

A STEP-BY-STEP GUIDE TO
DISASTER RECOVERY

FIRE • FLOOD • EARTHQUAKE • HURRICANE • TORNADO

EMERGENCY



**RESOURCE HANDBOOK FOR
DISASTER SURVIVORS**

SEAN M. SCOTT

TESTIMONIALS

"In Los Angeles, we live with the very real possibility of disasters from earthquakes and fires to health pandemics and terrorist events. It is crucial that we are prepared to protect ourselves and our families in a crisis, and that we know what to do and what resources are available to help us when we need it most. I ask that you take the information in this booklet seriously so that if and when an emergency occurs, we can all work together to respond to the needs of our communities."

**Eric Garcetti, Mayor
City of Los Angeles**

"Los Angeles is susceptible to a variety of emergencies, both natural and human caused. Therefore, not only should our residents be prepared and ready for these emergencies, they should also know what to do after the emergency to stay safe and recover as quickly as possible. This guide will help them do that."

**James Featherstone
General Manager
Los Angeles Emergency Management Department**

*"**The Red Guide to Recovery** has proven to be an excellent resource to aid victims of fire in our community. As Chief of the San Diego Fire-Rescue Department, I implemented the distribution of this reference guide to citizens who have suffered from or are impacted by such emergencies. As promised, this reference helps prepare victims for the issues they will face during the recovery phase in an unbiased, easy to understand manner. As I learned during my many years as a fire investigator, insurance requirements, inventories and the role of insurance adjusters can be difficult to comprehend following a disaster and are just a few of the areas discussed in **The Red Guide to Recovery**. The information provided allows readers to prepare for things they may or may not anticipate following a fire. Having this useful information at their fingertips can help them maneuver more easily through the difficult and often times emotional recovery process. Ideally, it would be recommended that all citizens read and apply*

this information before a disaster strikes. However, for those trying to pick up the pieces following a disaster, this tool offers an invaluable amount of information that can aid them along the way.”

Javier Mainar
Fire Chief – City of San Diego Fire-Rescue Department

*“The Fire Service is committed to educating the community on the importance of emergency and disaster preparedness. **The Red Guide to Recovery** is an outstanding resource that can be used before and after the disaster. I believe this step-by-step guide should be a part of every home and business emergency plan. It is essential to protect those that we serve from the unethical practices that takes place during these tragic events. I’m grateful for having this resource that educates the public on what to look for when recovery services are needed. I believe that every Fire Department in the Nation should be equipped with this book and more importantly encourage their firefighters to share it with customers before and after the event. Thanks to all your sponsors for making this incredible resource available to my community.”*

Darryl Hebert
Fire Chief – City of Oceanside Fire Department

“It’s been said before in a multitude of testimonials, but needs to be repeated because even though we mean to, most of us just never find the time or feel any urgency in preparing in advance for a future disaster — a fire, flood, or earthquake. Preparing to confront a disaster is just not one of the things we like to do.

*So, I’m repeating what others have said, hoping that repetition promotes wisdom and action. **The Red Guide** is essential reading both in providing tips on what to do in advance of a disaster and how to pick up the pieces — both physically and emotionally.*

My reservation was devastated by a wildfire. In fact, it burned twice in the past, in 2003 and 2007. And like others that have experienced a major fire, I can attest to the trauma. As American Indians when our

lands and homes are destroyed, we can't just say, "Heck with it," and start over again somewhere else, because the reservation is who we are. The land is what gives us our history, identity, and sovereignty. All of these are irreplaceable, beyond financial compensation. We owe it to our lands, our ancestors, and future generations to protect and preserve our reservations.

*I wholeheartedly endorse **The Red Guide** because it is a source for tribal communities to minimize destruction, reduce heartbreak, and inspire a positive and speedy recovery."*

Laurie E. Gonzalez
Councilmember – Rincon Band of Luiseño Indians

*"Natural disasters, specifically wild fires, are a constant threat in San Diego County with a direct impact to many reservations. Barona understands the importance of having resources that positively affect the recovery process for those impacted by disasters on both the individual and large scale magnitudes. We are thrilled to be a part of this community collaboration between Tribes, business and the County of San Diego for the printing of **The Red Guide to Recovery – San Diego County Edition**, the Tribal Edition, and the Spanish Edition – that will result in thousands of San Diegans being better prepared when the next disaster strikes."*

Chairman Clifford M. LaChappa
Tribal Chairman – Barona Band of Mission Indians

*"**The Red Guide to Recovery** is the first product I have seen in 36 years in the Fire Service, that provides disaster and fire survivors a user friendly guide to recovery. Additionally, with the on-line offering of **The Red Guide**, it can and should be used by everyone to prepare prior to any type of disaster where property may be lost. Bottom line, **The Red Guide** is a must for any Fire Agency to help their citizens before and after a disaster."*

