagree with the settlement offer?** Accepting a payment for an undisputed amount does not close your claim or waive your right to keep negotiating. You have the right to request an appraisal or dispute resolution. Washington's Insurance Fair Conduct Act (IFCA) and the Consumer Protection Act give homeowners real legal recourse if a claim is unreasonably denied or delayed — including potential recovery of attorney's fees. Contact the WA Office of the Insurance Commissioner as a first step: 1-800-562-6900 or consumer@oic.wa.gov.
- **My insurer says flood damage isn't covered – is that right?** Yes, standard homeowners' policies generally do not cover flood or mudslide damage unless you have a separate flood policy. Wildfire damage itself is covered; post-fire mudflow may require FEMA assistance.
- **Is water damage from firefighting efforts covered?** In most cases, yes. If your home is damaged by water from fire hoses, sprinkler systems, or other firefighting efforts used to extinguish or prevent the spread of a covered wildfire, that damage is generally covered under a standard homeowners insurance policy. Be sure to document all damage before beginning cleanup when it is safe to do so.
- **Should I sign an Assignment of Benefits form?** Be cautious. These forms can transfer control of your claim to a contractor. Read carefully and consult an attorney before signing.
- **What is the WA OIC Emergency Order, and does it affect my policy?** Yes. Insurance Commissioner Kuderer issued Emergency Order R 2026-01 on August 3, 2026, active through September 30, 2026 (extendable in 30-day increments). It directs all property and auto insurers in affected zip codes to: provide 45-day grace periods for premium payments; waive all late fees and reinstatement fees; and not cancel a policy for nonpayment. If your insurer is not following these requirements, reference this order and file a complaint with the OIC at 1-800-562-6900 or insurance.wa.gov.
- **What if my policy isn't enough to cover what it costs to rebuild?** This is more common than most homeowners expect. Coverage A limits set years ago often do not reflect today's construction costs, and homeowners typically discover this at claim time. If your insurer's estimate falls short, compare it against current per-square-foot build costs and ask your adjuster for a line-by-line breakdown. SBA Disaster Loans (up to $500,000 at rates as low as 2.5%) can help bridge the gap. See sba.gov/disaster or call 800-659-2955.
- **My insurance check is made out to me and my mortgage lender – what do I do?** When a home has a mortgage, insurance settlement checks are typically made out to both the homeowner and the lender. The lender's loss draft department controls the release of those funds and usually requires inspections and documentation before releasing money in stages. Contact your mortgage servicer as soon as possible, ask for their loss draft department, and request their specific requirements. Being proactive avoids delays in accessing your funds.

Insurance Help & Advocacy

Resource	Contact
WA Office of the Insurance Commissioner – Consumer Advocacy (free help with claims disputes)	800-562-6900 | insurance.wa.gov
United Policyholders – free insurance guidance and wildfire-specific resources. Key tools: the Xactimate Demystified guide (teaches you to read the software adjusters use to price claims), sample letters for disputing low settlements, and guides on Ordinance & Law coverage for code upgrades	uphelp.org
After the Fire Washington – homeowner recovery workbook (free download)	afterthefirewa.org
WA FAIR Plan – if your insurer has dropped or denied you	425-745-9808

Important: All standard homeowners' policies in Washington state are required to include fire damage coverage. If you believe your claim is being improperly denied or underpaid, contact the WA Office of the Insurance Commissioner for free assistance.

IMMEDIATE HELP & EMERGENCY RESOURCES

Whether you need shelter, food, financial help, or just someone to talk to – these resources are available.

Emergency Shelters & Housing

Location / Organization	Services	Contact
Red Cross – Spokane Convention Center 334 W Spokane Falls Blvd	Overnight stays, food, showers, pets welcome	1-800-RED-CROSS redcross.org
Disaster Assistance Center (DAC) – Shadle Park High School 4327 N. Ash St.	Recovery center where people can access disaster case management, housing and shelter assistance, food resources, etc.	509-354-6700
YMCA of the Inland Northwest (4 Spokane-area locations)	Showers, rest spaces Mon–Fri, 5am–9pm (photo ID required)	ymcainw.org

Airbnb Open Homes	Free temporary housing offered by hosts to disaster evacuees	airbnb.com/openhomes
Spokane Housing Authority	Emergency housing referrals	509-328-2953
211 Helpline	Connects you to shelter, food, and local services	Dial 2-1-1 (within Washington)
Spokane Complex Wildfire Resource Hub	Coordinated by Spokane Public Schools, Innovia Foundation, City of Spokane, Spokane County, and Red Cross. Covers every category of immediate need; updated daily	spokanecommunityresources.org

