

A STEP-BY-STEP GUIDE TO
DISASTER RECOVERY

FIRE • FLOOD • EARTHQUAKE • HURRICANE • TORNADO

EMERGENCY



**RESOURCE HANDBOOK FOR
DISASTER SURVIVORS**

SEAN M. SCOTT

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by Sean M. Scott

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This book is dedicated to my wonderful wife and best friend Tricia, who has supported and stood beside me all the way, my children Joshua and Briana, who are the lights of my life, and my dad Craig, who was my mentor and will always be my hero.



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*“After serving nearly forty years in Public Safety, I never thought that I would be the victim of a home disaster. When a drunk driver drove through the home of a family member, destroying the ground level, destabilizing the second story and disrupting the lives of three grandchildren and their parents, it was **The Red Guide To Recovery – Resource Handbook for Disaster Survivors** that became our bible and the source I turned to, to guide the family through the morass of insurance and contractor challenges to rebuild our family’s home. Becoming more informed and armed with factual resources and information contained in The Red Guide, we turned our family members from victims to survivors, returning them to their house and home.”*

Sam Spiegel
Director of Emergency Services, Chief of Police (ret.)

*“As a retired fire chief, one thing that still bothers me about being a first responder was seeing the faces of the families when they returned to their neighborhoods after major fires – only to find everything they had was lost. It was heart wrenching to just drive away and see families sifting through their ashes not knowing where to begin – and how to start the recovery process. We should make it our goal to do everything possible to help them in the recovery process. We shouldn’t focus our entire career on response without giving more consideration to recovery. **The Red Guide to Recovery** is our answer. I only wish this publication was available to me when fires ripped through my district during the fire sieges in 2003 – and again in 2007 in Southern California.”*

Pat A. Dennen
County Fire Chief / County Fire Warden (ret.)

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Quick Start Guide to Recovery (local)

The following checklist serves as a quick reference guide to follow during the first 24 hours after a disaster.

- ❑ 1. Contact your family to let them know of your loss and your condition. Your family (and friends) are a critical part of your internal support group. If communication with family and friends is difficult, register with the American Red Cross “Safe and Well” website (<https://safeandwell.communityos.org>).
- ❑ 2. Contact your insurance company about the loss and request that the house be secured, if necessary. Do not throw any items away until an inventory has been made.
- ❑ 3. Contact your doctor’s office or pharmacy to request replacement prescriptions, if necessary.
- ❑ 4. Ensure that your immediate disaster caused needs are met; including food and water for you, your family and your pets, and clothing. This may include contacting your local chapter of the American Red Cross for assistance.
- ❑ 5. Arrange for temporary shelter. This may also include contacting the American Red Cross.
- ❑ 6. If structure is still standing:
 - a. Do not re-enter the damaged home or building unless fire authorities say it is safe to do so.
 - b. Check for structural damage from a safe distance. Upon entering the building, look for any structural damage that may be subject to collapse. If safe, remove valuables and/or other salvageable items from the home.
 - c. Allow the proper authorities to reconnect utilities. DO NOT attempt to reconnect them yourself.
 - d. Do not eat or drink medicines, food products or beverages that have been exposed to heat, smoke, soot, chemicals or flood waters.

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- ❑ 7. Start creating a list of lost inventory, room by room for your insurance company.
- ❑ 8. Begin plans to rebuild and/or locate a new home or apartment.
 - a. Do not rush into signing contracts for rebuilding or public insurance adjusting services. Give yourself time to get professional counsel and think things through.

If there is a Presidential Disaster Declaration, then add the following steps.

- ❑ 1. Contact the Federal Emergency Management Agency (FEMA) to determine whether your location is part of the Presidential Disaster Declaration.
- ❑ 2. Contact your local disaster recovery center.



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The Red Guide to Recovery

Resource Handbook for Disaster Survivors

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Paddy Morrissey

Illustrator / Morrissey Designs

Sam L. Spiegel

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Marilyn Huntamer

Insurance & Financial Services Agent
Farmers Insurance Group

Amy Bach, Esq.

Executive Director
United Policyholders

Dr. Richard J. Hinrichs CEM

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Daniel A. Andrist, Esq.

Attorney

Louis Cooper

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Anne Filer

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Tom Jurgensen, Esq.

