

A STEP-BY-STEP GUIDE TO

DISASTER RECOVERY

FIRE • FLOOD • EARTHQUAKE • HURRICANE • TORNADO



**American
Red Cross**

2011-2012 SAN DIEGO COUNTY EDITION

Condensed Version

The Red Guide to Recovery *Resource Handbook for Disaster Survivors*

Incident Information

After a disaster, you may need to obtain an incident report from your local fire department. To obtain this report, you will need the following information.

Incident Date: _____ Incident Time: _____

Incident Number: _____

Incident Address: _____

Engine Company(s) that responded: _____

Incident Commander / Fire Investigator: _____

Type of Incident:

☐ Fire ☐ Flood ☐ Collision ☐ Haz. Mat. ☐ Other _____

Address where report can be obtained: _____

Fire Dept. business office phone number: _____

Incident Report Fee: \$ _____

Approximate date report will be available: _____

Prepared by:

--

Condensed Version

The Red Guide to Recovery *Resource Handbook for Disaster Survivors*

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 multiple residences are involved in the disaster, register with the American Red Cross “Safe and Well” website.
- ☐ 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 to request replacement prescriptions, if necessary.
- ☐ 4. Ensure that your immediate disaster caused needs are met; including food 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.
- ☐ 7. Start creating a list of lost inventory, room by room for your insurance company.
- ☐ 8. Begin plans to rebuild your home.
 - a. Do not rush into signing contracts for rebuilding or public insurance adjusting services. Obtain information from the Contractors State License board on what to be aware of when hiring a contractor.

Condensed Version

The Red Guide to Recovery *Resource Handbook for Disaster Survivors*

Quick Start Guide to Recovery (with Presidential Disaster Declaration)

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

- ☐ 1. Contact the Federal Emergency Management Agency (FEMA) to determine whether your location is part of the Presidential Disaster Declaration.
- ☐ 2. Locate and visit a disaster recovery center or local assistance center in your area.

Condensed Version

The Red Guide to Recovery Resource Handbook for Disaster Survivors

*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.*



This document was prepared under a grant from FEMA's Grant Programs Directorate, U.S. Department of Homeland Security. Points of view or opinions expressed in this document are those of the authors and do not necessarily represent the official position or policies of FEMA's Grant Programs Directorate or the U.S. Department of Homeland Security.

Condensed Version

The Red Guide to Recovery *Resource Handbook for Disaster Survivors*



Written by Sean Scott

Copyright © 2010 by Sean Scott. All Rights Reserved

Published by Heritage Publishing & Communications, Ltd.

www.TheRedGuideToRecovery.com | info@TheRedGuideToRecovery.com

P.O. Box 927498 San Diego, CA 92192-7498

Printed in the United States of America

Condensed Version

The Red Guide to Recovery *Resource Handbook for Disaster Survivors*

Disclaimer

The Red Guide to Recovery: Resource Handbook for Disaster Survivors.

The Red Guide to Recovery and logo are the trademarks (hereinafter “Marks”) of Sean Scott and are licensed to Heritage Publishing & Communications, Ltd. **All Rights Reserved.** Copyright © 2009 by Sean Scott. Published by Heritage Publishing & Communications, Ltd.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, taping, or by any information storage retrieval system, without the written permission of the Author.

This guide is distributed as a public service for informational purposes only, to aid in disaster recovery. The guide is provided “as is”. While reasonable efforts were made to ensure the completeness, accuracy, and utility of this guide and its contents when published, no warranties or guarantees are made with respect to the completeness, accuracy or utility of the information and opinions stated herein. Nor is the information or opinions presented herein guaranteed or warranted to produce any particular results. The information and opinions stated herein may not be applicable to or suitable for every individual or situation. Neither the Author nor Heritage Publishing & Communications, Ltd., nor any entity connected with or that distributes this guide, including, but not limited to first responders (“Author, Contributors and Providers”), shall be responsible to any user of the guide for any injury, loss or damage of any kind or nature whatsoever that may be sustained as a consequence of the use and application of any information or opinions presented in this work. In no event shall the Author, Contributors or Providers of this guide be liable for any action taken or not taken by any person in reliance, directly or indirectly, upon the information and opinions provided herein. This publication is provided with the understanding that the Author, Contributors and Providers are not engaged in rendering legal, accounting, or other professional services. If legal or other professional advice or expert assistance is required, the services of a competent professional should be obtained.

All persons and entities using this guide and/or the information and opinions provided herein do so at their own risk and they hereby waive any and all claims against the Author, Contributors and Providers. Such waiver includes any and all claims arising in contract or tort, and all forms of equitable relief and damages including without limitation compensatory, general, special, and consequential damages.

Without limiting any other disclaimer provided herein, neither the Author, Contributors nor Providers endorse, warranty or guarantee the goods or services of any provider that advertises goods or services in connection with the guide and under no circumstances shall the Author, Contributors or Providers be liable for any injury, loss, or damage of any kind or nature whatsoever that may be sustained as a result of any person’s use of such goods and services

Information in this book relates to a subject that changes periodically due to changes in the law, industry practices, and technology. This guide is not an official publication of any State or any other governmental organization.

All users of this guide acknowledge this disclaimer and agree to the limitations of liability stated above. **Do not use this guide if you do not agree with this disclaimer and its limitations of liability as reasonable.** If any portion of this disclaimer is found to be unenforceable under applicable law, the remainder of the disclaimer will remain enforceable.

Condensed Version

The Red Guide to Recovery *Resource Handbook for Disaster Survivors*

The Red Guide to Recovery

“Resource Handbook for Disaster Survivors”

Table of Contents



Foreword

Acknowledgements

Source List

Chapter 1Emergency Services

Chapter 2Displacement and Relocation

Chapter 3Disaster Relief & Financial Assistance

Chapter 4Homeowners Insurance Information

Chapter 5Personal Property

Chapter 6Smoke & Water Damage

Chapter 7Estimating The Cost of Repairs

Chapter 8Selecting A Contractor

Chapter 9Public Insurance Adjusters

Chapter 10Hazardous Materials

Chapter 11Safety After A Disaster

Chapter 12Recovering Valuables

Chapter 13Trauma Intervention & Grief Counseling

Chapter 14Avoiding Disaster Scams

Phone and Contact Directory

Condensed Version

The Red Guide to Recovery *Resource Handbook for Disaster Survivors*

Foreword

The fire department just left. Now what?

This book, The Red Guide to Recovery, was created to help you answer that crucial question and many others as you work to recover from a fire, flood, earthquake or other disaster. It takes you step-by-step through the sometimes long and difficult process of recovering from a disaster, addressing such key issues as:

- Taking safety precautions immediately after the disaster
- Finding temporary shelter for your family and pets
- Cleaning up and protecting your property
- Submitting and pursuing your insurance claim
- Finding financial aid
- Selecting building contractors
- Deciding whether to use a public adjuster
- Finding trauma intervention and grief counseling; and
- Many other critical issues

There are literally hundreds of critical decisions to be made after a disaster. The goal of The Red Guide to Recovery is to provide you with information and tools you need to make those decisions.

The Red Guide to Recovery is designed to provide relevant resources for disaster survivors in a handy, user-friendly format. The book will be updated periodically to keep it current and valuable. It is the hope of the author that The Red Guide to Recovery will impart not only the author's own insights, but also the wisdom and insights of the book's many contributors, in a way that permits solid decision-making in a time of great need and lead disaster survivors more quickly and surely to a brighter day.



Condensed Version

The Red Guide to Recovery *Resource Handbook for Disaster Survivors*

Acknowledgements

This book could not have been written without the support of the many friends, experts, and organizations who contributed their time and efforts to make this material available. I would like to personally thank **Chief August Ghio - President of The San Diego County Fire Chiefs' Association and Fire Chief of the San Miguel Consolidated Fire Protection District, Leonard Villareal - Public Information Officer of the San Miguel Consolidated Fire Protection District, Dr. Richard J. Hinrichs CEM – RPA Administrator and Elizabeth Blair, Esq. – Grants Compliance Officer of the American Red Cross, Chief Donald Butz – Fire Chief Viejas Fire Department, The County of San Diego Office of Emergency Services, The San Diego County Board of Supervisors, and the San Diego Gas & Electric Company.** I would also like to thank the following for their contributions.

Bill Horn

5th District Supervisor
San Diego County

John Culea

Media & Comm. Director
County Supervisor - Bill Horn

Marlene Donner

Fire Inspector / Investigator
Oceanside Fire Department

Neville Alleyne M.D.

Paddy Morrissey

Illustrator
Morrissey Designs

Marilyn Huntamer

Insurance & Financial Svcs. Agent
Farmers Insurance Group

Amy Bach, Esq.

Executive Director
United Policyholders

James A. Floros

Executive Director
Chief Executive Officer
The Burn Institute

Bob White

Quail Construction & Consulting, Inc.

Chief Jeff Carle

Assistant Fire Chief
San Diego Fire-Rescue Department

Chief Nick Vent, REHS

Supv. Env. Health Specialist
Dept. of Environmental Health
County of San Diego

Daniel A. Andrist, Esq.

Seltzer Caplan Mc Mahon Vitek

Tom Jurgensen, Esq.

Optima Law Group, APC

Dena Meeder

Market Garden
Layout & Design

Marty Leavitt

District Manager
Resource Conservation District of
Greater San Diego County
President
Fire Safe Council of San Diego County

Suzi Woodruff Lacey

Divisional Director of Communications
The Salvation Army
Sierra Del Mar Division

Condensed Version

The Red Guide to Recovery *Resource Handbook for Disaster Survivors*

SOURCE LIST

Some of the information contained in this book was obtained from the following sources. I want to acknowledge and thank the many agencies and organizations for their contributions and support.

- AMERICAN RED CROSS
- ATTORNEY GENERAL OF THE STATE OF TEXAS
- CALIFORNIA BUSINESS AND PROFESSIONS CODE
- CALIFORNIA CIVIL CODE
- CALIFORNIA DEPARTMENT OF INSURANCE
- CALIFORNIA EMERGENCY MANAGEMENT AGENCY
- CALIFORNIA INSURANCE CODE
- CALIFORNIA POISON CONTROL SYSTEM
- CENTERS FOR DISEASE CONTROL AND PREVENTION
- CONTRACTORS STATE LICENSE BOARD
- COUNTY OF SAN DIEGO OFFICE OF EMERGENCY SERVICES
- FEDERAL COMMUNICATIONS COMMISSION
- FEDERAL EMERGENCY MANAGEMENT AGENCY
- INTERNAL REVENUE SERVICE
- LIBERTY FIRE DEPARTMENT
- SAN DIEGO AIR POLLUTION CONTROL DISTRICT
- SAN DIEGO ASSESSOR RECORDER COUNTY CLERK
- SAN DIEGO CITY FIRE - RESCUE DEPARTMENT
- SAN DIEGO COUNTY DISTRICT ATTORNEY'S OFFICE
- SAN DIEGO GAS & ELECTRIC
- SAN MIGUEL CONSOLIDATED FIRE PROTECTION DISTRICT
- STATE OF CALIFORNIA FRANCHISE TAX BOARD
- THE SALVATION ARMY
- TRAUMA INTERVENTION PROGRAMS OF SAN DIEGO COUNTY, INC.
- U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
- U.S. DEPARTMENT OF LABOR
- U.S. DEPARTMENT OF THE TREASURY
- U.S. ENVIRONMENTAL PROTECTION AGENCY
- U.S. MINT
- U.S. SMALL BUSINESS ADMINISTRATION
- VOLUNTARY ORGANIZATIONS ACTIVE IN DISASTER

Condensed Version

The Red Guide to Recovery *Emergency Services*

Chapter 1

EMERGENCY SERVICES



This chapter provides information on what to do immediately after a disaster and will help in 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

Condensed Version

The Red Guide to Recovery Emergency Services

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 who you choose are very important decisions.** While many of these people may be honest and reputable, some are not. Use caution because some people who solicit disaster victims may be scam artists eager to capitalize on the misfortunes of innocent people. Some of these people 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.

General Contractors

General contractors are required by law to have a valid contractors' license issued by the Contractors State License Board (CSLB). They should 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/0100-consumers/0060-information-guides/0060-other-topics/insur-fraud-is-felony.cfm#property

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 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

Condensed Version

The Red Guide to Recovery *Emergency Services*

- 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 does not have a contractor's license bond
- 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)

Public Insurance Adjusters

Public insurance adjusters (P.A.'s) are required by law to be licensed by the California Department of Insurance. To verify a P.A.'s license call the California Department of Insurance at 1-800-927-4357.

Note: The California Department of Insurance has issued an informational booklet entitled "DON'T GET BURNED AFTER A DISASTER". They recommend that you attempt to settle your claim directly with your insurance company before hiring a public adjuster or an attorney.

You should not hire a public adjuster the day of the disaster. Contact your insurance company first. **(For more information regarding Public Adjusters, refer to Chapter 9)**

Here are some things to consider before you sign a contract to authorize emergency services.

