



# The Red Guide to Recovery

## Resource Handbook for Disaster Survivors

April 2011 Inaugural issue dedicated to the lovely people of Japan who have suffered much following the earthquake and tsunami. May the sun rise again on their homeland.

### One Family's Story

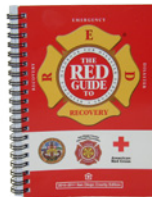
Photo: Rachele Salas Photography 2010



Sunday, October 22, 2007, is a date that changed our lives. As a vicious Santa Ana wind blew up to 85 mph, the Witch Creek Fire started east of our home. As the fire raced toward us, we had to race to protect our animals and get whatever we could carry to drive away. Within a short amount of time our house was reduced to ashes. Gone were photos of great-grandparents, high school yearbooks, diaries, and years of family memories.

When we returned, we could only make out a few melted items. A ceramic Christmas tree ornament was practically all we could salvage. It was devastating, and for the next several months we were in a state of confusion.

We had to deal with issues of where to live, how to collect insurance, who to trust, who to rebuild our home, what services were available, and how to deal with [FEMA](#). We had many people approach us with offers of help. While the majority of these people were sincere and giving, there were some who were looking for a fast buck or a way to take advantage of us. The problem was we couldn't tell the difference. We were overwhelmed.



### About The Red Guide

When first responders and emergency personnel leave the scene of a disaster, survivors often make ill-informed decisions that may have serious long-term effects.

The Red Guide to Recovery was created to assist the disaster survivor through a single source of pertinent information to use in recovery and rebuilding. The website contains valuable information, resources, links, and videos.

Inside is a [10 point Quick Start](#) checklist for the first 24 hours of recovery. Chapters cover the following and more:

- Emergency Services
- Displacement and Relocation
- Financial Assistance
- Homeowners Insurance
- Property Inventory
- Smoke and Water Damage
- Estimating Repair Costs
- Selecting a Contractor
- Hazardous Materials
- Safety
- Trauma/Grief Counseling

The information in the Red Guide helps survivors navigate through the recovery process while raising awareness of the scams which quickly appear in post disaster scenarios.

In San Diego County, California, every fire engine is equipped with The Red Guide as a post-incident recovery tool and is given directly to disaster survivors after fires, floods, and other natural or man-made incidents.

The Guide is supported by The San Diego County Board of Supervisors, San Diego County Fire Chiefs' Association, County of San Diego Office of Emergency Services, and the San Diego/Imperial Counties chapter of the American Red Cross.



2007: Homes in Orange, CA were evacuated during wildfires

Photo: Brent Kerr, 2007



2010: A home in Calexico, CA after the Easter Sunday 7.2 earthquake

Photo: unknown



Thankfully, we knew Sean Scott the creator of The Red Guide to Recovery. Having the information that is now in the book, we were able to obtain some structure and organization to our lives. We were able to intelligently deal with our insurance company. We were able to select from a group of talented and honest contractors. In short, we were able to put our lives back together in a way that put us back in control of what was going on. In a relatively short amount of time we were able to collect our insurance and rebuild our home and our lives. We are back to being our normal, happy family again.

We can't thank Sean enough for all he did to help us. We have reviewed The Red Guide to Recovery and heartily recommend it. The simple and practical steps that are covered can assist survivors, even in their confusion, and the agencies who serve them.

~Dan and Denise Lamborn

## The Memory Jogger

*In the event of a home disaster, one of the first things your insurance carrier will ask for is a Personal Property Inventory. This is a comprehensive list of items lost and their value.*

*This information may also help for tax purposes, even if insurance values are exceeded. Available as free downloads on our website:*

### Personal Property Inventory Template The Memory Jogger

The Memory Jogger is a helpful list of thousands of inventory items to get you started. Easily copy items from the Memory Jogger into your own Personal Property Inventory Template file.

Provide as much detail as possible and include as many items as you can. Everything, regardless of how small the item is, has a value. Don't throw away anything until it has been documented and your adjuster has authorized it.

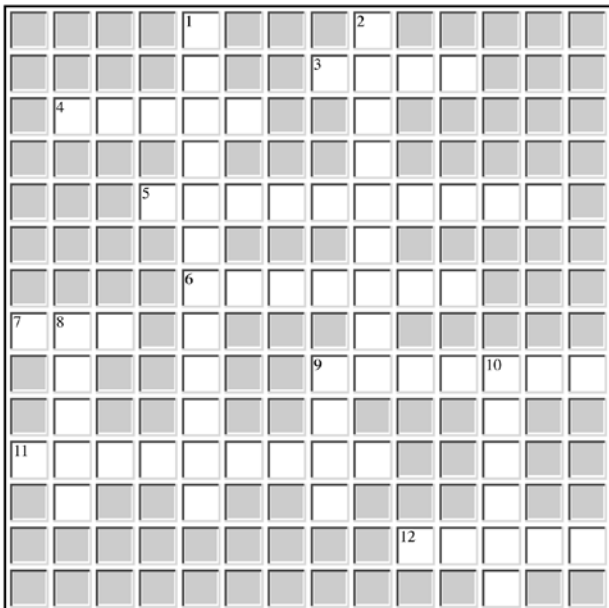
- For full reimbursement, your list should include everything from appliances to the stamps in your "junk drawer".
- Using a tape recorder to dictate your inventory allows you to work off-site with the recording.
- Include all item replacement values plus state sales tax, storage and delivery charges.
- Your insurance company may require a specific inventory format, so check with your insurance adjuster.



*Can you guess the replacement cost of this bathroom vanity's contents?*



## April 2011 "Preparedness"



### ACROSS

- In case of blackout
- Goes with drums OR Call 811
- Johnny Carson: "Tarps, Matches & Sunscreen"
- Never mix with bleach or blondes
- In Case of Emergency
- Battery life extender
- The Memory Jogger
- Always by the bed

### DOWN

- Great asset for your first aid kit
- Hungry without this
- [LL Bean sells radios](#)
- Goodness, Gracious, Great Balls of \_\_\_\_!
- Holds leftovers and "dough"

Scan this code with your smartphone QRC scanner to see this month's answers, or:



<http://www.theredguidetorecovery.com/newsletter-answers/>

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