Food, Clothing & Essential Supplies

- **Partners Inland Northwest** – Food, clothing, diapers, hygiene items | 509-927-1153 | partnersinw.org | 10814 E. Broadway Ave, Spokane Valley
- **Spokane Fire Station 16** – Supply drop-off point for socks, snacks, and hygiene items | 5225 N. Assembly St
- **Catholic Charities Eastern Washington** – Emergency financial assistance and goods | cceasternwa.org
- **Second Harvest Inland Northwest –** Emergency food assistance and connections to local food pantries | 509-534-6678 | 2-harvest.org | 1234 E. Front Ave

Financial Assistance

Program	What It Provides	How to Apply
FEMA Individual Assistance (Federal emergency declaration approved)	Temporary housing grants, home repair assistance, other disaster-related costs	DisasterAssistance.gov or call 1-800-621-3362
SBA Disaster Loans	Up to $500,000 for homeowners at rates as low as 2.5% - for repair/rebuild of primary residence	sba.gov/disaster 800-659-2955
H.O.M.E. Starts Here Fund (City of Spokane)	Direct financial aid to displaced Spokane-area families	311 or 509-755-2489 my.spokanecity.org

Greater Spokane Recovery Fund (United Ways of the Pacific Northwest)	Community recovery grants for individuals and families	uwpnw.org/greater_spokane_recovery_fund
PostFire Spokane Portal	Personalized action plans and resource navigation for survivors	washington.postfire.org
Innovia Foundation Spokane Complex Wildfire Response Fund	100% of donations support fire victims through vetted local nonprofits – Innovia takes no administrative cut	innovia.org/wildfire-response

Mental Health & Emotional Support

- **Disaster Distress Helpline** — Free, 24/7 crisis counseling for anyone experiencing emotional distress related to the fires | 1-800-985-5990 | samhsa.gov
- **The After Collective** — 24/7 stress management and support for disaster survivors | theaftercollective.org
- **211 Helpline** — Also connects to local mental health referrals | Dial 2-1-1

Pets & Animals

- **SpokAnimal** – Free emergency intake, microchipping, and temporary pet care | spokanimal.org
- **Spokane Humane HEART Evacuation Team** – Animal rescue and evacuation coordination | heartofspokane.org
- **HEART Animal Evacuation** – Spokane County Fairgrounds (404 N. Havana St) – Open to livestock and larger animals; RV space and trailer parking available

DEBRIS REMOVAL & SITE SAFETY

Do not begin debris removal on your own before Phase 1 government clearance. Wildfire debris frequently contains asbestos, lead, and other hazardous materials. Disturbing it without proper precautions is a serious health and legal risk.

The Two-Phase Process

- **Phase 1 – Government-Led Hazmat Removal:** Spokane County and state agencies coordinate removal of hazardous materials (asbestos, chemicals, ash) before homeowners are cleared to begin any cleanup. You must wait for official Phase 1 certification before touching the site.
- **Phase 2 – Debris Removal:** Once Phase 1 is certified, you can begin clearing the site. Your homeowners' insurance policy typically covers debris removal – include it in your claim explicitly from day one. Get multiple bids from licensed, bonded contractors.

Asbestos & Hazardous Materials: Required Compliance Steps

Every fire-damaged property in Spokane requires a specific compliance sequence before any demolition or cleanup can begin. Skipping any step creates serious legal and health risk for you and your contractor.

- **AHERA-certified inspection first.** An AHERA-certified asbestos inspector must survey the property and collect samples before any demolition or debris removal begins – regardless of when your home was built. Asbestos can be present in building materials in structures of any age.
- **If asbestos is found, only L&I-certified abatement contractors can remove it.** Washington State L&I certification is required for any asbestos abatement work. Do not allow unlicensed contractors to handle asbestos-containing materials.
- **File a Notice of Intent (NOI) with SRCA before demolition.** A NOI must be filed with the Spokane Regional Clean Air Agency before any demolition begins. Contact SRCA at 509-477-4727 or visit spokanecleanair.org. SRCA is currently waiving the NOI filing fee for fire-affected properties.
- **Debris goes to Graham Road Landfill.** Fire debris is classified as demolition debris and must be disposed of at Graham Road Landfill. It cannot be buried on your property.
- **Pre-1978 homes: EPA Lead Paint (RRP) Rule also applies.** Homes built before 1978 are subject to the EPA Renovation, Repair and Painting Rule for lead paint in addition to asbestos requirements. Only EPA-certified renovators may perform the work.