Condensed Version

The Red Guide to Recovery *Emergency 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 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. 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 can place a mechanics lien on your property and sue you in court to recover the monies owed.

2) THE SCOPE OF WORK TO BE PERFORMED SHOULD BE FOR EMERGENCY SERVICES ONLY.

To prevent a contractor from performing work that exceeds the scope of what needs to be immediately done, or performing work that may be part of the actual rebuilding process, be sure the scope of what the contractor intends to do is clear. Emergency services, or temporary repairs, may include (but are not limited to): Boarding up or securing the property, covering holes in the roof, shoring compromised structural members, capping leaking water lines, installing temporary power, mitigating water or sewage damages, cleaning up debris, etc. Tasks that may be considered part of the rebuilding process may include (but are not limited to): Complete demolition, obtaining building permits, incurring costs for architects or engineers for the purpose of rebuilding, hazardous material abatement, deodorization, reconstruction, etc.

3) SIGNING A CONTRACT FOR EMERGENCY SERVICES, WAIVES YOUR RIGHT TO CANCEL!

In cases where emergency repairs or services are requested by the consumer on short notice, the right to a three-day period to cancel the contract is automatically waived the moment the contract is signed and the contractor begins working.

4) READ AND FULLY UNDERSTAND THE CONTRACT AND ALL ASSOCIATED DOCUMENTS BEFORE YOU SIGN.

If the contract is lengthy, confusing, or contains language that could expose you to liability, wait and contact an attorney and your insurance representative before signing.

5) SOME CONTRACTORS MAY OFFER YOU EMERGENCY SERVICES FOR FREE OR TELL YOU THAT THERE WILL BE NO OUT OF POCKET EXPENSE.

If a contractor offers you emergency services for free or for a price that seems very cheap, they may have other motives. If a contractor offers you free emergency services and then has you sign a contract for those services, they may send a bill directly to your insurance company, which may be paid out of your insurance policy. If you sign a contract for services, those who perform those services have a legal right to get paid, regardless of what they

Condensed Version

The Red Guide to Recovery *Emergency Services*

may have offered you verbally. In addition, any contractor who offers emergency services for free, except in cases where the homeowner has no insurance, may be using the free offer as a means to get the job of the total rebuilding. This tactic may prey on the emotions of people who later, may feel obligated to the contractor to give them the job of the rebuilding. If the contractor does not get the contract for the total rebuilding, you, and/or your insurance company, may be billed for what you were told was going to be free.

6) CHECK THAT THE CONTRACTOR CARRIES CURRENT WORKERS COMPENSATION INSURANCE.

Before you authorize any work to begin, be sure the contractor provides you with proof of current workers compensation insurance in the form of a certificate. If the contractor cannot provide you with one, then select one who can. Many contractors carry copies of their workers compensation insurance with them or include the certificates in their marketing materials. Using a contractor who does not carry current workers compensation insurance may expose you to liability, if one of their workers gets injured on your property.

7) BE SURE THE CONTRACTOR CARRIES CURRENT GENERAL LIABILITY INSURANCE.

Before you authorize any work to begin, be sure the contractor provides you with proof of current general liability insurance in the form of a certificate. Using a contractor who does not carry liability insurance may leave you no recourse or adequate remedy in the event of a construction defect, theft, or any damages caused by the contractor. To check if a policy is current and in force, there should be a phone number for the agent or insurance carrier on the certificate. ***(For more information on hiring a contractor, refer to Chapter 8)***

8) REMOVE YOUR VALUABLES.

Before you allow anyone into your home to perform work, remove any valuables such as jewelry, cash, credit cards, coin collections, firearms, silverware, etc. and put them in a safe place.

PERSONAL PROPERTY

1) BEFORE AUTHORIZING PERSONAL PROPERTY TO BE MOVED OR PACKED OUT, CONSIDER THE FOLLOWING:

- Content restoration and cleaning companies specialize in packing out personal property (placing items in boxes and removing them offsite), cleaning and restoring items, and storing them. In cases where fire, smoke, or water damages are extensive, you may need to have a content restoration company pack out the contents and move them offsite to have them inventoried. However, if the labor and material costs to pack out, inventory, unpack, clean, deodorize, re-pack, store, return, and unpack the items exceeds the replacement value of the items, you may be better off letting the insurance company pay you the replacement value of the items rather than incurring costs to have them moved and cleaned.

Condensed Version

The Red Guide to Recovery *Emergency Services*

NOTE: The costs to perform content pack outs and cleaning can be very expensive. Before any work is done, get a firm estimate of the costs. If these costs run too high, you may not have enough money in your insurance policy to replace the items you lost.

- Thoroughly document, video tape, and photograph all of your possessions before they are moved.
- Take your time to determine what items are important to salvage or restore and then hire someone who is qualified to compile a detailed inventory list of all the items that need to be replaced. **(For an example of an inventory list, refer to Chapter 5)**
- Do not allow anything to be discarded or authorize the 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.

Security

After a disaster, damages may be so extensive, they 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.

Condensed Version

The Red Guide to Recovery Emergency Services

HOW TO SECURE A VACANT BUILDING

WINDOWS



For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Displacement and Relocation*

Chapter 2

DISPLACEMENT AND 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

Condensed Version

The Red Guide to Recovery *Displacement and Relocation*

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. For more information on NEFRLS, visit FEMA's website at www.fema.gov/media/fact_sheets/nefrls.shtm

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

Cell Phone Tips



In the event of a disaster, cell phone call volume increases significantly. This can cause network systems to become congested, which can prevent phone calls from being made or received. The Federal Communications Commission (FCC) has provided the following information regarding cellular phone usage after a disaster, which can be viewed on their website at www.fcc.gov/pshs/emergency-information/tips.html

Recommended Practices for All Users

- Limit non-emergency phone calls. This will minimize network congestion, free up "space" on the network for emergency communications and conserve battery power if you are using a wireless phone
- Keep all phone calls brief. If you need to use a phone, try to use it only to convey vital information to emergency personnel and/or family
- Try text messaging, also known as short messaging service (SMS) when using your wireless phone. In many cases text messages will go through when your call may not. It will also help free up more "space" for emergency communications on the telephone network

Condensed Version

The Red Guide to Recovery *Displacement and Relocation*

- Wait 10 seconds before redialing a call. On many wireless handsets, to re-dial a number, you simply push "send" after you've ended a call to redial the previous number. If you do this too quickly, the data from the handset to the cell sites do not have enough time to clear before you've resent the same data. This contributes to a clogged network
- Have charged batteries and car-charger adapters available for backup power for your wireless phone
- Maintain a list of emergency phone numbers in your phone. If in your vehicle, try to place calls while your vehicle is stationary
- Have a family communications plan in place. Designate someone out of the area as a central contact, and make certain all family members know who to contact if they become separated
- If you have call forwarding on your home number, forward your home number to your wireless number in the event of an evacuation. That way you will get incoming calls from your landline phone

Who Can I Call if I Have Lost a Pet?

If you have lost a pet, there are two main resources that can assist you.

- The County of San Diego Department of Animal Services. Call 619-236-4250 or visit their website at www.sddac.com
- The San Diego Humane Society. Call 619-299-7012 or visit their website at www.sdhumane.org

Immediate Housing Needs

After a disaster, you may need to be relocated to a temporary residence while your home is being rebuilt. For immediate housing needs in multiple family disasters, the American Red Cross and other volunteer agencies set up temporary shelters for people who cannot return to their homes. Listen to your radio or watch local media for the location of the nearest volunteer agency facility. For health and space reasons, pets are permitted at public emergency shelters, but must be contained outside the facility. Contact the emergency management office, local animal shelter, or humane society for additional shelters to take pets in an emergency.

Homeowners With Insurance

Most homeowners insurance policies have a provision that pays for relocation. This provision is commonly referred to as additional living expenses (A.L.E.). Check with your carrier for the time allowed for relocation. Relocation coverage typically ranges from 1 to 2 years and may be

Condensed Version

The Red Guide to Recovery *Displacement and Relocation*

extended in cases of Federally declared disaster areas. Your insurance adjuster or representative may recommend a relocation company, or you can contact a company directly.

What if I Rent My Home?

If you are renting the property that has been damaged or destroyed, immediately call your landlord and or property manager to inform them of the loss. If your home is deemed uninhabitable, you may be able to get your deposit refunded. If you have a written lease, there may be language covering your rights if property is destroyed or damaged.

If you have renters insurance, your policy may cover your personal property damages and possibly additional living expenses. Call your insurance company to file a claim. Some of the resources previously mentioned may also have programs to help with financial assistance specifically for renters without insurance.

If you are renting and need financial assistance, The Housing Authority of the County of San Diego has a rental assistance program for those who qualify. This program is called the Section 8 Rental Assistance Program. **To learn more about the Section 8 Rental Assistance Program call 858-694-4801 or 877-478-LIST (5478) or go to www.sdhcd.org**

In the event of a declared disaster, FEMA has a program called the Transient Accommodation Program designed to reimburse disaster survivors for short term transient housing in places like hotels or motels. If coverage is available, you must provide receipts to show the costs you incurred to live in transient accommodations.

For more information on disaster housing, you can view the information provided by the National Disaster Housing Strategy Resource Center at www.fema.gov/emergency/disasterhousing/

(For more information regarding Disaster Relief and Financial Assistance, refer to Chapter 3)

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

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

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

What is Disaster Assistance?

Disaster assistance is money or direct financial assistance available to individuals, households, and businesses in an area whose 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/pdf/assistance/process/help_after_disaster_english.pdf

Housing Needs

- **Temporary Housing** (a place to live for a limited period of time): Funds are available for eligible applicants to rent a place to live, or housing may be provided by the government when rental properties are not available.
- **Repair:** Funds are available to eligible applicants to repair damage from the disaster to their primary residence that is not covered by insurance or other programs (such as SBA). The goal for these funds is to make the damaged home safe, sanitary, and functional. NOTE: FEMA's repair assistance will not pay to return a home to its condition before the disaster.

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

Repairs can include:

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating and air-conditioning system
- Utilities (electrical, plumbing and gas system)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

- **Replacement:** Funds are available to eligible applicants to replace their home destroyed in the disaster that is not covered by insurance or other programs (such as SBA). The goal is to help the homeowner with the cost of replacing their destroyed home.

- **Permanent Housing Construction:** Money is available for the construction of a home or FEMA will provide direct assistance with the construction. This type of help only occurs in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size and capacity, taking into consideration the needs of the occupant. A flood insurance purchase and maintenance requirement may be placed on the home if the home is in a Special Flood Hazard Area.

The following is required to qualify for housing assistance:

- Losses must have occurred in an area declared as a federal disaster area by the President and the declaration includes Individual Assistance.
- You have filed for insurance benefits and the damages are not covered by your insurance or your insurance settlement is insufficient to cover your losses
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien
- The home in the disaster area is your primary residence and where you were living at the time of the disaster
- Your home is unlivable; you cannot enter your home due to the disaster or your home requires repairs because of damage from the disaster
- You do not have other, adequate rent-free housing available (for example, a vacation home or unused rental property).

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

For more information on FEMA's current requirements for housing assistance, visit their website at www.fema.gov/assistance/process/qualify_housing.shtm

Other Needs Assistance (ONA) Program

If you are a homeowner or renter and SBA determines you cannot afford a loan, SBA may automatically refer you to FEMA's Other Needs Assistance (ONA) program. The ONA program is a safety net available only to individuals and families, and is not available to businesses. It is intended to help meet essential needs not met by any other form of assistance, including SBA disaster loans. Please note that if you have received an SBA disaster loan application, you cannot be referred to the ONA program unless you return your application to SBA and SBA determines you cannot afford a loan. Money is available for necessary expenses and serious needs caused by the disaster that cannot be met through other forms of disaster assistance. This includes medical, dental, funeral, personal property, transportation, moving and storage, and other expenses that are authorized by law. There is a maximum grant amount set by Congress for each fiscal year and for more information on the maximum grant amount, contact FEMA at 1-800-621-3362.

An applicant does not apply for the Other Needs Assistance (ONA) program, but is referred for assistance based on their ability to secure a loan from the SBA. In Presidentially declared disasters, if SBA cannot approve your application, or cannot make you a loan for all your losses, in most cases they will refer you to the ONA program for possible additional assistance.

ONA can be provided for disaster-related serious needs in five categories:

- **Repair or Replacement of Personal Property:** Money may be available to repair or replace items damaged or destroyed as a result of the disaster that are not covered by insurance or SBA. FEMA will not pay for all damaged or destroyed personal property. A flood insurance purchase and maintenance requirement may be placed on the personal property if the property is in a Special Flood Hazard Area.

