

*My initial reaction to the Eaton/Palisades/LA fire tragedy I was witnessing was one of complete helplessness, but I soon moved on to consider what I could do to help and feel like I was making a difference. Here are some pointers if, like me, you wish to help: John Thompson, SMPL Mortgage*

This information was shared with me by another professional in the mortgage industry as we discussed the devastation of the LA fires.

[Erin Williamson](#), shared this message from her personal experience. Erin has tirelessly helped others navigate the path she once walked. Heed her guidance!!!

### **"MY FRIEND JUST LOST THEIR HOME IN A FIRE"**

1. Remember that they don't realize yet that they don't even own a toothbrush. The first day is OVERWHELMING to say the least.
2. Respect the fact that they are being overwhelmed by phone calls and text messages and may not be able to get back to you. Be patient.
3. If you want to help, Venmo them money or offer them gift cards to places like Target
4. Offer to house their pets if they are displaced in a hotel. (Christina, Debbie and Tracy were lifesavers for me for my dogs and turtle!)
5. Do not overwhelm them with a bunch of items they have nowhere to put. Only necessities first. Keep it simple with single-store gift cards. I mentioned Target because that store saved us on day 1 when we realized we didn't own underwear or socks or pajamas or phone chargers.
6. Cash is king. Venmo or Zelle. They will need to go shopping at the places that bring them comfort once they realize what they need. (How can I nicely say....don't show up with bags of your old clothes unless they request it specifically when you ask them.....you are creating an extra job for them to dispose of what doesn't fit or they don't want)
7. Many will refuse help out of pride. Remind them that it will bring you JOY when they accept your monetary gift and not to feel guilty about taking it. I learned the hard way that I was taking away people's joy by refusing their help. I am not very good at receiving money (still working on that one) I didn't want people spending their hard earned money on me when I knew we had insurance. I am sorry if you tried to help me and I wouldn't let you. I was trying to help you before you could help me.
- 8: Offer to make them dinner and invite them to your home or go to a restaurant. They have nowhere to go. It is nice to feel normal after so much turmoil before deciding what is next.
9. Don't stop reaching out. The love we felt from friends and even perfect strangers completely restored our faith in humanity.
10. Encourage them to find temporary rental ASAP before they are all taken up.
11. Advise them to consider an insurance advocate so that they will get their full insurance policy. The insurance company is going to try to give an offer that is much less than what is due. Do not let them accept the first offer.
12. Remind them that if there were no lives lost, then the rest IS JUST STUFF and can be replaced.