August Ghio
Retired Fire Chief

*“**The Red Guide to Recovery** is the premier resource for assisting individuals in the recovery phase of a disaster. The Guide is well organized, easy to read and full of valuable information to protect our citizens. I provided my daughter with **The Red Guide to Recovery** when the college dorm she lived in experienced a fire. The Guide was able to assist her and her sorority in making the recovery process smoother and easier. With 30 plus years of fire service experience, I believe **The Red Guide to Recovery** is an invaluable tool for first responders and emergency managers in assisting their constituents.”*

Donald H. Butz
Fire Chief – Viejas Fire Department

*“**The Red Guide to Recovery** is an excellent resource and reference guide for anyone who has had the unfortunate experience of being impacted by fire or major disaster. In the past, fire departments have primarily focused on the response, containment, and control strategies for emergency incidents. Over the years we have learned that although these components are important parts of our mission, the prevention and recovery efforts should be just as important to responders and more important to our citizens and the community we serve to protect. **The Red Guide to Recovery** provides insight and important materials about what disaster victims can expect to experience or not experience once the emergency is over.*

*In Escondido, our chief officers, captains, and fire investigators distribute these guides to our community members after they have suffered such emergencies. We also provide these guides to our Community Emergency Response Team (CERT) members and volunteers as a readiness resource that can be distributed at public education events. I strongly encourage the community to be familiar with and have **The Red Guide to Recovery** available before an incident occurs and they are impacted by a disaster.”*

Michael Lowry
Fire Chief – Escondido Fire Department

*“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 – Retired, Folsom, CA

*“As a first responding agency we are focused on the response and mitigation of an incident but know all too well that when we leave the scene the road to recovery for most will be long and hard. When we saw **The Red Guide to Recovery** for the first time, we knew that we wanted to be able to provide this to the residents of the City and County of San Francisco to give them some direction and to assist them in beginning the recovery process as soon as possible.”*

Joanne Hayes-White

Fire Chief – City of San Francisco Fire Department

*“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*

The Red Guide to Recovery

Resource Handbook for Disaster Survivors

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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**



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.

Although some of these services may be necessary for health and safety reasons and to protect the property from further damages, **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 About Property Repair Fraud

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.)**

removal of any debris until you are sure you have all the necessary documentation to support your personal property loss. Before anything is removed or discarded, be sure your adjuster approves and provides you with an agreed upon inventory. Review the inventory to be sure nothing is missing or incorrectly priced.

Securing Your Property



Photo courtesy of FEMA: photographer Adam Dubrowa

After a disaster, damages can render the property uninhabitable and/ or without utilities for some time. Contact your local police department to let them know that the

property will be unoccupied. Another option may be to hire a private security guard to watch over the property until it can be secured or the power restored. This will help keep trespassers away.

REMINDER: If you have insurance, any costs incurred to perform temporary repairs or cleaning are part of the total building and/or personal property loss settlement. These costs will reduce the amount of money you have to either rebuild your home or replace personal property.

Tips on How to Secure Your Property

If windows or doors have been broken or damaged as a result of a disaster, you may need to have these openings secured. The following information provides some useful tips on how to temporarily secure your property until the proper repairs can be made.

HOW TO SECURE A VACANT BUILDING

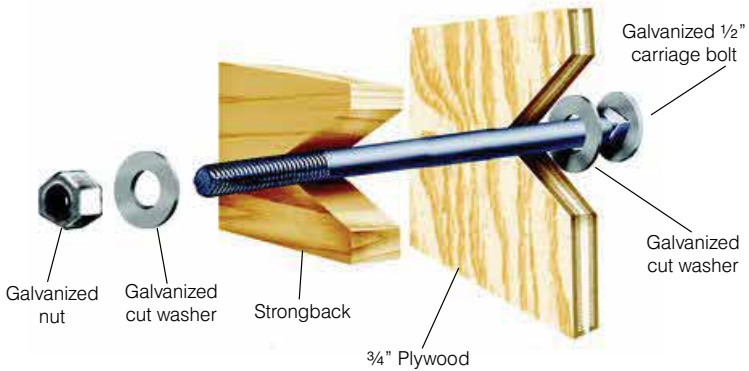
WINDOWS

Inside

2" x 4" ≤ 12" from top or bottom

Max. 48" between strongbacks

Use 2 bolts if window opening > 3 ft.