Repair and replacement may include:

- Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or job-related protective clothing and equipment
 - Necessary educational materials (such as school books)
 - Clean-up items (such as wet/dry vacuum, air purifier, dehumidifier)
 - Medical and dental expenses
 - Funeral and burial costs
- **Transportation:** Money to address the cost of repairing and/or replacing a vehicle that is no longer usable because of disaster-related damage

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

- **Medical and Dental Expenses:** Money to address the cost of medical treatment or the purchase of medical equipment required because of physical injuries received as a result of the disaster
- **Funeral and Burial Costs:** Money to address the cost of funeral services, burial or cremation and other funeral expenses related to a death caused by the disaster
- **Other Items:** The state and FEMA can agree to pay for specific disaster-related costs that are not listed above. Some examples are generators, moving and storage expenses, and the cost of a National Flood Insurance Program (NFIP) Group Flood Insurance Certificate. Medical/Dental, Funeral/Burial Expenses, and NFIP are not eligible under SBA, therefore may be addressed directly by FEMA without loan consideration.

FEMA also offers financial assistance under specific qualification programs.

To qualify for Other Needs Assistance, the following must be true:

- Your losses must have occurred in an area declared as a federal disaster area by the President and the declaration includes Individual Assistance
- You have filed for insurance benefits and the damages are not covered by your insurance
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien
- You have necessary expenses or serious needs because of the disaster
- You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or SBA disaster loans

How Do I Register with FEMA?

To register with FEMA, call toll free at 1-800-621-FEMA (3362) or register online at www.disasterassistance.gov. For the hearing impaired, the TTY number is 800-462-7585. Be ready to provide them with the following information:

- Your Social Security number
- Your current and pre-disaster address
- Electronic Funds Transfer (EFT) Direct Deposit Information (Optional)
- A phone number where you can be reached

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

- Any insurance information
- Your total household annual income

www.disasterassistance.gov

DisasterAssistance.gov is a secure, user-friendly U.S. Government web portal that consolidates disaster assistance information in one place. If you need assistance following a presidentially declared disaster—which has been designated for individual assistance—you can now go to **DisasterAssistance.gov** to register online. Local resource information to help keep citizens safe during an emergency is also available. Currently, 17 U.S. Government agencies, which sponsor almost 60 forms of assistance, contribute to the portal.

DisasterAssistance.gov speeds the application process by feeding common data to multiple online applications. Application information is shared only with those agencies you identify and is protected by the highest levels of security. **DisasterAssistance.gov** will continue to expand to include forms of assistance available at the federal, state, tribal, regional and local levels, with a projected completion date of 2014.

Through **DisasterAssistance.gov**, you have the ability to:

- Determine the number and forms of assistance you may be eligible to receive by answering a brief series of questions or start the individual assistance registration process immediately
- Apply for FEMA assistance and be referred to the U.S. Small Business Administration for disaster loans through online applications
- Choose to have your Social Security benefits directed to a new address
- Access your federal student loan account information
- Receive referral information on forms of assistance that do not yet have online applications
- Access a call center in the event you do not have Internet access to ensure you can still register for assistance
- Check the progress and status of your applications online
- Identify resources and services for individuals, households and businesses needing disaster assistance during all phases of an emergency situation
- Identify resources to help locate family members and pets

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

- Access assistance from the Department of State if you are affected by a disaster while traveling abroad
- Find information on disaster preparedness and response

More than 800,000 individuals needed emergency assistance, such as housing, food and clothing, after Hurricane Katrina struck in 2005. Executive Order 13411 was issued in response to this disaster and the confusion and frustration people encountered when they asked for help from multiple federal programs. The executive order requires the government to simplify the process of identifying and applying for disaster assistance. DisasterAssistance.gov has been developed to realize this vision and will continue to expand to help disaster survivors.

Another great resource of information offered by FEMA is the booklet ***“Are You Ready? An in-depth Guide to Citizen Preparedness”***. This booklet contains in-depth information on what to do before, during, and after many different types of disasters and can be ordered at www.fema.gov/areyouready/

Is Disaster Help Available if I Have Insurance?

Possibly. If you have not already contacted your insurance agent to file a claim, please do so as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for assistance. After filing a claim, if any of the following situations occur, FEMA may be able to provide some assistance:

- **Your insurance settlement is delayed.** Delayed means a decision on your insurance settlement has been delayed longer than 30-days from the time you filed the claim. If a decision on your insurance settlement has been delayed, you will need to write a letter to FEMA explaining the circumstances. Include documentation from the insurance company proving that you filed the claim. If you filed your claim over the telephone, include the claim number, date when you applied, and the estimated time of how long it will take to receive your settlement. **Any help awarded to you by FEMA would be considered an advance and any duplication of assistance must be repaid to FEMA once an insurance settlement is received.**
- **Your insurance settlement is insufficient to meet your disaster-related needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-related need, you will need to write a letter to FEMA indicating the unmet disaster-related need. Include documentation from your insurance company for review.
- **You have exhausted the Additional Living Expenses (ALE) provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (Loss of Use) and still need help with your disaster-related temporary housing, write to FEMA explaining your continued temporary housing need. Include documentation to prove use of ALE from your insurance, and a permanent housing plan

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

- **You are unable to locate rental resources in your area.** The FEMA Helpline has a list of rental resources in the disaster area. If no resources are available in your county, then the Helpline agent can provide you with resources in an adjacent county

You have up to twelve (12) months from the date you registered with FEMA to submit your insurance information for review. By law, FEMA cannot provide funds to individuals or households for losses that are covered by insurance. For more information on FEMA and the programs they offer, go to: www.fema.gov/assistance/process/individual_assistance.shtm or call **1-800-621-FEMA (3362)**

State Supplemental Grant Program (SSGP)

The State of California State Supplemental Grant Program (SSGP) provides assistance to eligible individuals and households whose property has been damaged or destroyed as a result of a disaster declared by the President and when the FEMA IHP has been implemented. The SSGP is administered by the California Department of Social Services (CDSS) and is a program that may supplement the amount of assistance received by FEMA's IHP. To be eligible for SSGP assistance, you must have applied to FEMA for IHP, received the maximum IHP grant, and still have additional eligible losses as identified by the FEMA inspection. SSGP may be equal to the difference between the FEMA IHP grant awarded and the federally eligible appraised loss, not to exceed the maximum SSGP grant. If you are eligible for consideration, you will automatically be transmitted from FEMA to SSGP – there is no separate application process for SSGP. SSGP will not provide funds that result in duplication of benefits and eligible grant assistance does not have to be repaid. The SSGP is 100 percent State funded. If your application has been transmitted for consideration of SSGP assistance, you may contact CDSS at 1-800-759-6807.

The U.S. Small Business Administration (SBA) Disaster Loans

The U.S. Small Business Administration (SBA) makes federally subsidized loans to repair or replace primary residences, personal property and businesses that sustain damages not fully compensated by insurance or other recoveries.

Home disaster loans:

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Physical disaster loans to business owners:

Businesses of any size and private, non-profit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

SBA can also lend additional funds to homeowners and businesses to help with the cost of making improvements that protect, prevent, or minimize the same type of disaster damage from occurring in the future.

Economic injury disaster loans:

For small businesses and most private, non-profit organizations of any size, SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any property damage.

For many individuals the SBA disaster loan program is the primary form of disaster assistance. Disaster loan information and application forms are also available from SBA's Customer Service Center by calling SBA toll free at (800) 659-2955, e-mailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/services/disasterassistance. Hearing impaired individuals may call (800) 877-8339. Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>

www.govbenefits.gov

This website has a variety of programs for those who have qualifying incomes and situations. Go to their web site at www.govbenefits.gov. Click on "benefits" and then "State" and it will direct you to a map of the U.S. Click on California and a list of assistance programs will appear.

Special Tax Considerations

Taxpayers who have sustained a casualty loss from a declared disaster may deduct that loss on the federal income tax return for the year in which the casualty actually occurred, or elect to deduct the loss on the tax return for the preceding tax year. In order to deduct a casualty loss, the amount of the loss must exceed 10 percent of the adjusted gross income for the tax year by at least \$100. If the loss was sustained from a federally declared disaster, the taxpayer may choose which of those two tax years provides the better tax advantage.

The Internal Revenue Service (IRS) can expedite refunds due to taxpayers in a federally declared disaster area. An expedited refund can be a relatively quick source of cash, does not need to be repaid, and does not need an Individual Assistance declaration. It is available to any taxpayer in a federally declared disaster area.

California Disaster Relief Tax Provisions (FTB Pub. 1034)

The following information was provided by the State of California – Franchise Tax Board website and can be viewed at www.ftb.ca.gov/forms/misc/1034.pdf

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

Declared or Non-Declared Disaster Assistance

There are organizations that will assist you when an area has not been declared a disaster area. The two most recognized organizations are The American Red Cross and The Salvation Army.

The American Red Cross American Red Cross

Since its founding in 1881 by visionary leader Clara Barton, the American Red Cross has been the nation's premier emergency response organization. For more than 125 years, the mission of the American Red Cross has been to help people prepare for, respond to and recover from disasters and other emergencies. As part of a worldwide movement that offers neutral humanitarian care to the victims of war, the American Red Cross is chartered by Congress to provide domestic and international disaster relief and communications between members of the armed forces and their families. Over the years, the organization has expanded its services, always with the aim of preventing and relieving suffering. Today, in addition to disaster relief, the American Red Cross offers compassionate services in five other areas: (1) community services that help the needy; (2) support and comfort for military members and their families; (3) the collection, processing and distribution of lifesaving blood and blood products; (4) educational programs that promote health and safety; and

The Red Cross is one of the primary resources for persons needing disaster assistance. In the event you lose your home or are displaced as a result of a natural or man made disaster, the Red Cross may be able to assist you with meeting immediate disaster caused needs including shelter, food, clothing and medication as well as guidance, advocacy and counseling. It also may be able to provide referrals to other resources and local programs that will help you with your recovery. If requested by first responders (such as police or fire), the Red Cross responds immediately after a disaster. If the Red Cross is not on scene, you can request the fire department call it.

The local Red Cross chapter is the San Diego and Imperial Counties Chapter located at 3950 Calle Fortunada, San Diego, CA 92123. Its phone number is 858-309-1200. For more information about the local Red Cross chapter, please visit its website at www.sdarc.org. For general information about the American Red Cross, visit its website at www.redcross.org

The Salvation Army

Federal law has reaffirmed The Salvation Army's authority to provide disaster assistance with the passage of the Robert T. Stafford Emergency and Disaster Assistance Act. This Act specifically names The Salvation Army as a relief and disaster assistance organization. Several factors guide The Salvation Army's role in responding to disasters.

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

The Salvation Army's Goals in Emergency Disaster Services

When The Salvation Army initiates a disaster relief operation, the first aim is to meet the basic needs of those who have been affected, both survivors and first responders (such as firefighters). Even at this level, The Salvation Army's workers are ministering in that they serve as a means of expressing God's love. The Salvation Army's goals are to offer material comfort, physical comfort, emotional comfort, and spiritual comfort.

The Salvation Army's Emergency Disaster Service Activities

The Salvation Army provides numerous disaster relief services which include immediate emergency assistance and long-term recovery help. The following are some of the services they provide:

Emergency Shelter

When necessary, The Salvation Army provides shelter in a facility identified by the local emergency management personnel. These facilities include:

- Municipal shelters, such as schools
- Salvation Army buildings
- Other facilities that are pre-determined by authorities

Cleanup and Restoration

The Salvation Army supports people as they restore and rebuild after a disaster. Cleanup and restoration services include:

- Distribution of cleanup supplies such as mops, brooms, buckets, shovels, detergents, and tarps
- Coordination of volunteer rebuilding teams
- Set up of warehouses to distribute reconstruction supplies such as lumber and sheetrock

Spiritual and Emotional Care

The Salvation Army provides spiritual comfort and emotional support to disaster victims and emergency workers coping with the stress of a disaster. Salvation Army counselors, who are often ordained as clergy (officers), may simply offer a "ministry of presence," but often people who know about The Salvation Army as representatives of God may ask for prayer or help from the Bible.

Condensed Version

The Red Guide to Recovery *Disaster Relief & Financial Assistance*

Examples of spiritual and emotional care include:

- Comforting the injured and bereaved
- Conducting funeral and memorial services
- Providing chaplaincy service to disaster workers and emergency management personnel

Disaster Social Services

The Salvation Army provides direct financial assistance to disaster victims through a system of trained caseworkers. This assistance is available for:

- Essential living supplies, such as food, clothing, medicine, bedding, or baby products
- Emergency housing needs
- Disaster-related medical or funeral expenses

For more information about the Salvation Army, visit their website at: www.salvationarmyusa.org or call 1-800-SAL-ARMY (725-2769).

