

Navigating Insurance After the Fire

Loss of Use, Claims Guidance & Financial Relief · Spokane Wildfire Resource

If you've been evacuated or lost your home in the Spokane fires, here is a simple overview of how homeowner's and renter's insurance usually works after a wildfire — and of a benefit called “Loss of Use” that can start helping with hotel and living costs right away.

Start Here: Loss of Use / ALE

What Loss of Use / ALE Actually Covers

When your home can't be lived in because of a covered loss (like fire), Loss of Use / ALE pays the extra costs of living somewhere else while you're displaced or while your home is repaired or rebuilt. That typically includes:

- Temporary housing — a hotel, short-term rental, or the increased cost of a rental home
- The increase in food costs (for example, eating out because you have no kitchen)
- Extra transportation costs, like additional mileage to work from your temporary location
- Boarding for pets, laundromat costs, and other reasonable added living expenses

A helpful way to think about it: ALE covers the difference between your normal living costs and your higher costs now. That's why it helps to keep both your new receipts and a rough sense of what you normally spent — so the increase is easy to show. For example, if your groceries normally ran a certain amount per week and you're now spending more because you're eating out, ALE is designed to cover that gap.

IMPORTANT

Ask your insurer directly: “Can I get an advance on my ALE / Loss of Use coverage?” Because rebuilding can take many months, many insurers will issue advance payments so you're not carrying every cost out of pocket while you wait.

Deductibles, Limits & Advances — What to Expect

- A state-of-emergency declaration does not waive your deductible. This surprises many people. The Governor declaring an emergency frees up state resources; it does not change your policy, and there is almost no situation where an insurer waives a fire-loss deductible. Plan around your deductible amount.



- ALE usually has a limit. Many homeowner policies cap Loss of Use as a percentage of your dwelling coverage — commonly around 20% (some policies 30%) — and/or by a time limit, often 12 or 24 months. Ask your insurer what your specific cap and time limit are so there are no surprises.
- Ask about advances on two different things: your ALE (living expenses), and separately, your “contents” claim — the payout for your damaged or destroyed personal belongings, like furniture, electronics, and clothing. Because rebuilding can take many months, ask your insurer directly whether they'll issue a partial advance on either one now, rather than making you wait for the full claim to settle before you see any money.
- If you run up against the 12-month clock, know that in past Washington wildfires the Insurance Commissioner has publicly urged insurers to extend ALE for survivors nearing their limit — so it's worth asking for an extension if rebuilding is delayed.

First-Steps Checklist

1	Contact your insurance company or agent when you can. Ask them to open a claim and to explain, in plain terms, what your policy covers. It's okay to call even if you don't yet know the extent of the damage.
2	Ask specifically about “Additional Living Expenses,” also called “Loss of Use.” This may be part of your policy that can pay for a hotel and other extra costs while you're displaced — and you may be able to get some of it quickly, even before the full claim is settled. Ask directly: “Can I get an advance on my ALE / Loss of Use coverage?”
3	Write things down. Keep a simple running log: your claim number, your adjuster's name and phone number, and the date, time, and a sentence about every conversation.
4	Document everything you can, but don't put yourself in harm's way. Once you are allowed to access your home: take photos and videos of any damage before you clean up or throw things away. If your home is already gone, photos of the site still help. Start a list of lost belongings as things come to mind — it doesn't have to be perfect or complete on day one.
5	Keep every receipt from the moment you evacuated. Hotels, meals out, gas, pet boarding, laundry, a phone charger, replacement clothing and toiletries — save it all. Snap a photo of each receipt so you have a backup.
6	Go at your own pace with paperwork, and protect yourself from scams. You do not have to sign anything on the spot. Be cautious about anyone who shows up uninvited offering to handle your claim or repairs for a fee, and don't pay a contractor in full up front. Scams unfortunately rise after disasters.

Free Help, No Cost to You

The Washington State Office of the Insurance Commissioner protects insurance consumers and can answer questions, explain your rights, and help if you feel stuck.

IMPORTANT

Insurance Consumer Hotline: 800-562-6900 (8:30 a.m.–4:30 p.m., weekdays). Commissioner Patty Kuderer issued an emergency order on August 3, 2026 giving policyholders in affected and neighboring ZIP codes a

45-day grace period on premium payments and waiving late and reinstatement fees, so you have some breathing room on your own coverage staying active.

NOTE

This is general educational information only. It is not legal advice or insurance advice. Your own policy, your insurance company, and your adjuster are the final word on what you're entitled to. When in doubt, ask them directly — and you can also call the free state hotline above.

Long-Term Options: Wildfire Relief Loans

Beyond your insurance claim, several Spokane-area banks and credit unions are offering relief loans for wildfire-affected households.

Confirmed Programs With Published Terms

- STCU: Disaster relief loan: 2.99% APR, up to \$10,000, no payment due for the first 90 days. Available through October 31, 2026, for current members. stcu.org/wildfire-relief | 509-326-1954
- Horizon Credit Union — “Horizon Helps” Emergency loan: up to \$7,500, 1.99% APR, terms up to 60 months. Also offers payment deferral on existing loans/lines, and mortgage forbearance up to 3 months. Must have been a member at least 30 days; hardship documentation may be required. Covers fire damage, evacuation costs, hotel, rental car, and pet boarding. hzcw.org/about-us/horizon-helps | 800-852-5316
- Banner Bank — “Community Cares”: In the 2023 Spokane fires, this was a 0% APR, no-fee disaster loan, \$1,000–\$15,000, up to 36 months, with expedited funding. A “Disaster Relief Options” page is currently active on their site — call to confirm the program is reactivated for 2026 and to get current terms and deadline. bannerbank.com/home-loans/mortgage-help/disaster-relief | 800-272-9933

Assistance Offered — Call to Confirm 2026 Terms

- Numerica Credit Union: Site banner offers help to fire-affected members; hardship handled case-by-case through their Accounts Control team. A “Skip a Pay” option exists but carries a standard \$30 fee (not waived). No dedicated wildfire loan page with rates found — call for current terms. 800-433-1837 (Mon–Fri 7am–6pm, Sat 9am–2pm) | numericacu.com
- Global Credit Union: Offers 24/7 support for temporary loan payment assistance or help with an insurance claim for those impacted. No published loan product or specific terms — handled individually. 1-800-525-9094 (24/7) | globalcu.org/support
- Washington Trust Bank: No consumer relief loan currently found. They are a founding funder of the Innovia Spokane Complex Wildfire Response Fund (a charitable fund, not a member loan program). If you bank here, still worth calling to ask about hardship options. 800-788-4578 | watrust.com



Broader Mortgage & Debt Relief Options (WA Statewide)

- Washington DFI Wildfire Financial Relief Hub — the best one-stop resource page for all wildfire financial help. dfi.wa.gov/consumers/wildfire-financial-relief-and-resources | 1-877-746-4334
- Fannie Mae — if they own your mortgage, you may qualify for reduced or paused payments up to 12 months. 855-437-3243
- Freddie Mac — forbearance up to 12 months without late fees in declared disaster areas. myhome.freddie.mac.com/getting-help/natural-disasters
- Federal student loans — natural-disaster forbearance up to 90 days available for borrowers in FEMA-designated disaster ZIP codes. studentaid.gov/announcements-events/disaster

TIP

If you're worried about missing any payment, call your lender before you miss it — most have disaster hardship programs, and many can quickly replace lost checks, cards, or documents at no cost.