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**

Chapter 5

PERSONAL PROPERTY



The following chapter provides detailed information regarding personal property.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **Packing out personal property after a disaster**
- **Creating a personal property inventory**
- **Precautions when hiring a content restoration company**

common household items, broken down into a room-by-room format. It gives you the option to delete items that may not apply to you or you can add items that may not appear in the list. This resource can be downloaded at www.TheRedGuideToRecovery.com.

Here is an example of a content inventory spreadsheet:

PERSONAL PROPERTY INVENTORY EXAMPLE

NAME: JOHN & SALLY SMITH
 ADDRESS: 12558 CASABLANCA ST.,
 YOUR TOWN, CA 92119

POLICY NUMBER: 11692WW991
 CLAIM NUMBER: PC101234-87
 DATE OF LOSS: 12/20/2015

ROOM: BEDROOM

Item No.	Category	Description of Item	Brand name, serial #, or model	Source (dept. store, gift, etc.)	Qty	Age	Original Cost	Replacement Cost Total
1	Furniture	Desk	Traditional Series	Ethan Allen	1	5	\$350.00	\$500.00
2	Clothing	Jeans	Levi Strauss 501 Style	Sears	5	1	\$35.00	\$175.00
3	Clothing	Hawaiian Shirt	Tommy Bahama	Nordstrom	3	1	\$150.00	\$450.00
4	Clothing	Sunglasses	Oakley - Wrap Around	Gift	1	2	\$0.00	\$175.00
5	Audio/Visual	Stereo	Bose	Best Buy	1	5	\$1,500.00	\$1,500.00
6	Sporting Goods	Fishing Reel	Penn International 50TW	John's Tackle Shop	1	8	\$500.00	\$575.00
7	Toys	Teddy Bear	Steiff	Marshall Fields	1	5	\$300.00	\$350.00
Sub Total								\$3,725.00
Sales Tax 8.75%								\$325.94
Grand Total								\$4,050.94

Chapter 6

SMOKE & WATER DAMAGE



In this chapter you will find useful information regarding smoke and water damage.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **Information on smoke composition**
- **Cleaning and restoring smoke damaged items**
- **Mitigating water damage**
- **Flood safety tips**

Chapter 8

SELECTING A CONTRACTOR



The following information will assist you in the selection of a contractor to repair or rebuild your home.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **Screening and interviewing repair contractors**
- **Workers' compensation insurance**
- **General liability insurance**
- **Recommendations to protect yourself**

You will be responsible for making timely payments to employees and vendors, responding to any mechanics' liens, guarding against the violation of labor laws and environmental regulations, and a host of other potential problems. You can also be held personally liable for any and all bodily injury, disease, death, or property damage that arises out of the work.

Salespeople and Street Solicitation



After a disaster, home repair sales people often go door to door, canvassing neighborhoods to generate business. While some of these people are honest and reputable, some may not be. Be especially suspicious of door-to-

door sales people who make unrealistically low estimates, offer free improvements, or attempt to sell their services by playing on your emotions. Deal only with local licensed contractors.

Some things you will want to consider when researching a contractor:

- Is the contractor licensed?
- Is the contractor named on the license as an owner, officer, or Responsible Managing Officer?
- Is the contractor associated with other licenses that may have had problems in the past?
- How long has the contractor been licensed?
- Is the contractors' license in good standing, meaning not suspended, revoked, or expired?
- Does the contractor have any disciplinary actions pending?