Voluntary Organizations Active in Disaster (VOAD)

National VOAD is a nonprofit membership organization founded in 1970 in response to Hurricane Camille that struck the Gulf Coast in 1969. Members of National VOAD include national nonprofit organizations whose mission includes programs either in disaster preparedness, response and/or recovery. While not a direct service provider, National VOAD strives to support its members who are on the forefront of disaster response and recovery in communities throughout the United States. Organizations coordinate, cooperate and communicate with one another for increased collaboration in order to better assist disaster survivors and their communities. Since its founding, state and local equivalents of VOAD have emerged following this same model. **For a comprehensive list of California's Voluntary Organizations Active in Disaster (VOAD) and for information on the San Diego County Chapter, go to www.calvoad.org**

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery Homeowners Insurance Information

Chapter 4

HOMEOWNERS INSURANCE INFORMATION



In this chapter, we want to share with you some general information regarding homeowners insurance and what to do after a disaster. Much of the information contained in this chapter can be viewed on the California Department of Insurance website at www.insurance.ca.gov/0100-consumers/0060-information-guides/0040-residential/res-property-claim-guide.cfm

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- Working with insurance adjusters
- Insurance policy information
- Mortgage company issues
- Condominium or co-op insurance issues

Condensed Version

The Red Guide to Recovery *Homeowners Insurance Information*

What To Do After A Loss

The first step is to call your insurance agent or company representative to file a claim.

After a disaster, report the damage to your insurance company as soon as possible to begin the claim process. Most insurance companies have emergency hotlines or representatives who can assist you 24 hours a day, 7 days a week. **For a list of insurance company phone numbers, refer to the Phone and Contact Directory at the back of this book.** The following important information can be provided by your insurance company upon request:

- A copy of the policy declarations page, which lists all of your policy limit information and coverage
- A complete copy of your policy, which you should receive within 30 days after the request
- The policy number and claim number
- Scheduling a meeting with your claims adjuster
- Policy deductibles

Working With Your Insurance Adjuster

No one knows your home or personal property better than you do. The more information, photos, or receipts you can provide your adjuster, the easier it will be for them to settle your claim. Here are a few tips to help you through the process.

- Keep a record of all communications with your insurance company, noting the date, time, and subject of each phone call or face-to-face discussion, no matter how trivial it may seem. Be sure to write down the name, title, and phone number of each person you speak to. Carefully note everything that was said, so you can remember what was discussed
- Use a three ring binder as your documentation record book. Keep everything pertaining to your claim in this book, including copies of your correspondence, receipts for any additional living expenses, inventories, photos, estimates, business cards, invoices, permits, and other documents pertaining to your claim and the rebuilding process
- In most cases, your insurance adjuster will provide you with a detailed estimate of the cost to repair your dwelling and an inventory list of your contents (personal property) based on the information you give the adjuster. In some cases the scope of the repairs may seem incomplete or too low. Securing two or three estimates from qualified restoration contractors or construction consultants will help provide you with a realistic estimate of the costs. If the inventory list appears incomplete or priced too low, you may consider hiring a content inventory specialist to compile an inventory.

Condensed Version

The Red Guide to Recovery *Homeowners Insurance Information*

What May Be Covered by Your Homeowners Policy

Dwelling Coverage

This coverage pays to repair or replace your house. Your insurance company should fully investigate all physical damage to your home, inside and outside, and you should fully cooperate with them in their investigation. Make sure the adjuster includes every item in their repair cost estimate. In the case of a “partial loss” where a home is not completely destroyed, a full investigation and estimate should include all impacted and potentially impacted areas – including crawl spaces, attics, inside wall cavities, or other concealed areas where hidden damages may be present. Repair/replacement estimates should include all elements of damage. Discuss all possible structural damage, whether or not it is visible, with your adjuster. Discuss exploratory demolition, such as the removal of drywall or floor coverings, to help expose any suspected areas of concealed damage. In some cases the adjuster may hire or recommend hiring a licensed engineer to inspect the property. Repair/replacement estimates should also include all “minor” or cosmetic elements of damage, such as damaged paint, small scratches or burns, soot, water stains, contamination by smoke, etc. Get written bids for the repairs from reliable, licensed, local contractors. The bids should include details of the materials to be used and the scope of work with prices, listed on a line-by-line basis wherever possible. In cases where anyone in the home has health conditions that include sensitivity to smoke or airborne foreign matter, air quality should be tested.

Other Structures Coverage

This coverage pays to repair or replace structures that are not attached to your dwelling. This could include such structures as barns, detached garages, work sheds, gazebos, Jacuzzis, sidewalks, driveways, patios, retaining walls, and fences. Again your insurer will need to locate and identify all physical damage to these other structures, inside and outside, and make sure the adjuster includes every item in their repair cost estimate.

Personal Property Coverage

This coverage pays to repair or replace the contents of your home, such as furniture, clothing, decorations, jewelry, small appliances and so forth. In most cases, it will be your responsibility to make a detailed list of all damaged items. Ask your insurer if they will waive the inventory itemization or accept a room-by-room inventory to save you the time and effort of listing every single item. If they insist that you itemize every item, you will have to spend a substantial amount of time and energy preparing your personal property inventory. This can be a daunting task, but you will not receive full compensation for your losses unless you include each and every item.

Condensed Version

The Red Guide to Recovery Homeowners Insurance Information

Additional Living Expenses Coverage

This coverage is sometimes referred to as “Loss of Use” coverage. It pays for the expenses you incur as a result of not being able to live in your home. It covers rent or hotel costs, the added cost of meals, laundry, and other necessities of daily living, etc. Keep receipts for all expenses associated with your relocation and submit them to the insurance adjuster. **(For more information on Relocation, refer to Chapter 2)**

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Personal Property*

Chapter 5

PERSONAL PROPERTY



The following chapter gives detailed information regarding personal property.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- Creating a personal property inventory
- Cleaning smoke damaged items

Condensed Version

The Red Guide to Recovery *Personal Property*

Contents

In insurance terminology, personal property is commonly referred to as contents. Contents refers to items that are not attached to the structure or that would typically be taken with you if you were to sell or move out of the home. These items would include: furniture, clothing, books, electronics, drapery, collectibles, paintings, kitchen utensils, sports equipment, food, etc. After a disaster, the contents of your home may have to be removed and stored offsite in order to perform repairs. The removing of the contents from the home is commonly referred to as a “pack out”. A pack out is usually comprised of a team of restoration professionals with extensive training in restoration who use specialized techniques to document, inventory, box, transport, track, restore, and return your contents. The following is a partial list of procedures performed in the pack out phase. The content restoration company may:

- Videotape, photograph, and document the entire home with all the contents in place.
- Create an inventory database with the following elements: physical item, brand name, physical description, condition, purchase date, original cost, and approximate replacement cost at current value.
- Wrap, protect, and pack items into book and wardrobe boxes.
- Write a brief description on the boxes of what each box contains, with a reference number to track the contents of the box with a master inventory tracking sheet.
- Load and transport all salvageable contents to a cleaning and storage facility.
- Determine after the inventory is complete, what items are unsalvageable or a “total loss”. These items can be discarded or donated once the adjuster confirms that they have all of the support documentation necessary. Some items may cost more in labor and materials to save. Unless these items have sentimental value, they are usually deemed as non salvageable and the replacement cost of the item is written on the inventory.
- Dispose of destroyed or non salvageable items once the inventory and documentation of the contents is complete. If you dispose of your contents too soon, you may not be able to recover their full value or complete the inventory.
- Unpack the contents at the cleaning facility, wipe, clean, and wash the items.
- Repack the items and store until they can be returned.

A detailed and comprehensive inventory can take days or weeks to complete. **An inventory that**

Condensed Version

The Red Guide to Recovery *Personal Property*

is quickly thrown together will cost you thousands of dollars in lost replacement value.

Once the repairs to the building or home are completed, the contents can be moved back, unpacked, and reset in place.

The following is an example of a content inventory spreadsheet.

PERSONAL PROPERTY INVENTORY EXAMPLE

NAME: JOHN & SALLY SMITH

ADDRESS: 12558 CASABLANCA ST., SAN DIEGO CA 92119

POLICY NUMBER: 11692WW991

CLAIM NUMBER: PC101234-87

DATE OF LOSS: 12/20/2008

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/Video	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

For information on creating a personal property inventory or to obtain a free copy of the Personal Property Memory Jogger, visit: <http://www.theredguidetorecovery.com/recovery-tools/personal-property-memory-jogger/>

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Smoke & Water Damage*

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
- Mitigating water damage
- Flood safety tips

Condensed Version

The Red Guide to Recovery *Smoke & Water Damage*

WARNING: Beware of strong residual smoke odors. Even though the fire is out and there is no visible smoke, the odors left behind are very toxic. Avoid prolonged exposure and if you need to be inside the damaged area, purchase and wear a proper High-Efficiency Particulate Arrestor (HEPA) type face mask and try to ventilate the area.

Smoke residue is acidic and can cause corrosion and rust to metals and a yellowing effect to materials such as plastics, fiberglass tubs, cultured marble countertops, etc. When certain plastics burn and mix with moisture in the atmosphere, hydrochloric acid will form as a result. This acidic nature can have especially adverse effects on electronic components and metal contact points found in items like computers, televisions, stereo equipment, gaming systems, appliances, and other electronics. If electronics have been damaged by smoke or heat, let an electronics restoration expert evaluate and/or clean them. If the electronics are damaged beyond repair, dispose of them properly. Do not donate them or give them to someone else. If the electronic components have been damaged as a result of the fire or smoke, the item could later malfunction or cause a fire.

It is important to hire a contractor who is familiar with fire restoration and who knows the correct steps of deodorization. If a building or its contents are not deodorized properly, the odor can remain permanent.

Water Damage

Whether it's a flood resulting from a pipe bursting or flooding from a natural disaster, the water must be removed as soon as possible and the affected area properly treated and dried. Floodwater often contains infectious organisms, including intestinal bacteria such as *E. coli*, *Salmonella*, and *Shigella*; Hepatitis A Virus; and agents of typhoid, and tetanus. The signs and symptoms experienced by the victims of waterborne microorganisms are similar, even though they are caused by different pathogens. These symptoms include nausea, vomiting, diarrhea, abdominal cramps, muscle aches, and fever. Most cases of sickness associated with flood conditions are brought about by ingesting contaminated food or water. Tetanus, however, can be acquired from contaminated soil or water entering broken areas of the skin, such as cuts, abrasions, or puncture wounds. Tetanus is an infectious disease that affects the nervous system and causes severe muscle spasms, known as lockjaw. The symptoms may appear weeks after exposure and may begin as a headache, but later develop into difficulty swallowing or opening the jaw.

Outside surface water flooding from storm surges, hurricanes, rivers that overflow, etc. may carry other hazardous contaminants like raw sewage, industrial waste, agricultural byproducts, chemicals, etc.

An immediate response to any flood occurrence is one of the keys to preventing microbial growth or accelerated water related damages. For more information on mold, visit the Center

Condensed Version

The Red Guide to Recovery *Smoke & Water Damage*

for Disease Control and Prevention website at www.bt.cdc.gov/disasters/mold/protect.asp and read the article titled “Protect Yourself from Mold”.

For more information on flood damage, visit the Center for Disease Control and Prevention website at www.bt.cdc.gov/disasters/floods/cleanupwater.asp and read the article titled “After a Hurricane or Flood”.

(For information regarding safety after a flood, refer to Chapter 11)

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Estimating The Cost of Repairs*

Chapter 7

ESTIMATING THE COST OF REPAIRS



The following chapter contains information regarding estimating the repair costs of structural damages.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- Creating a detailed repair estimate
- Understanding contractor overhead and profit
- Using subcontractor bids

Condensed Version

The Red Guide to Recovery *Estimating The Cost of Repairs*

Estimates and The Scope of Work

It cannot be overstated the importance of obtaining a comprehensive and detailed scope of work and estimate of repairs before you hire a contractor to rebuild. The final estimate, agreed to by your insurance company will provide the funding to rebuild or repair the damages. Compare any estimates provided by contractors against the adjuster's estimate to verify its accuracy. The most accurate scope of work and repair estimate should be used to reach an agreed cost of repairs or settlement amount. **This will be one of the most important steps in the recovery process.**

The Master Scope of Work

In most cases, more than one party will provide estimates for the repairs. To simplify the bidding process, one contractor (who is familiar with the type of damages your property has sustained) should be selected to create a **“master scope of work”**. The scope of work should accurately reflect all necessary repairs and associated tasks in a detailed line by line format that includes dimensions, measurements, and explanations. The scope of work should be made available to you, the adjuster, and other contractors, so the scope can be reviewed and any necessary changes be made. Once the scope of work has been agreed to, all the parties can provide estimates based on an identical scope of work assuring the consumer that comparable work is being bid. If not, you could have two or three contractors with completely different opinions providing estimates that can differ significantly.

Contractor Overhead and Profit and What It Means To You

This is one area that is often overlooked and widely misunderstood. As you go through the repair cost-estimating process, you will receive estimates from your adjuster as well as from contractors. At the end of these estimates you will find a summary page that may show commonly used factors of 10 percent for overhead and 10 percent for profit. These factors are crucial components of the cost of repairs and need to be understood. Contractors' general overhead costs are comprised of any and all costs associated with operating the business that are not specific to any particular project. These operating expenses include costs like salaries for the company staff, leasing office or warehouse space, office equipment, vehicle expenses, fuel, liability insurances, equipment purchases and maintenance, utilities, advertising, marketing, legal and accounting fees, education and training, bad debt and costs of collections, etc. **Company overhead is calculated by figuring the percent of these operating expenses to the total jobs sold, completed, and collected (Gross Sales).** The consensus of smaller to mid sized restoration companies is that the average overhead costs run between 30 and 40 percent of the gross sales. This is far greater than the 10 percent factor that is commonly used by most insurance companies. For example if ABC Restoration completed \$1,000,000 in work in a year and paid \$300,000 in operating costs, the company overhead would have been 30 percent. This means that it costs the company 30 percent of the total sales to stay in business.