Key Contacts for Debris & Site Questions

- **Spokane Regional Clean Air Agency –** Debris burning permits and air quality guidance | 509-477-4727 | spokanecleanair.org
- **Spokane County Long-Term Recovery Group** – Coordination of recovery resources | srltrg.org
- **Spokane Regional Health District** – Well water testing, septic assessment, and air quality guidance for affected properties | srhd.org

Licensed Fire Damage Remediation Contractors in the Spokane Area

The following companies are established fire damage remediation and restoration contractors serving the Spokane region. Verify current licensing and confirm availability, as demand is extremely high during wildfire recovery.

Company	Location / Contact	Services
SERVPRO of Spokane County	4625 E Trent Ave, Spokane, WA 99212 (509) 487-4700 | servpro.com	24/7 emergency response, smoke cleanup, soot removal, air filtration, mold remediation
Paul Davis Emergency Services	9922 E Montgomery Dr, Bay 11 Spokane Valley, WA 99206	24/7 emergency service, soot removal, moisture management, odor control, reconstruction
Capstone Construction	2917 E Francis Ave, Spokane, WA 99208	24/7 service, damage evaluation, smoke cleanup, odor removal, reconstruction
ServiceMaster Cleaning Services by Diversity	11816 E Mansfield Ave, Ste 1 Spokane Valley, WA 99206	24/7 emergency response, board-up, tarping, smoke removal, deodorizing
1st Choice Cleaning and Restoration	1705 N Monroe St, Spokane, WA 99205	24/7 service, smoke/water cleanup, structural repairs
BELFOR Property Restoration	Spokane, WA | belfor.com	Large-scale fire, smoke, and water restoration – national company with local Spokane presence
Alpine Abatement Associates	541-388-2672 | alpineabatement.com	Asbestos and environmental abatement; licensed in WA, OR, and Idaho; 30+ years experience

For a vetted list of contractors, refer to the Spokane Home Builders Association (SHBA) Disaster, Demolition & Debris Removal Directory: info.shba.com/findapro/Search/disaster-demolition-debris-removal-288299 or contact SHBA directly for assistance: Shba.com/find-a-pro | 509-532-4990

WHEN YOU ARE READY TO REBUILD

There is no right timeline for this decision. Some families know immediately that they want to rebuild on their lot. Others need time – and that's completely understandable. This section is here for when you are ready.

Before choosing a builder, it's important to understand your insurance coverage. If your policy provides replacement cost coverage, it is generally intended to pay the cost to rebuild your home to a similar size and quality using current construction costs – not simply what your home was worth on the real estate market before the fire. A home's market value includes factors like the land, neighborhood, and local housing market, while replacement cost focuses on what it costs to reconstruct the home itself.

What to Know Before You Start

- **Typical rebuild timelines:** Once demolition and site remediation are complete and building permits have been issued, the home construction process typically takes **5–7 months** from permit issuance to move-in. Keep in mind that demolition, environmental remediation, and permitting can take time and often determine the overall rebuilding timeline. Streamlined permitting programs may help reduce delays – check with the Spokane County/City building department to learn about any expedited options available given the circumstances.
    - Spokane County Building & Planning: permits@spokanecounty.org
    - City of Spokane Permits: permitteam@spokanecity.org
- **Typical construction costs:** New home construction in the Spokane area generally ranges from $180–$280 per sq. ft. for standard production homes, with custom designs and finishes costing more. This estimate reflects the cost of constructing the home only and does not include expenses such as demolition, debris removal, environmental remediation, utility reconnections, site work, permitting, engineering, or other fire recovery costs. Ask your builder to provide a detailed estimate and compare it with your insurer's replacement cost estimate to better understand your total rebuilding budget.
- **Pre-approved building plans:** Ask your city or county building department whether they are offering pre-approved plans for fire rebuild areas - this can significantly reduce permit wait times.
- **Get multiple bids:** From licensed, bonded, insured contractors. Beware of unsolicited contractors approaching door-to-door – predatory pricing and scams are common in disaster zones.
- **SBA Disaster Loans:** If your insurance falls short, SBA offers up to $500,000 for primary residence rebuilds at rates as low as 2.5%. Apply at sba.gov/disaster or call 800-659-2955.