Attorney

Suzi Woodruff Lacey

Divisional Director of Communications
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Lisa Ferguson

Web Content Manager

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- CALIFORNIA EMERGENCY MANAGEMENT AGENCY
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- THE SALVATION ARMY
- TRAUMA INTERVENTION PROGRAMS, INC.
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- U.S. DEPARTMENT OF THE TREASURY
- U.S. ENVIRONMENTAL PROTECTION AGENCY
- U.S. MINT
- U.S. NUCLEAR REGULATORY COMMISSION
- U.S. SMALL BUSINESS ADMINISTRATION
- VOLUNTARY ORGANIZATIONS ACTIVE IN DISASTER

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Chapter 1

EMERGENCY REPAIRS & SERVICES



This chapter provides information on what to do immediately after a disaster and will help with the first steps towards recovery.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **Tips on what to be aware of immediately after the disaster**
- **Precautions regarding signing contracts for temporary repairs or insurance adjusting services**
- **Tips regarding the handling of personal property**
- **How to secure your property from unauthorized entry**



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DO NOT SIGN ANY CONTRACTS
BEFORE READING THIS!

BUYER BEWARE!

Immediately after a disaster, you may be solicited by public insurance adjusters, contractors, or other sales people offering their services. These services may include (but are not limited to) handling your insurance claim, securing the property to prevent unauthorized entry, i.e. a board up, restoring utilities, installing shoring to prevent collapse, setting up temporary fencing or power, providing structural drying services, moving or cleaning personal property, removing debris and so forth.



Some of these services may be necessary for health and safety reasons and to protect the property from further damages. **However, the timing of authorizing such work and determining who you choose are very important decisions.** While many of these people may be honest and reputable, some may not be. Use caution because some people who solicit disaster survivors may be scam artists eager to capitalize on the misfortunes and vulnerability of innocent people. Some of these solicitors may be operating illegally or have a criminal history. Before you sign anything, find out who you are dealing with and don't fall prey to high pressure sales tactics. **(For information on avoiding disaster scams, refer to Chapter 14.)**

General Contractors

General contractors are typically required by law to be licensed by the State they work in. They should also be able to provide proof they are licensed and carry workers' compensation and general liability insurance. **(For more information regarding general contractors, refer to Chapter 8.)**

Important reminders from the California Department of Insurance, about property repair fraud. The following information can be viewed at www.insurance.ca.gov.

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Fraud having to do with property repair usually involves unethical or incompetent building contractors. Consumers should be aware of the following red flags when getting quotes from building or repair contractors:

- The contractor does not maintain a local work office, does not have a local telephone number, and relies exclusively on cell phone communications.
- The contractor is not able or willing to provide local references.
- The contractor's place of contact is a hotel, tavern, work truck, or another place that is not his/her place of employment or residence.
- The contractor handles all business in person, avoiding the use of mail.
- The contractor wants a large cash payment up-front.
- The contractor does not have adequate equipment to perform the job.
- The contractor arrives at a loss site (home or business) without being solicited.
- The contractor's estimate is very general.
- The contractor is unwilling to provide a certificate of insurance from his/her general liability or workers' compensation insurance carrier.
- The contractor's bid is far below the bids you have received from other contractors. The old adage "if it sounds too good to be true, then it probably is" applies here.

It is a good practice to collect many business cards, interview several contractors, and request multiple bids for comparison. Make sure to read the fine print on all estimates and contracts. **Do not do business with a contractor who does not carry the appropriate insurance coverage. If the contractor is not insured, you may be liable for accidents that occur on your property. (For more information regarding general contractors, refer to Chapter 8.)**

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Public Insurance Adjusters

Public insurance adjusters (P.A.'s) are typically required by law to be licensed by the State they work in. To verify a P.A.'s license, contact your State Insurance Department or the agency that governs insurance adjusters.

You should not hire a public adjuster the day of the disaster, or too soon thereafter. Contact your insurance company and seek sound advice first. ***(For more information regarding public adjusters, refer to Chapter 9.)***

Things to consider before you sign a contract to authorize emergency repairs or services.

1) TAKE YOUR TIME AND DON'T BE PRESSURED INTO MAKING A QUICK DECISION.