Condensed Version

The Red Guide to Recovery *Estimating The Cost of Repairs*

Profit (or in this case, net profit) is the amount of money that remains after all costs for labor, material, and overhead have been paid. Net profit is what is used by the company to grow, invest, provide incentives and benefits, make improvements, and provide service on call backs if something goes wrong on the finished job.

Example Job Cost Mark Up Table

The following table shows how a job cost must be marked up by a contractor to attain different percentages of gross profit. Gross profit contains both net profit and a percentage to cover the contractors' overhead. Overhead is simply the cost of operating a business. No two contractors will have identical overhead, nor does overhead remain constant. The definition of job cost or, in this case hard cost, is the actual cost of labor and materials to perform a given task before any mark up is added to cover a contractors' overhead and profit.

In this example, we will use \$100 as the actual cost of materials and labor to perform a construction related task. The overhead column shows a percentage of mark up over actual costs that may be charged by different contractors based on their varying overhead burdens. This is normally stated as a percentage of total sales. The profit column shows a contractors profit margin remaining constant at 10 percent of total sales. The mark up equation column shows the math used to achieve a numerical factor to calculate the correct mark up.

Here is how the mark up equation works: The first number in the equation is the job hard cost (actual contractor cost without any mark up or profit added). The second number in the equation represents the percentage left over after the overhead and profit are removed. This is the amount needed to complete the work. The third number represents the decimal figure calculated after the hard cost is divided by the percentage needed to complete the work. The amount charged column is the job hard cost multiplied by this figure. It reflects what the contractor will need to charge a customer to cover the company overhead and achieve the desired 10 percent net profit.

Condensed Version

The Red Guide to Recovery *Estimating The Cost of Repairs*

Job Hard Cost	Overhead	Profit	Total Mark Up Percentage	Mark Up Equation	Amount Charged To The Customer
\$100	10%	10%	20%	$\$100 \div 80\% = 1.2500$	\$125.00
\$100	15%	10%	25%	$\$100 \div 75\% = 1.3333$	\$133.33
\$100	20%	10%	30%	$\$100 \div 70\% = 1.4285$	\$142.85
\$100	25%	10%	35%	$\$100 \div 65\% = 1.5384$	\$158.34
\$100	30%	10%	40%	$\$100 \div 60\% = 1.6666$	\$166.67
\$100	35%	10%	45%	$\$100 \div 55\% = 1.8181$	\$181.82
\$100	40%	10%	50%	$\$100 \div 50\% = 2.0000$	\$200.00
\$100	45%	10%	55%	$\$100 \div 45\% = 2.2222$	\$222.22

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Selecting a Contractor*

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

Condensed Version

The Red Guide to Recovery *Selecting a Contractor*

Finding The Right Contractor

Finding a qualified contractor to rebuild or repair your home will be one of the most important decisions you will make. Contractors who specialize in fire and flood restoration are generally more familiar with the methods of restoration than home remodelers or new home builders. Restoration contractors can also be of great help in the insurance claims process because they can provide detailed estimates and support documentation in the format preferred by insurance companies.

Beware of Unlicensed Activity

Beware of unlicensed people that may solicit to rebuild your home or want to act as your “construction consultant”. These services require a valid general contractor’s license issued by the Contractors State License Board (CSLB). All licensed contractors in the State of California are investigated and held accountable by the CSLB. Be especially wary of any unlicensed contractor who promises to save you money by suggesting that you act as your own “general contractor”, as an Owner-Builder, while they act as your construction consultant. If you use unlicensed contractors in this manner, all the responsibility, risk, and liability is yours, including injuries sustained by an unlicensed person or their employees, correcting construction defects, dealing with mechanic’s liens, etc. The risk of hiring someone who is not licensed comes with potentially serious consequences.

As an Owner-Builder, you will be required to comply with all laws pertaining to employers, which includes workers compensation insurance, withholding taxes, social security, paying disability insurance, making employment compensation contributions, etc.

For more information on your responsibilities as an Owner-Builder, visit the CSLB website at www.cslb.ca.gov or call **1-800-321-CSLB (2752)**.

Salespeople and Street Solicitation

After a disaster, sales people often go door to door, canvassing neighborhoods to generate business. While many 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. Ask to see the contractor's "pocket license," together with other identification. **Check the status and information of the contractor on the Contractors State License Board Website at www.cslb.ca.gov.** The Contractors State License Board governs contractors in the State of California and this site contains a wealth of information to assist you in the interviewing process.

Condensed Version

The Red Guide to Recovery *Selecting a Contractor*

Some things you will want to consider when researching a contractor on the CSLB website are:

- 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 salesperson who solicited you, licensed as a home improvement salesperson on the contractors' license?
- Is the contractors' license in good standing, meaning not suspended, revoked, or expired?
- Does the contractor have any disciplinary actions pending?
- Does the contractor license classification meet the criteria to rebuild your home? Is the license a "B" General Contracting license or a "C" Specialty Trade license that would apply to a specific trade such as plumbing, electrical, or roofing, etc.?
- Is the contractor local and is the address on the license a physical location or a P.O. Box?

To check a license, go to www.cslb.ca.gov. On the home page, click on the "Consumers" tab, then click on **"Check a license or HIS registration"**. Type in the contractor's license number. If you do not know the license number, on the right side column you can click on **"Alternate ways to find a license or registration by"** where you can search for the contractor by **"Contractor Name"**. Click on this and type in the contractor's name and click on **"Search for License"**, which displays all California licenses with the contractor's name. Scroll to find the contractor you are researching and click on the license number for the details of the company.

For more information on how to choose a contractor, go to the home page again and click on the **"General Info"** tab, then click on the **"Disaster Information Center"** link. Then click on **"After a Disaster, Don't get Scammed Pamphlet"** to find several useful tips to finding the right contractor. In addition, you can order a free copy of the 230 page book called **"California Building Performance Guidelines for Residential Construction"**.

Verify the contractor's workers' compensation and commercial general liability insurance coverage. A licensed contractor must provide you with information regarding both types of insurance in your written contract.

Chapter 9

PUBLIC INSURANCE ADJUSTERS



The following chapter describes the definition and role of public insurance adjusters in the post-disaster recovery scenario and the advantages and disadvantages of using them.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- Different types of insurance adjusters
- What a public adjuster may do for you
- Pros and cons of using a public adjuster

Condensed Version

The Red Guide to Recovery *Public Insurance Adjusters*

A public insurance adjuster is an insurance adjuster that may be hired directly by the insured to represent them against their insurance company for the purpose of settling the insurance claim. Typically a public adjuster will charge a percentage of the claim proceeds for their services as their fee. In the State of California, a public adjuster must be licensed with the California Department of Insurance and abide by the laws that govern them, primarily found in the California Insurance Code. After a fire or disaster, you may be solicited by a public adjuster offering their services. Before you consider signing a contract, take the time to become thoroughly informed.



DON'T ALLOW YOURSELF TO BE PRESSURED BY SALESPeOPLE INTO MAKING A HASTY DECISION OR SIGNING A CONTRACT PREMATURELY. ESPECIALLY ON THE DAY OF THE DISASTER!

THE CALIFORNIA DEPARTMENT OF INSURANCE HAS ISSUED AN INFORMATIONAL BROCHURE ENTITLED "DON'T GET BURNED AFTER A DISASTER" RECOMMENDING YOU ATTEMPT TO SETTLE YOUR CLAIM DIRECTLY WITH YOUR INSURANCE COMPANY BEFORE HIRING A PUBLIC ADJUSTER OR AN ATTORNEY. This brochure can be viewed at www.insurance.ca.gov/0100-consumers/0060-information-guides/0040-residential/upload/DontGetBurned407.pdf or a copy can be sent to you by calling 1-800-927-HELP.

A public adjuster may be able to assist in the following capacities:

- Preparation and presentation of the insurance claim
- Investigation and interpretation of applicable coverage available in the policy
- Provide advice on claim related issues to maximize benefits and attempt to resolve coverage disputes
- Negotiate and settle any amounts due in connection with the property and or personal-property elements of the claim

The California Insurance Code governs the activities of public adjusters. Some of the laws applicable to public adjusters, found in Section 15027 of the Insurance Code, are as follows:

- Public adjusters cannot solicit your business while the loss is underway, or between the hours of 6 p.m. and 8 a.m.
- Your "Public Adjuster Contract," with a public adjuster representing you, should clearly indicate the amount of the fee you will be paying to your public adjuster. Your contract, with this fee percentage, should be acknowledged by your initials on the "Public Adjuster Contract." The salary, fee, commission, or other consideration is to be paid by you (the insured), not the insurance company (insurer).

Condensed Version

The Red Guide to Recovery *Public Insurance Adjusters*

- You have the right to cancel the contract with your public adjuster, without any penalty or obligation, within three business days from the date the contract is signed. If you cancel the contract with your public adjuster, any money or other consideration paid by you will be returned within five business days following the receipt of your cancellation notice, and any security interest arising out of the transaction will be canceled. To cancel the contract with your public adjuster, mail or deliver by certified mail, return receipt requested, or other form of mailing which provides proof of mailing, a signed and dated copy of the cancellation notice, or any other written notice, or send a telegram to the public adjuster at the address in the contract.
- You have the right to, and may, communicate with your insurance company at any time if you feel the need during the claims process.
- If you have any concerns or questions, the officers at the California Department of Insurance Consumer Hotline are there to help you. Please call them at 1-800-927 HELP (4357), or visit their website at www.insurance.ca.gov.
- No later than three business days after the cancellation has expired, the public adjuster shall notify the insurer, its adjuster, or its attorney, that he or she has entered into a written contract with the insured.
- If a public adjuster misrepresents or conceals a material fact from the insured prior to execution of the contract, the insured is entitled to rescind the contract without time limit.

For a partial list of the laws and regulations that govern public adjusters, refer to the California Insurance Code Section 15006 -15027.

Where does the public adjuster's fee come from?

If your insurance company has denied your claim, underestimated the cost to repair or replace your damaged property, or has otherwise handled your claim poorly, a public adjuster may be able to help. But you must understand the potential risks and benefits of using a public adjuster. First, the public adjuster will be your advocate with the insurance company, but they also will charge you for their service. Typically, the public adjuster will charge a fee that is equal to a certain percentage of your insurance recovery. The adjuster will be motivated to obtain a good result for you because their fee increases with their own success. But the public adjusters' contract should clearly state the basis for the fee and, if it is based upon a percentage of the recovery, it should identify both the percentage and the part of your recovery to which the percentage will be applied. Will it be applied to the total recovery or only the amount by which the adjuster can increase the recovery? Will it be applied to the dwelling coverage only, or will it be applied to all of the coverages, including the personal property, debris removal, landscape repairs, loss of use, and so forth? The contract also should state whether you must pay costs in addition to the fees. If so, it should detail those costs in advance.

Condensed Version

The Red Guide to Recovery *Public Insurance Adjusters*

Second, remember that the public adjuster's fee probably is not the only factor that will reduce your total recovery. It probably will be reduced by your insurance policy deductible, by exclusions and sub-limits in the policy, by non-recoverable depreciation, expert fees, and so forth. A good public adjuster will review your policy and make you aware of these issues before they ask you to sign their contract, so you can assess whether, despite the adjuster's aid, you might not recover enough to repair or replace all of your damaged property.

Third, watch out for razzle-dazzle sales pitches. Some public adjusters may suggest they will increase your recovery enough to cover their fee. If the fee is based solely upon the amount of the increase, or if the adjuster's contract guarantees that the increased recovery will be sufficient to cover the fee, that may be fine. If not, you must view the adjuster's sales pitch with skepticism. Other public adjusters may suggest that you don't really pay their fee because it will come from your repair contractor's overhead and profit, not from any line items associated with the actual repairs. These suggestions are seldom of any value. The public adjuster probably cannot ensure that the fee comes from the contractor's overhead and profit. Even if the adjuster can do so, it can cause a serious financial problem for the contractor who must perform the work. Seldom will a legitimate restoration contractor charge less than 20 percent for overhead and profit. In fact, reputable restoration contractors' operating overhead alone can exceed 30 percent of the project cost. If the contractor is forced to accept lower overhead and profit, the contractor may try to recover this shortfall in some other way, such as reducing the amount of work to be done, lowering the quality of certain materials, or requiring the homeowner to pay out of their pocket to complete the work.

Finally, if the public adjuster assists with your personal property claim, the fee is likely to be based on the amount recovered for your personal property. Consider carefully whether the public adjuster's assistance on this part of the claim is worth the cost. Your recovery for any given item of personal property may be reduced by the insurance company for depreciation, at least until you produce a receipt showing replacement of the item, and that you will have to pay the public adjuster's fee out of that reduced payment, resulting in a further reduction in your net recovery.