Chapter 10

HAZARDOUS MATERIALS

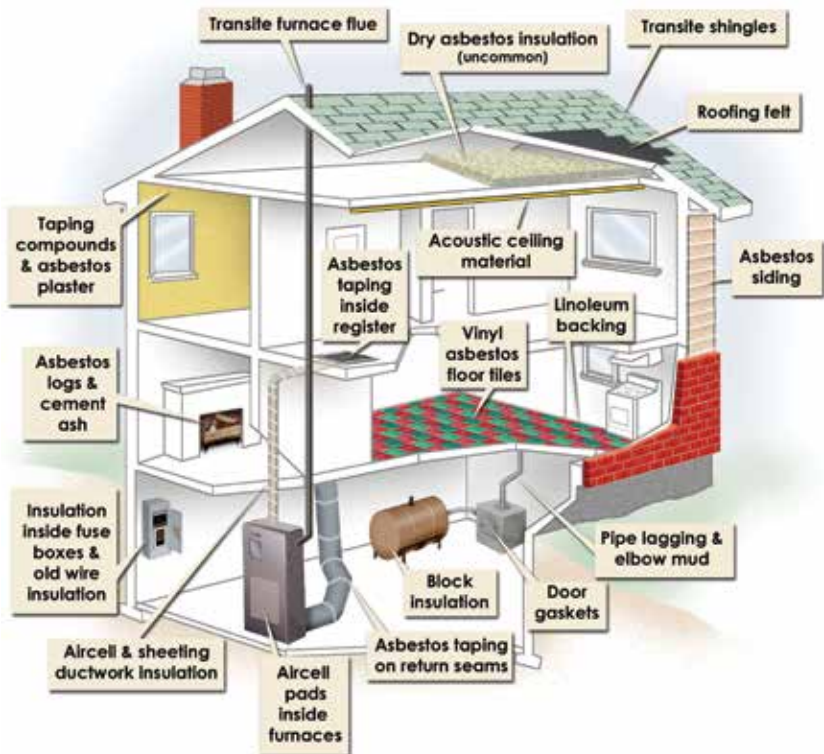


The following chapter provides some general information regarding hazardous materials that may be encountered in the event of a disaster. Most of the information addresses materials and/or chemicals commonly found in homes.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **Hazardous household chemicals**
- **Asbestos in building materials**
- **Lead-based paint**
- **Radiation exposure**

- Exterior stucco
- Pipes and pipe insulation
- Ceiling tiles and insulation
- Furnaces and air ducts
- Inside fuse boxes
- Electrical wiring jackets
- Boilers, transite vent piping
- Siding
- Flooring mastic
- Sprayed on acoustic (popcorn ceilings)
- Drywall taping mud and patching compounds
- Textured paints
- Artificial ashes and embers sold for use in gas-fired fireplaces
- Gunnite/sprayed on fire-proofing



Chapter 11

SAFETY AFTER A DISASTER



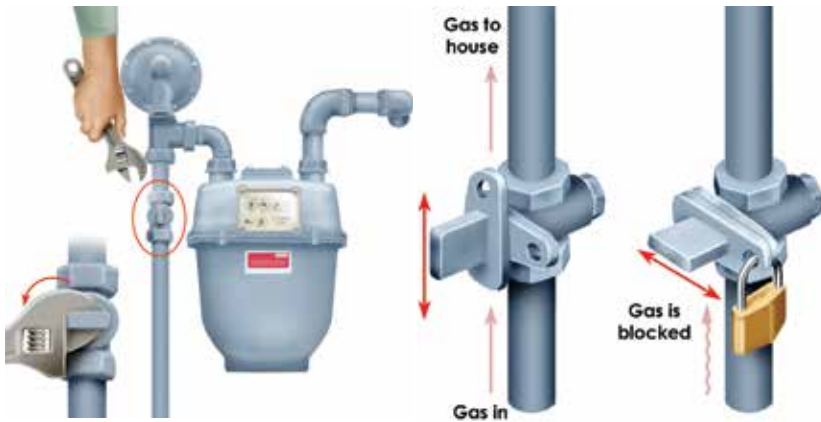
The following chapter provides basic information about safety and precautions that should be taken after a disaster.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **What to do before entering a damaged building after a disaster**
- **Shutting off and turning on utilities**
- **Portable generator safety**
- **Mold concerns**
- **Food and drinking water safety**
- **Digging and trenching safety**
- **Wild animal safety**
- **Poisonous insect information**

electronic devices. Do not smoke. Do not use oil or gas lanterns, or candles, for light inside a damaged home until you are sure there is no leaking gas present. Do not search for gas leaks inside a damaged building if you smell gas.

- The gas meter shut-off valve is located next to the meter. To shut off the gas, use a wrench to turn the valve a quarter turn in either direction to the “off” position shown in the illustration below.



- As stated earlier, once the gas is shut off, do not turn it back on. Contact your local utility company to turn it on and relight any pilot lights.
- Never use outdoor propane appliances indoors or in enclosed areas. This can result in carbon monoxide poisoning and death. Only use appliances indoors that are designed and approved for indoor use.
- If you have a propane gas tank or cylinder, turn the shut-off hand wheel clockwise (to the right) as far as possible until it stops. This valve is usually found on top of the tank under a protective metal cover.

Chapter 12

RECOVERY OF VALUABLES



The following information can help in the recovery of important documents and valuables that may be damaged or lost in a disaster.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **Important document replacement information**
- **Replacing damaged currency**
- **Recovering precious metals**
- **Salvage and recovery tips**
- **Handling ash and fire debris**

Handling Ash & Fire Debris



Photo courtesy of FEMA: photographer Michael Mancino

Special care should be taken when handling or disposing of ash or fire debris from a burned home, garage, or other structures. Keep in mind that there may be unknown toxic substances such as chemicals, lead, acid, arsenic, asbestos, or other hazardous materials in the debris that may be harmful if touched or inhaled. Exposure to ash or smoke in the air can cause irritation to the eyes, skin, nose and respiratory system and can also trigger asthma attacks.