It is normal to feel pressure to quickly deal with the chaos and confusion after a disaster. It is important to know that some decisions can and should take time to make. The companies you select to provide services should be carefully scrutinized before contracts are signed. Take time to read every word of the contract, no matter how long it is. Anyone who offers emergency repairs or services should provide a detailed scope of work and an itemized fee schedule. If the scope of work is unclear, then be aware of the costs and/or charges that will be incurred to perform the work. Do not allow a contractor to talk you into spending a lot of money on temporary repairs. Temporary repair costs can dramatically reduce the amount of money available in your insurance policy that will be needed for permanent repairs, so be careful. If you have insurance and the insurance company refuses to pay the contractors rates or charges or any portion thereof, you may become personally responsible to pay these costs out of your pocket. If you do not or cannot pay for any outstanding monies owed, the contractor may place a mechanics' lien on your property or sue you in court to recover the monies owed.

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HOW TO SECURE A VACANT BUILDING

WINDOWS

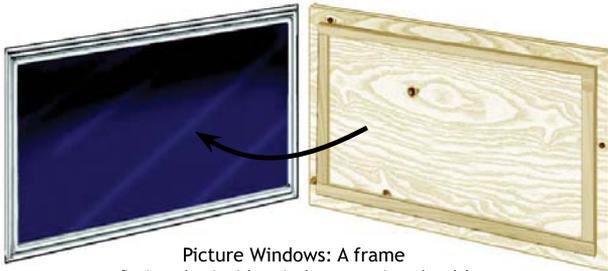
Windows to be removed & stored, unless double-hung windows can be moved away from the top and bottom to accommodate strongbacks

Casement Windows:
Hinges or hinge pins should be removed and windows stored inside the building.



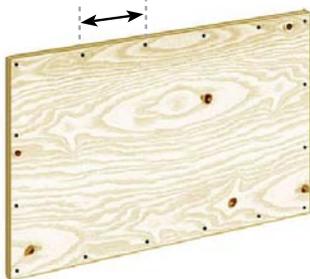
Picture Windows

- Coverings for picture windows should be framed internally with 1 x 4s and fitted inside window opening: screwed to window frame with 3" screws.



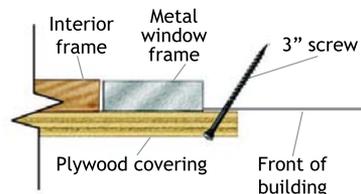
Picture Windows: A frame fitting the inside window opening should be attached to the interior side of plywood cover with 1 1/4" screws and plywood should be screwed to the building's window frame.

24" max. distance between screws



Picture Windows with metal frame:
Should be screwed at an angle to the building with 3" screws.

Plan view



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Chapter 2

DISPLACEMENT & RELOCATION



This chapter is for those who are displaced as a result of a disaster and need to be relocated.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **How to locate friends and family members**
- **Cellular phone tips**
- **Tips on locating lost pets**
- **Immediate housing needs**

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How Do I Find My Family?

In the event of a large scale disaster, the Federal Emergency Management Agency (FEMA) has established the National Emergency Family Registry and Locator System (NEFRLS), which has been developed to help reunite families who are separated during a disaster. The NEFRLS system enables displaced individuals the ability to enter personal information into a website database. The information can then be used to locate others and to register your location so others may locate you during a disaster. A person can use NEFRLS as a search tool after they register to search for missing family members. If a registrant has designated an individual to allow review of their personal information, then a friend or loved one can search NEFRLS if they know personal information about the registrant to identify who they are. The system is only activated to support presidentially-declared disasters and mass evacuations, and is not active at any other time. To register with NEFRLS, or if you wish to find out about someone's status, call **1-800-588-9822** or visit: <https://egateway.fema.gov/inter/nefrls/home.htm>.

The American Red Cross also maintains a database to help disaster survivors find family members. Again, this database is for large scale disasters that involve multiple families and is not applicable for single family disaster occurrences. The American Red Cross Safe and Well Website is an internet-based tool that families can integrate into their family communications plan when preparing for disasters. The Safe and Well site is a public website that allows those affected by disaster to register themselves as "safe and well" by selecting and posting standard messages for friends and family that indicate they are at a shelter, home or hotel, and will make contact when they are able. Concerned family members who know the person's current phone number (home, cell, or work) or a complete home address can search for the messages posted by those who register. To connect, go to www.redcross.org/safeandwell.

Another way to connect with friends and family members or to let them know that you are safe is by posting messages on social media websites such as Facebook or Twitter.

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Chapter 3

DISASTER RELIEF & FINANCIAL ASSISTANCE



This chapter provides information about resources available for disaster relief and financial assistance.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **Assistance offered by FEMA**
- **Assistance offered by the U.S. Small Business Administration**
- **Assistance offered by the American Red Cross**
- **Assistance offered by The Salvation Army**

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What Is Disaster Assistance?