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Hazardous Materials*

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

Condensed Version

The Red Guide to Recovery *Hazardous Materials*



Definition: Hazardous materials refer to any substance defined or identified by any governmental authority as harmful to the environment or capable of posing a risk of injury to public health and safety. The term includes, without limitation, any substance, whether in the form of a solid, liquid, gas or any other form whatsoever, which requires special handling in its use, transportation, generation, collection, storage, treatment or disposal. These materials include but are not limited to: liquid chemicals, dry chemicals, gases, asbestos, lead base paint, sewage, mold, and biological hazards. Hazardous substances may enter your body in three ways: ingestion, inhalation, and absorption through the skin.

Before you authorize any demolition, repair, or remodeling, have a hazardous material site survey performed to determine what, if any, materials in or around the building contain hazardous materials. If hazardous materials are found, they should be removed and disposed of by a certified and licensed hazardous material abatement contractor before any repair work begins.

Chemicals



In the event of a fire, flood, explosion, earthquake, or vehicular impact to a building, serious damages can result that can affect chemicals or hazardous materials stored inside. Some common, yet potentially hazardous chemicals or materials that may be encountered include but are not limited to the following:

- **Gardening Chemicals** (pesticides, herbicides, fertilizers, etc.)
- **Automotive Chemicals** (solvents, oils, anti freeze, brake fluid, gasoline, diesel fuel, battery acid, etc.)
- **Pool Chemicals** (chlorine, bromine, hydrochloric acid, sodium hypochlorite, etc.)
- **Household Chemicals** (bleach, ammonia, detergents, drain cleaner, paint thinner, turpentine, mineral spirits, adhesives, kerosene, lighter fluid, aerosol cans, medications, etc.)

If certain chemicals are spilled and mixed with other chemicals, toxic fumes, explosive gases, and/or combustion into fire can result. **If you see any unknown spilled substances or liquids and or smell any unusual odor, leave the area immediately and contact the Fire Department or the County of San Diego Department of Environmental Health at 619-338-2222.** Do not attempt to clean up spilled chemicals or hazardous materials or dispose of them yourself. Contact the professionals first and let them handle it!

Condensed Version

The Red Guide to Recovery *Hazardous Materials*



Asbestos

Asbestos refers to several varieties of mineral fibers that are mined and processed for commercial uses around the world. By the 1970s, asbestos had become an integral component of approximately 3,600 commercial products and was used extensively in the United States from the early 1900's until the late 1970s and was used in insulation products and for providing fire resistance to buildings. Asbestos containing materials can still be found in buildings built after 1985.

Asbestos is Commonly Found in:

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

All forms of asbestos fibers can cause cancer and are classified as known human carcinogens by the Environmental Protection Agency (EPA).

Inhaling Asbestos Fibers Can Cause the Following Diseases:

- **Asbestosis:** A serious, chronic, non-cancerous lung disease. The disease is usually disabling and can be fatal.
- **Mesothelioma:** A rare cancer affecting thin membranes lining the lungs. This type of cancer is always fatal.
- **Lung Cancer**

For more information on asbestos, visit the U.S. Environmental Protection Agency website at www.epa.gov/region4/air/asbestos/asbmatl.htm.

Condensed Version

The Red Guide to Recovery *Hazardous Materials*

Lead

Many houses, apartments, and commercial buildings built before 1978 have paint that contains high levels of lead. This type of paint is commonly referred to as Lead Based Paint (LBP). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly. By law, any building (other than schools) built prior to 1978, that has painted surfaces, **MUST** be handled as LBP unless a certified inspector has determined such surfaces to be below the regulated limits.

It's the Law!

Federal law requires that individuals receive certain information before renovating six square feet or more of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects in housing, child care facilities and schools built before 1978. The U.S. Environmental Protection Agency (EPA) has provided a pamphlet titled **Renovate Right - Important Lead Hazard Information for Families, Child Care Providers and Schools**. Renovators must give homeowners and tenants this pamphlet before starting work. Renovators must also provide a copy of this pamphlet to child-care facilities and general renovation information to families whose children attend those facilities.

Federal law requires contractors that disturb lead-based paint in homes, child care facilities and schools, built before 1978 to be certified and follow specific work practices to prevent lead contamination. Therefore beginning in April 2010, ask to see your contractor's certification. To obtain a printable copy of **Renovate Right - Important Lead Hazard Information for Families, Child Care Providers and Schools**, visit the EPA website at: www.epa.gov/lead/pubs/renovate_rightbrochure.pdf

Lead exposure can harm young children and babies even before they are born. People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead. Improper removal of lead-based paint can expose your family and others to a hazardous risk.

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Safety After a Disaster*

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

Condensed Version

The Red Guide to Recovery *Safety After a Disaster*

Before You Enter Your Home

Do not return to your damaged home before the area is declared to be safe by local building and safety officials. Returning home can be both physically and mentally challenging, so use extreme caution.

From a safe distance, walk carefully around the outside of your property and check for loose power lines, gas leaks, and structural damage. If you have any doubts about safety or the structural integrity of the building, have it inspected by a qualified building inspector or structural engineer before entering.

After a disaster, the gas and electric meters may be shut off or removed. **DO NOT ATTEMPT TO TURN THE UTILITIES BACK ON YOURSELF.** If you need the gas turned back on and the meter is still in place, contact a licensed plumber to check the gas system and let them light any pilot lights on furnaces, water heaters, stoves, etc. A plumber can also repair any leaking water lines. If you need the electricity turned back on and the meter is still in place, contact a licensed electrician to check the electrical system and reset the breakers. If either the gas or electric meters have been removed, a permit may have to be obtained, followed by any necessary inspections before the meters will be reset.

Entering the Building

Before you re-enter your home or building, protect yourself and others from injury. An excellent safeguard against injury is proper personal protective equipment. Consider using the following items before re-entering your home:

- Flash light
- Hard hat
- Safety glasses or goggles
- Gloves
- Coveralls
- Sturdy non-slip boots (steel shank and toe)
- N-95 Respirator

NOTE: A battery-powered flashlight should be turned on outside before entering the building. The battery may produce a spark that could ignite leaking gas, if present.

After a disaster, there can be serious health hazards present. The following is a brief list of things to consider:

- If your home or building has a sign posted by the fire department or building officials that states that the property is unsafe to enter, do not enter until the dangerous conditions are made safe. A structural engineer may need to be contacted to inspect the site and determine the course of action to stabilize the structure and make the affected area safe.

Condensed Version

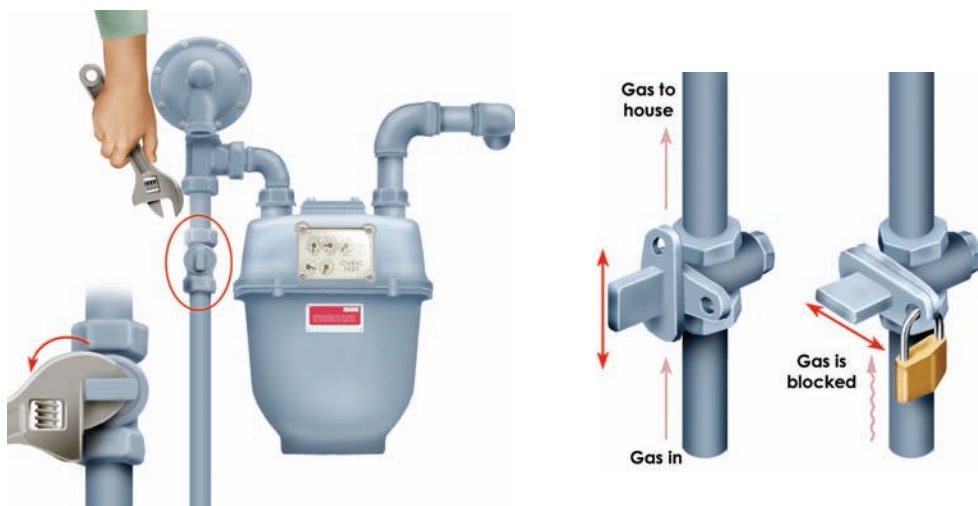
The Red Guide to Recovery *Safety After a Disaster*

- After a disaster, many building materials that may contain hazardous materials such as asbestos or lead, can become disturbed and or airborne. These materials include but are not limited to acoustic popcorn, stucco, drywall taping mud, siding, floor tiles, vent pipes, duct taping, paint, etc. If disturbed, dust from these materials can contaminate the building and contents and pose a serious health risk. Before allowing items like clothing, furniture, toys, soft goods, etc. to be moved, contact a state certified environmental testing laboratory to perform a site survey of the materials to see if hazardous contaminants exist. **(For more information on hazardous materials, refer to Chapter 10)**
- Occasionally after a fire is extinguished, it can re-ignite. If you see active smoke or flames, contact the fire department immediately by dialing 911
- After a fire or flood, water can saturate wall board or plaster, especially on ceilings, causing the ceiling material to sag or collapse. If you see the ceiling sagging, stay clear of it. If you hear or see water leaking, turn off the water at the nearest shut off valve or at the water meter, usually located near the curb at the street

Gas

Do Not Enter If You Smell Gas!

- If you smell gas or hear a hissing or blowing sound, leave the building immediately and shut off the gas at the gas meter, unless doing so jeopardizes your safety or that of others. **If you do not know where the meter is or how to shut it off, call San Diego Gas & Electric's emergency hotline at 1-800-411-7343.** All leaks are serious. Do not turn on light switches, appliances, phones, or any 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



Condensed Version

The Red Guide to Recovery *Safety After a Disaster*

- Once the gas is shut off, do not turn it back on. Contact a licensed plumber or SDG&E to turn it on and relight any pilots. Forgetting to relight all the pilot lights could result in a dangerous gas build up which could cause an explosion
- 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
- 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

For more information on natural gas safety, visit www.sdge.com/safety/naturalgas



Electricity

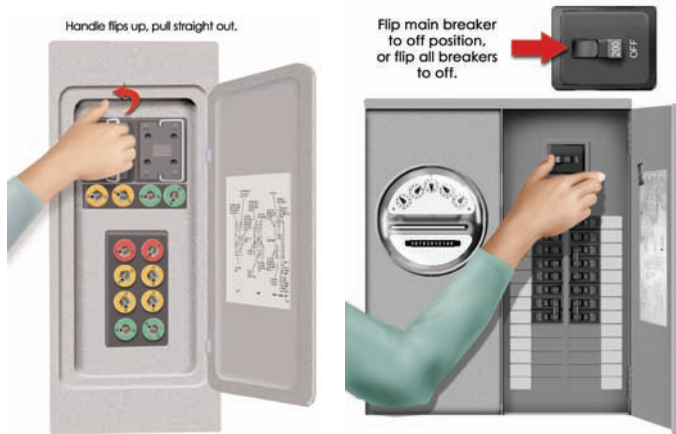
After a disaster, the electrical system in your home may be damaged. If you see water or fire damage in or around the electric panel, **DO NOT TOUCH IT**. If there is standing water and the house must be entered to access the main power switch, call an electrician to turn it off. **NEVER turn power on or off yourself or use an electric tool or appliance while standing in water.** Never turn on a light switch, use any power source, or inspect your household appliances while standing in water. This can result in electrocution.

- If you are concerned about the safety of your electrical system, shut off the main breaker, unless doing so jeopardizes your safety or that of others. Then have a licensed electrician isolate all circuits that feed any rooms or areas that may be damaged before turning the power back on
- Beware of outdoor hazards like loose or dangling power lines. Stay away from any wire that might be live
- Your electric panel may be equipped with fuses or circuit breakers. If the panel has fuses, you will find a knife switch handle or pullout fuse that should be marked "MAIN." If the panel has circuit breakers, and if it is safe to do so, flip the breakers to the off position
- If your home has circuit breakers, you may need to open the metal door of the breaker box to reveal the circuit breakers. The main circuit breaker should be clearly marked showing "ON" and "OFF" positions
- Remove all the small fuses or turn off all the small breakers first, then shut off the "MAIN breaker"
- If there are sub-electrical panels next to the main fuse box or breaker panels in other parts of the home, in an emergency shut them off also. Electrical shorts can sometimes develop that can cause a circuit to bypass the breaker or fuse

Condensed Version

The Red Guide to Recovery *Safety After a Disaster*

For more information on electrical safety visit www.sdge.com/safety/electric/shutoffElectricity.shtml



Portable Generator Safety

Never plug a generator into any electric outlet in your home or business. Before connecting your portable electric generator, call SDG&E at 1-800-411-7343. State law requires that you notify SDG&E if you will be using a generator.

During an outage a generator may be used for electricity. Before starting a generator, carefully read and follow the manufacturer's instructions regarding safe operation. Generators that are installed incorrectly or misused can feed electricity back into power lines, endangering your life and the lives of crews working to restore power.