Here are some tips to protect yourself when handling ash and fire debris:

- Wear protective clothing, including eye protection, face mask or respirator, gloves, long-sleeved shirts, and long pants when cleaning ash.
- Do not use a bandana or handkerchief as a dust mask. They will not protect your lungs.
- Avoid getting ash on your skin. If ash does get on your skin, wash it off as soon as possible.

Chapter 14

AVOIDING DISASTER SCAMS



In this chapter, you will learn valuable information regarding some common disaster scams along with tips on how to protect yourself.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- **Tricks used by con artists to take advantage of disaster survivors**
- **Nine common disaster scams**
- **How to protect yourself from being scammed**
- **Who to call to report a scam**



Unfortunately, in the aftermath of a disaster, not everyone that offers assistance have good intentions or pure motives. Scam artists often swarm to disaster areas to prey upon disaster survivors that may be vulnerable. These “scammers” look for ways to victimize unsuspecting people, especially the elderly, low income families, those with cognitive or functional disabilities, and those with language barriers.

Some of the most common scams are perpetrated by fly-by-night home repair contractors or “storm chasers” offering home repair, roofing replacement, water extraction, cleanup and debris removal, board-ups, etc.

The following is a partial list of scams to be aware of:

Home Repair and Contractor Scams

Be very cautious when contracting for repairs, especially when solicited by door-to-door salespeople or telemarketers, responding to mailers, door hangers, or other forms of uninvited offers of services. Before hiring a contractor, consider the following tips:

Contact Your Insurance Company First

If you have insurance, contact your agent to inspect your property and determine if the damage is covered by your policy. Never let a contractor discourage you from contacting your insurance company. Do not sign a contract for repairs until you and your insurance adjuster have agreed on the costs. Never let a contractor interpret the insurance policy language and beware of any contractor who offers to increase your damage assessment.

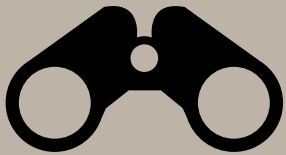
ATTENTION

EIGHT SIGNS

OF TERRORISM

8

1



SURVEILLANCE

Terrorists may conduct surveillance to determine a target's strengths and weaknesses. Be aware of someone who appears to be monitoring security personnel or equipment, or gauging emergency response time. Suspicious activities could include using vision enhancing devices, acquiring floor plans or blueprints, and showing interest in security and access to facilities.

2

ELICITATION

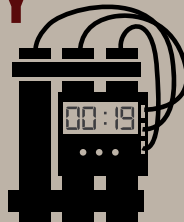
A terrorist may try to gain information about the operations and security of a potential target, possibly an important place such as a power plant, stadium, or school. It could be gathered many ways by phone, email, in person, or even by gaining employment at the location.



3

TESTING SECURITY

Someone may use different methods to test security, such as trespassing into a restricted area or leaving a bag unattended in a public place to see how long it takes for people or security to respond.



ABOUT THE AUTHOR



Each year communities across America are faced with the threat of wildfires, floods, tornadoes, 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 have lost their home or who become displaced, the days that follow can be the beginning of a nightmare. The lack of knowledge of what to do, who to trust, or where to turn for help in the aftermath, is what makes survivors vulnerable to the many pitfalls that accompany post-disaster scenarios.

After witnessing his community devastated by the Cedar and Witch Creek 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 comprehensive, yet east-to-read roadmap to walk them through the recovery process. As a result, necessity became the mother of invention and ***The Red Guide to Recovery – Resource Handbook for Disaster Survivors*** was born. Now fire departments, relief organizations, government agencies, and communities across the U.S., use ***The Red Guide to Recovery*** to strengthen their community's resiliency and help people rebuild their homes and lives.

It is Sean's hope that this book will empower people to make sound decisions in the midst of one of life's most difficult trials, and that this will help them not only recover from a disaster event, but also provide the insight that will make them more resilient before a disaster strikes.

Sean has spent over 35 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.



RECOVERY STARTS HERE

When first responders leave the scene of a disaster, the survivors are left to figure out their recovery on their own. For many, this can be the beginning of a nightmare, especially if they have lost their home or become displaced. *The Red Guide to Recovery* was designed as a recovery road map to walk disaster survivors step-by-step through the recovery process and the rebuilding of their homes and lives. It also plays a vital role in raising awareness of the many pitfalls that disaster survivors face in the days, weeks, and months following a disaster event.

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 handle:

- 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
- Recovering 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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