Disaster assistance is money or direct financial assistance available to individuals, households, and businesses in an area where property has been damaged or destroyed in a declared disaster area by the President, the Governor, or by a federal agency, when Individual Assistance is included in the declaration for losses not covered by insurance and whose losses are not fully compensated by insurance or other recoveries, such as grants. Disaster assistance is meant to help with necessary expenses that cannot be covered in other ways. This type of assistance is not intended to restore your damaged property to its original condition.

Some housing assistance funds are available through the Federal Emergency Management Agency (FEMA) Individuals and Households Program (IHP). The IHP provides grants that do not need to be repaid. Other disaster assistance from the federal government is in the form of loans administered by the U.S. Small Business Administration (SBA) and must be repaid. SBA disaster loans are the primary source of money to pay for repair or replacement costs not fully compensated by insurance or other recoveries. The loans are available to homeowners, renters, businesses of all sizes and private, non-profit organizations following a declared disaster.

Federal Emergency Management Agency (FEMA)

FEMA is the federal agency that is responsible for administering and coordinating federal disaster relief and assistance. The agency is part of the U.S. Department of Homeland Security and has a number of programs and services available to assist disaster survivors. One of these programs is the Individuals and Households Program (IHP). This program provides assistance to eligible applicants whose property has been damaged or destroyed and whose losses are not covered by insurance.

The following information regarding the IHP, can be viewed on FEMA's website at www.fema.gov.

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ABOUT THE AUTHOR



Each year people across America are faced with the threat of wildfires, floods, tornados, earthquakes, and a host of other natural or man-made disasters. Sadly, few people prepare and fewer still consider how they will recover. For those who are faced with the loss of their home or who become displaced, the days that follow can be the beginning of a nightmare. The state of chaos created by a disaster coupled with the lack of

knowledge of what to do in the aftermath makes survivors vulnerable to the many pitfalls that often accompany post-disaster scenarios. This is a time where disaster survivors can all-too-easily make hasty or uninformed decisions that can transform them into disaster victims.

After witnessing close friends and his community devastated by wildfires that swept through Southern California in 2003 and 2007, which combined destroyed over 6,000 homes and damaged countless others, Sean Scott realized that disaster survivors desperately needed a roadmap to walk them through the recovery process. And so, ***The Red Guide to Recovery – Resource Handbook for Disaster Survivors*** was born. Now used by fire departments, relief organizations, government agencies, and communities across the U.S., ***The Red Guide to Recovery*** is helping countless people prepare for and recover from disaster events.

It is Sean's hope that this book will empower individuals, families, and whole communities to make sound decisions in the midst of one of life's most difficult trials. This will help them not only rebuild their lives, but also provide the insight that will make them more resilient before a disaster strikes.

Sean has spent over 32 years in the construction and restoration industry helping thousands of families restore their homes, businesses, and lives. Sean lives in San Diego, California with his wife and two children.

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For more information, send inquiries or comments to info@TheRedGuideToRecovery.com, or visit our website at www.TheRedGuideToRecovery.com.





RECOVERY STARTS HERE

When first responders leave the scene of a disaster, the survivors are often faced with an overwhelming challenge – what to do next. For many, this can be the beginning of a nightmare, especially if they have lost their home or have been displaced. *The Red Guide to Recovery* was designed specifically to empower disaster survivors with the most comprehensive information needed to help individuals and families effectively navigate through the recovery process. It also plays a vital role in raising awareness of the many pitfalls that accompany post-disaster scenarios.

The Red Guide to Recovery is currently used by fire departments, State and County emergency management agencies, and relief organizations across the U.S.

In *The Red Guide to Recovery*, you will learn how to deal with:

- Emergency Repairs & Services
 - Displacement & Relocation
 - Disaster Relief & Financial Assistance
 - Homeowners & Renters Insurance
 - Personal Property
 - Smoke & Water Damage
 - Estimating The Cost Of Repairs
 - Selecting A Contractor
 - Public Insurance Adjusters
 - Hazardous Materials
 - Safety After A Disaster
 - Recovery of Valuables
 - Trauma Intervention & Grief Counseling
 - Avoiding Disaster Scams
- ...And much more

We partner with first responders, emergency management agencies, and relief organizations to help educate communities on how to be resilient to disaster events. For more information and valuable resources, please visit:

www.TheRedGuideToRecovery.com

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