- Never use a generator or any other gas operated equipment indoors or in a partially enclosed area. Generators produce high levels of carbon monoxide gas, which is invisible, odorless, tasteless, and highly poisonous and can linger for hours, even after the generator is shut off. Exposure to carbon monoxide can cause fatigue, chest pains, nausea, vomiting, headaches, confusion, lack of coordination, impaired vision, loss of consciousness, and even death. If you start to feel sick or dizzy while using a generator, get away from it and seek fresh open air immediately and then seek medical care. Woodstoves, gas stoves, and unvented gas and kerosene space heaters are also sources of carbon monoxide indoors
- Always locate a generator outdoors, on a dry surface, away from flammables, combustibles, windows, doors, or vents

For more information regarding portable generator safety, visit www.sdge.com/documents/forms/portablegenerators.pdf

Condensed Version

The Red Guide to Recovery *Safety After a Disaster*

Digging and Trenching Safety



After a disaster, digging or trenching may be necessary to replace a fence or deck, remove or plant a tree, replace a foundation, run new underground gas or electric service lines, or simply install a new sprinkler system. California Law requires that before digging is performed, verification be made that there are no underground utilities buried in or around the area. These utilities may include electricity, gas, communications, water, or sewer. To ensure there are no utilities buried in the work area, contact DigAlert by dialing 811. As a **FREE** service, DigAlert will notify the utility providers for a site visit to mark the utility locations. Each utility company will mark the location of their lines with different colored chalk, flags, or paint. Digging may accidentally damage an underground utility and disrupt services to neighbors, cause electrocution or an explosion. For more information regarding what to do before digging, call DigAlert at 811, or visit their website at www.digalert.org

Poison Information

California Poison Control System - San Diego Division



The California Poison Control System (CPCS) is the statewide provider of immediate, free and expert treatment advice and assistance over the telephone in case of exposure to poisonous or toxic substances. The CPCS is available toll-free by calling 1-800-222-1222 from anywhere in California 24 hours a day, 7 days a week, 365 days a year. Interpreters are available for over 100 languages and the service is free and completely confidential.

Call for help anytime you, another adult or child:

- Has touched, tasted, or breathed in something that might be harmful, such as a common household or personal care product
- Has gotten a cleaning product, chemical, pesticide or other harmful substance in their eye or on their skin
- Has taken the wrong over-the-counter or prescription medicine, the wrong dosage or combination of drugs, is having a reaction to a drug or may have overdosed. You can call about any medicine or drug

Condensed Version

The Red Guide to Recovery *Safety After a Disaster*

- Has been stung or bitten by an insect, spider, or snake
- Is showing signs of food poisoning

You can also call if you just have a question. **The poison center phone number is 1-800-222-1222 and is available 24 hours a day, 7 days a week, 365 days a year.**

For more information regarding safety after a disaster, you can visit the American Red Cross website at www.redcross.org/, FEMA's website at [www.fema.gov/ rebuild/index.shtm](http://www.fema.gov/rebuild/index.shtm), or the County of San Diego Office of Emergency Services website at www.sdcountry.ca.gov/oes/docs/FamilyDisasterPlan.pdf

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Recovery of Valuables*

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

Condensed Version

The Red Guide to Recovery *Recovery of Valuables*

The following is a list of important documents and contact information in the event they are damaged or destroyed. Your state legislators can expedite the replacement of documents if there is an urgent need especially passports for those with international travel or work requirements. Birth certificates should state the Bureau of Records for the state of birth. California birth, death, fetal death, still birth, marriage and divorce records are maintained by the California Department of Public Health, Office of Vital Records. Services provided by the Office of Vital Records include:

- Issuing certified copies of California birth and death records that are on file from 1905 to the present
- Maintaining a central registry of California marriages and divorces
- Preparing new certificates for adoptions and changes in paternity information
- Correcting and amending vital records as authorized by State law
- Issuing certified copies of California fetal death and still birth certificates.

For more information on the California Department of Public Health and the services they offer, visit www.cdph.ca.gov/certlic/birthdeathmar/Pages/default.aspx or call 916-558-1784. For relay services for the hearing impaired or speech impaired, please call:

MCI from TDD 1-800-735-2929 or MCI from voice telephone 1-800-735-2922
Sprint from TDD 1-888-877-5378 or Sprint from voice telephone 1-888-877-5379

Document:

Who to Contact:

- | | |
|----------------------------------|---|
| - Drivers License | Department of Motor Vehicles |
| - Vehicle Registration | Department of Motor Vehicles |
| - Birth Certificates | Bureau of Records or Assessor Recorder County Clerk |
| - Credit Cards | The issuing company or bank |
| - Loan Documents..... | The lending Institution |
| - Passports..... | U.S. Department of State |
| - Banking Documents | Your bank |
| - Insurance Policies..... | Your insurance agent |
| - Medical Records | Your doctor |
| - Medicare Cards | Your local Social Security Office |
| - Tax Records | Your accountant or local IRS Center |
| - Citizenship Papers | U.S. Immigration and Naturalization Service |
| - Stocks and Bonds..... | Your stock broker or the issuing company |
| - Wills and Trust Documents | Your attorney |

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Trauma, Intervention & Grief Counseling*

Chapter 13

TRAUMA INTERVENTION & GRIEF COUNSELING



This chapter provides information regarding disaster trauma and the stress reactions that may be brought on by a disaster or traumatic event.

IN THIS CHAPTER YOU WILL LEARN ABOUT:

- Coping with a disaster or traumatic event
- Disaster related stress information from FEMA
- Helping children cope with disaster trauma

Condensed Version

The Red Guide to Recovery *Trauma, Intervention & Grief Counseling*

The following information was graciously provided by Chaplain Tim Serban, MA, BCC, Co- Author of “Disaster Spiritual Care” and Director of Spiritual Care at Providence Regional Medical Center in Everett, Washington.

The aftermath of a disaster can have far reaching effects on a person or family’s ability to return to a normal life. In some cases, the emotional impact can far surpass any structural or personal property loss.

Coping with a Disaster or Traumatic Event

You have just come through a traumatic event which may have required medical attention. You and/or your family’s need for medical care may end when you leave the emergency room, however, **“emotional aftershocks”** often follow the impact of a traumatic event and may occur within hours or take days or even several weeks to appear. These signs and symptoms include physical, emotional, spiritual, behavioral, and thinking processes which may become altered. These are common reactions to a disaster or traumatic event but which often surprise us when they occur. All too often, we do not know what to do or who to turn to if and when they appear.

Common Signs and Symptoms Following a Traumatic Event

It is very common, in fact quite normal for people to experience emotional aftershocks when they have gone through a disaster or traumatic event. Sometimes the emotional aftershocks (or stress reactions) appear immediately after the traumatic event, or in some cases, weeks or months may pass before the stress reactions appear. The following table shows some of the most common side effects that can be experienced after a traumatic event.

Physical	Fatigue, Nausea, Muscle tremors, Twitches, Chest pain*, Difficulty breathing, Elevated blood pressure, Gastrointestinal distress, Headaches, Visual difficulties, Grinding of teeth, Chills, Shock symptoms*
Cognitive	Confusion, Poor concentration, Difficulty making decisions, Memory problems, Slowed problem solving, Loss of time, place, or person orientation, Nightmares, Intrusive images
Emotional	Anxiety, Guilt, Grief, Denial, Panic, Emotional shock, Feeling lost or overwhelmed, Anger, Irritability, Agitation
Behavioral	Excessive silence, Social withdrawal, Sleep disturbance, Changes in eating habits, Changes in work habits, Startle reflex, Intensified pacing
Spiritual	Frustration with those who don’t know the loss, Faith perspective changes or feeling empty, Feeling distant, Withdrawal from familiar faith practices or community, Loss of meaning, purpose, Anger at God

***Definite indication of the need to seek medical attention.**

Condensed Version

The Red Guide to Recovery *Trauma, Intervention & Grief Counseling*

What To Do Next

The signs and symptoms of a stress reaction may last a few days, a few weeks, or a few months and occasionally longer depending on the severity of the traumatic event. With the understanding and the support of loved ones the stress reactions usually pass more quickly. Those in the fields of health care, emergency response, disaster recovery, and public safety have structured processes for addressing critical incident stress.

For the general public, we often rely on the support from the American Red Cross, professional counseling, faith community leaders, each other, or our inner resilience as a means of coping with a crisis. What is important after a personal disaster, is knowing the common signs and symptoms that occur immediately following the disaster and how to get help. Occasionally the traumatic event is so painful that professional assistance from a counselor may be necessary. This does not imply craziness or weakness. It simply indicates that the particular event was too powerful for the person to manage by themselves. In the rare event that a serious symptom such as a heart attack, chest pain or pressure, or shock symptoms are experienced, seek medical attention immediately.

Additional Disaster Related Stress Information from FEMA

The following information was obtained from FEMA and can be viewed at www.fema.gov/rebuild/recover/cope_child. Also, FEMA provides a publication titled "Helping Children Cope with Disaster", which can also be viewed online at www.fema.gov/pdf/library/children.pdf

Disasters can leave children feeling frightened, confused, and insecure. Whether a child has personally experienced trauma, has merely seen the event on television, or has heard it discussed by adults, it is important for parents and teachers to be informed and ready to help if reactions to stress begin to occur.

Children may respond to disaster by demonstrating fears, sadness, or behavioral problems. Younger children may return to earlier behavior patterns, such as bedwetting, sleep problems, and separation anxiety. Older children may also display anger, aggression, school problems, or withdrawal. Some children who have only indirect contact with the disaster but witness it on television may develop distress.

Who is at Risk?

For many children, reactions to disasters are brief and represent normal reactions to "abnormal events." A smaller number of children can be at risk for more enduring psychological distress as a function of three major risk factors:

Condensed Version

The Red Guide to Recovery *Trauma, Intervention & Grief Counseling*

- Direct exposure to the disaster, such as being evacuated, observing injuries or death of others, or experiencing injury along with fearing one's life is in danger.
- Loss/grief: This relates to the death or serious injury of family or friends.
- On-going stress from the secondary effects of disaster, such as temporarily living elsewhere, loss of friends and social networks, loss of personal property, parental unemployment, and costs incurred during recovery to return the family to pre-disaster life and living conditions.

For more information on grief counseling services provided by FEMA, call 1-800-621-FEMA (TTY 1-800-462-7585)

Trauma Intervention Programs of San Diego, Inc. (TIP)

In the event a disaster causes severe injury or a loss of life, there are caring people available in our local community to help. One organization that is devoted to trauma intervention and grief counseling is Trauma Intervention Programs of San Diego County, Inc. (TIP)

TIP is a group of specially trained and thoroughly screened citizen volunteers who provide emotional and practical support to victims of traumatic events and their families in the first few hours following a tragedy. The volunteers are usually called to crisis scenes by police officers, firefighters, and hospital emergency room personnel. TIP volunteers are citizens of all ages and occupations who have a deep desire to help others. Many of the volunteers have been through a traumatic experience themselves and realize the importance of immediate support from a caring, compassionate, and knowledgeable person.

TIP is a national non-profit, tax exempt organization, whose services are provided to victims and their families free of charge. These services are made possible by donations from local government, businesses, and individuals.

TIP also provides a "Citizen Resource Guide" that contains a wide range of resources including (but not limited to) community support groups, basic needs, counseling, hotline numbers, senior services, pet loss support, and much more.

Local volunteers are available to respond immediately to crisis situations on a 24-hour, 365-day a year basis. For more information on TIP, contact them at 760-931-2104, or visit their website www.tipsandiego.org. You may also e-mail TIP at tipsandiego@sbcglobal.net

Additional Resources

The American Red Cross, The Salvation Army, FEMA, and the County of San Diego Mental Health Services all provide crisis counseling. To find out more about the services these

Condensed Version

The Red Guide to Recovery *Trauma, Intervention & Grief Counseling*

organizations offer, contact the San Diego/Imperial Counties Chapter of the American Red Cross at 858-309-1200, The Salvation Army at 619-446-0262, FEMA at 1-800-621-3362, or the County of San Diego Mental Health Services at 1-800-479-3339.

The U.S. Department of Health and Human Services, Center for Mental Health Services, provides a valuable booklet on stress management titled **“A Guide to Managing Stress in Crisis Response Professions”**. This useful guide can be viewed at www.hhs.gov or you can order a copy by calling 1-800-789-2647.

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

The Red Guide to Recovery *Avoiding Disaster Scams*

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
- Six common disaster scams
- How to protect yourself from being scammed
- Who to call to report a scam

Condensed Version

The Red Guide to Recovery *Avoiding Disaster Scams*

FIVE TRICKS OF A CON ARTIST

Here are five ways that scam artists can get you to part with your hard-earned money against your better judgment. Some of the following information was provided by the Attorney General of the State of Texas and can be viewed at: https://www.oag.state.tx.us/consumer/five_tricks.shtml

1) They give you something for nothing

When someone you don't know well gives you something for nothing, be alert. Be aware of the feeling of obligation that the other person has created in you. Is that person manipulating you into buying or doing something that is not in your best interests? The offer of a "free gift" sets you up for a high-pressure sales pitch. Many consumers part with large sums of money because they accepted something up front.