Qualified Builders in the Spokane Area

When you are ready to begin rebuilding, choosing the right builder is an important step – and one that should happen on your timeline, not anyone else’s. Every family’s path forward looks different. Take the time you need, ask questions, and find a builder or contractor who feels like the right fit for you.

Spokane Home Builders Association (SHBA)

The Spokane Home Builders Association (SHBA) is a local, independent resource that can help connect you with qualified builders, remodelers, and specialty contractors throughout the Spokane region. SHBA maintains a member directory of professionals with experience in residential construction, remodeling, and rebuilding, and can help you connect with qualified companies that fit your needs.

To explore SHBA member professionals, visit **shba.com/find-a-pro** or call **509-424-5739.**

Simplicity by Hayden Homes
Simplicity by Hayden Homes has been proudly part of the Spokane community since 2009. For families who choose to rebuild on their existing homesite, we are here to help make that process as clear and manageable as possible – serving as a single point of contact through site preparation, permitting, construction, and post-close warranty support.

We understand that rebuilding after a disaster is deeply personal. Our team is available to answer questions, explain what the process may look like, and walk alongside your family at whatever pace makes sense for you. There is no pressure and no obligation. We are simply here as a resource whenever you feel ready.

Scott Meyers | 509-424-5739 | simplicity-homes.com

Permitting & Regulatory Resources

- **Spokane City Building & Planning:** city.spokane.gov – Building permits, zoning, and fire rebuild requirements
- **Spokane County Building & Planning:** spokanecounty.gov – County permit office for unincorporated areas
- **WA State Department of Commerce:** commerce.wa.gov – State-level housing recovery resources

PROPERTY TAX RELIEF

Two programs are available to homeowners whose property was damaged or destroyed. Contact the Spokane County Assessor's Office at 509-477-3698 or visit spokanecounty.gov to start the process.

- **Destroyed Property Assessment Reduction.** If your property was destroyed or significantly damaged, your assessed value can be reduced for the tax year, lowering or eliminating your property tax bill during the period of damage. Email the Spokane County Assessor at assrappraisalsupport@spokanecounty.gov to begin this process. Verify this contact directly with the Assessor's Office, as contact information may change.
- **Property Tax Exemption on Rebuild Value (ESB 5454).** Washington ESB 5454 creates a property tax exemption on the value of new construction that replaces a home destroyed in a qualifying natural disaster. This means homeowners who rebuild – including those who build larger or add an ADU – are not taxed on the added rebuild value during the exemption period. File Department of Revenue Form 64-0117 with the Spokane County Assessor prior to beginning construction. Contact the Assessor's Office at 509-477-3698 for current deadlines and eligibility requirements specific to the 2026 Spokane Complex fires.

QUICK REFERENCE: KEY CONTACTS

Resource	Phone / Website
Emergency / 911	911
211 – Local shelter, food, services	Dial 2-1-1
Alert Spokane – Evacuation updates	AlertSpokane.com | spokanecounty.gov/3007
Watch Duty – Fire tracking app	app.watchduty.org
FEMA Disaster Assistance	DisasterAssistance.gov | 1-800-621-3362
SBA Disaster Loans	sba.gov/disaster | 800-659-2955
WA Insurance Commissioner	800-562-6900 | insurance.wa.gov
Red Cross – Emergency shelter	1-800-RED-CROSS | redcross.org
Partners Inland Northwest – Food & supplies	509-927-1153 | partnersinw.org
H.O.M.E. Starts Here Fund (City of Spokane)	311 or 509-755-2489
Catholic Charities Eastern Washington	cceasternwa.org
Disaster Distress Helpline (24/7)	1-800-985-5990
SERVPRO of Spokane County	509-487-4700
SHBA – Vetted Contractor Directory	shba.com/find-a-pro | 509-532-4990
Spokane County Assessor – Property tax relief	509-477-3698
After the Fire Washington – Homeowner guide	afterthefirewa.org
After the Fire USA – Spokane resources	afterthefireusa.org/spokane-fire-resources
Spokane County Long-Term Recovery Group	srltrg.org
PostFire Spokane – Personalized recovery plan	washington.postfire.org
Spokane Complex Wildfire Resource Hub	spokanecommunityresources.org
Innovia Foundation – Wildfire Response Fund	innovia.org/wildfire-response

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