2) They make you like them

Con artists will spend considerable time befriending their intended victims. They often select individuals who live alone, are elderly, or who are otherwise vulnerable, cultivating their trust and affection. Con artists are often attractive and look professional. They may use flattery, making their intended victims feel appreciated, listened to, and cared about. These people are often quite good at picking up on people's personal interests, beliefs and preferences solely for the purpose of pretending to have these things in common. If someone is trying to sell you something, or trying to get you to do something, stop and ask yourself how much you trust this person. Be aware that the person may have created a good impression very deliberately in order to take advantage of you.

3) They make you think it's now or never

This is just about the oldest trick in the book. The seller tells you that an offer is good for a limited time only - it's the chance of a lifetime, and supplies are limited. Every high-pressure sale is made in an atmosphere of urgency: hurry, don't wait, don't think, it's a golden opportunity, and you would be a fool to miss it. Your natural impulse is to grab the opportunity. Be aware that the appearance of fleeting availability may make you feel compelled to buy. Recognize it for what it is: a feeling deliberately caused by a common sales tactic. The offer is hardly ever the once-in-a-lifetime opportunity the salesperson would like you to think it is.

For more detailed information on this topic, you can obtain a complete copy of The Red Guide to Recovery, free of charge by contacting your local San Diego County fire station.

Condensed Version

Directory

PHONE AND CONTACT
DIRECTORY



IN CASE OF ANY EMERGENCY CALL 911

Condensed Version

The Red Guide to Recovery Phone and Contact Directory

INSURANCE COMPANY CONTACTS TO FILE A PROPERTY CLAIM

PHONE NUMBERS UPDATED ON 10/11/2010

Automobile Club of Southern California (AAA)	
www.AAA.com	1-800-67CLAIM
	TDD/TYY 1-800-955-4833
Allstate Insurance Company	
www.allstate.com	1-800-255-7828
	TDD/TYY 1-888-316-4777
American International Group (AIG)	
www.aig.com	1-888-760-9195
American Modern Insurance Group	
www.amig.com	1-800-375-2075
Amica Mutual Insurance Company	
www.amica.com	1-800-242-6422
Armed Forces Insurance Exchange	
www.afi.org	1-800-255-0187
Balboa Insurance Company	
www.balboainsurance.com	1-888-768-2096
California Capital Insurance Group (CIG)	
www.ciginsurance.com	1-800-986-9974
California Casualty Insurance Company	
www.calcas.com	1-800-800-9410
California Fair Plan Property Insurance	
www.cfpnet.com	1-800-339-4099
Century National Insurance Company	
www.centurynational.com	1-800-733-1980
Chubb Group of Insurance Companies	
www.chubb.com	1-800-252-4670
Church Mutual Insurance Company	
www.churchmutual.com	1-800-554-2642
Civil Service Employees Insurance Company	
www.cse-insurance.com	1-800-282-6848
Clarendon National Insurance Company	
www.clarendon.biz	1-888-250-3253
Encompass Insurance Company	
www.encompassinsurance.com	1-800-588-7400
Farmers Insurance Exchange	
www.farmers.com	1-800-435-7764
	TDD/TYY 1-888-891-1660
Firemans Fund Insurance Company	
www.firemansfund.com	1-888-347-3428

Condensed Version

The Red Guide to Recovery Phone and Contact Directory

First American Property & Casualty Insurance Co. www.fapcig.com	1-888-474-7500
Foremost Property & Casualty Insurance Co. www.foremost.com	1-800-527-3907
GEICO www.geico.com	1-888-395-1200
Guide One Insurance Company www.guideone.com	1-888-748-4326
Horace Mann Insurance Company www.horacemann.com	1-800-999-1030
Kemper Independence Insurance Company www.ekemper.com	1-888-227-5004
Liberty Mutual Fire Insurance Company www.libertymutual.com	1-800-2CLAIMS TDD/TYY 1-800-243-9801
Mercury Casualty Insurance Company www.mercuryinsurance.com	1-800-503-3724
Nationwide Insurance Company www.nationwide.com	1-800-421-3535 TDD/TYY 614-249-0452
Oregon Mutual Insurance Company www.ormutual.com	1-800-934-3809
Pacific Specialty Insurance Company www.pacificspecialty.com	1-800-962-1172
Residence Mutual Insurance Company www.residencemutual.com	1-800-927-2142
SAFECO Insurance Company of America www.safeco.com	1-800-332-3226
State Farm General Insurance Company www.statefarm.com	1-800-SFCLAIM
The Hartford Casualty Insurance Company www.thehartford.com	1-800-243-5860 TDD/TYY 1-800-553-6148
Topa Insurance Company www.topains.com	1-310-201-0451
Travelers Property Casualty Insurance Company www.travelers.com	1-800-252-4633
Unigard Insurance Company www.unigard.com	1-800-777-0078
USAA Casualty Insurance Company www.usaa.com	1-800-531-8222 TDD/TYY Dial 711

Condensed Version

The Red Guide to Recovery Phone and Contact Directory

Wawanesa Mutual Insurance Company
www.wawanesaus.com1-800-427-9669

Western Mutual Insurance Company
www.westernmutualinsurance.com1-800-927-2142

U.S. GOVERNMENT AGENCY CONTACT INFORMATION

Centers for Disease Control and Prevention
www.cdc.gov1-800-232-4636
.....TDD/TTY 1-888-232-6348

Federal Emergency Management Agency (FEMA)
www.fema.gov1-800-621-FEMA (3362)
.....TDD/TTY 1-800-462-7585

Federal Trade Commission
www.ftc.gov1-877-FTC-HELP (382-4357)
.....TTY: 1-866-653-4261

Internal Revenue Service
www.irs.gov1-800-829-1040
.....TDD/TTY 1-800-829-4059

MediCare Information
www.medicare.gov1-800-633-4227
.....TDD/TTY 1-877-486-2048

National Flood Insurance Program
www.floodsmart.gov1-800-427-4661
.....TDD/TTY 1-800-427-5593

National Weather Service (San Diego County)
www.nws.noaa.gov858-675-8700

Tax Related Disaster Relief866-562-5227

U.S. Citizenship and Immigration Services
www.uscis.gov1-800-375-5283
.....TDD/TTY 1-800-767-1833

U.S. Department of Health & Human Services
www.hhs.gov1-800-789-2647

U.S. Department of Homeland Security
www.dhs.gov1-202-282-8000

U.S. Department of Housing & Urban Development
www.hud.gov1-800-669-9777
.....TDD/TTY 1-800-483-2209

U.S. Department of Labor
www.dol.gov1-866-487-2365
.....TDD/TTY 1-877-889-5627

U.S. Department of Veteran Affairs
www.va.gov1-800-827-1000

Condensed Version

The Red Guide to Recovery Phone and Contact Directory

(Claims Administrator)	1-800-626-1613 ext. 0
	TDD/TTY 1-800-829-4833
U.S. Environmental Protection Agency	
www.epa.gov	1-866-372-9378
	TDD/TTY 1-800-553-7672
U.S. Geological Survey	
www.usgs.gov	1-888-275-8747
U.S. Postal Service	
www.usps.com	1-800-275-8777
	TDD/TTY(877-889-2457)
U.S. Small Business Administration (SBA)	
www.sba.gov	1-800-659-2955
	TDD/TTY 1-800-877-8339
U.S. Social Security Administration	
www.ssa.gov	1-800-772-1213
	TDD/TTY 1-800-325-0778

CALIFORNIA STATE AGENCY CONTACT INFORMATION

California Attorney General's Office	
www.ag.ca.gov	1-800-952-5225
	TDD/TTY 1-800-735-2929
(Registry of Charitable Trusts)	619-645-2001
California Board of Equalization (BOE)	
www.boe.ca.gov	1-800-400-7115
	TDD/TTY 1-800-735-2929
Cal. Dept. of Housing & Community Development	
www.hcd.ca.gov	1-800-952-8356
	TDD/TTY 1-800-735-2929
California Department of Insurance	
www.insurance.ca.gov	1-800-927-HELP (4357)
	TDD/TTY 1-800-482-4833
California Department of Motor Vehicles	
www.dmv.ca.gov	1-800-777-0133
	TDD/TTY 1-800-735-2929
California Department of Public Health (CDPH)	
www.cdph.ca.gov	1-916-445-2684
CDPH (General Information)	1-916-558-1784
	MCI from TDD 1-800-735-2929
	Sprint from TDD 1-888-877-5378
California Department of Veteran Affairs (CALVET)	
www.cdva.ca.gov	1-800-952-5626
	TDD/TTY 1-800-324-5966

Condensed Version

The Red Guide to Recovery Phone and Contact Directory

California Earthquake activity info www.earthquake.usgs.gov/earthquakes/recenteqscanv/	1-888-275-8747
California Emergency Management Agency (Cal-EMA) www.calema.ca.gov	1-916-845-8510
California Franchise Tax board www.ftb.ca.gov	1-800-852-5711 TDD/TTY 1-800-735-2929
California Poison Control System www.calpoison.org	1-800-222-1222
California Public Utilities Commission www.cpuc.ca.gov	1-800-366-4782
Contractors State License Board (CSLB) www.cslb.ca.gov	8 a.m. – 5 p.m. 1-800-962-1125
24-hour automated response system	1-800-321-CSLB (2752)
Employment Development Department www.edd.ca.gov	1-800-300-5616 TDD/TTY 1-800-815-9387
State Consumer Services Agency (SCSA) www.rebuildyourlife.ca.gov	1-800-952-5210

COUNTY OF SAN DIEGO CONTACT INFORMATION

County of San Diego Assessor Recorder County Clerk www.arcc.co.san-diego.ca.us	858-505-6262
County of San Diego Department of Animal Services www.sddac.com/	619-236-4250
County of San Diego Department of Planning & Land Use www.sdcountry.ca.gov/dplu	1-800-411-0017
County of San Diego Department of Public Works www.sdcountry.ca.gov/dpw/consumer.html	858-694-2212
Regional Storm Water Hotline	1-888-846-0800
County of San Diego District Attorney's Office www.sdcda.org	619-531-4070
County of San Diego Mental Health Services www.sdcountry.ca.gov	1-800-479-3339 TDD/TTY 619-641-6992
County of San Diego Office of Emergency Services www.sdcountry.ca.gov/oes	858-565-3490
San Diego County Sheriffs Department www.sdsheiff.net	858-974-2222

FOR EMERGENCIES DIAL 911

Non-emergency dispatch	858-565-5200
------------------------	--------------

Condensed Version

The Red Guide to Recovery *Phone and Contact Directory*

San Diego Gas and Electric (Emergencies only)	
www.sdge.com	1-800-611-7343
.....	TDD/TTY 1-877-889-7343
San Diego Hospice	
www.sdhospice.org	877-688-1500
San Diego Humane Society & SPCA	
www.sdhumane.org	619-299-7012
24 Hour Community Health and Disaster Information	
www.211sandiego.org	211

ADDITIONAL RESOURCES

AT&T	
www.att.com	1-800-288-2020
Home Phone Service & Repair.....	711
.....	TTY 1-800-397-3172
AT&T Wireless	
.....	1-866-241-6567
.....	TTY 1-866-241-6568
Better Business Bureau	
www.bbb.org	858-496-2131
Cox Communications, Inc.	
www2.cox.com/residential/sandiego/home.cox	619-263-9251
DigAlert	
www.digalert.org	811
Information	411
San Diego - Imperial Counties Chapter of the American Red Cross	
www.sdarc.org	858-309-1200
.....	TDD/TYY 1-800-220-4095
The Salvation Army	
www1.usw.salvationarmy.org	619-446-0262
.....	TDD/TYY 1-800-787-3224
Time Warner Cable Company	
www.timewarnersandiego.com	1-877-610-4445
United Policyholders	
www.uphelp.org	415-393-9990
Voluntary Organizations Active in Disaster (VOAD)	
www.calvoad.org	703-778-5088

For a comprehensive list of California's Voluntary Organizations Active in Disaster (VOAD), go to www.calvoad.org or call their national headquarters at 703-778-5088.

Condensed Version

The Red Guide to Recovery *Phone and Contact Directory*

SAN DIEGO COUNTY FIRE AGENCY DIRECTORY

Alpine Fire Protection District.....	619-445-2635
Barona Fire Protection District	619-390-2794
Bonita – Sunnyside Fire Protection District.....	619-479-2346
Bonsall Fire Department	760-723-2005
Borrego Springs Fire Protection District	760-767-5436
Boulevard Fire & Rescue Department	619-766-4633
California Department of Forestry & Fire Protection	619-590-3100
Camp Pendleton Fire Department.....	760-725-3376
Campo Fire & Rescue – Volunteer Fire Department.....	619-478-5310
Campo Reservation Fire Protection District.....	619-478-2371
Campo – Cal Fire Station #40	619-478-5516
Cardiff By The Sea Fire Department.....	760-633-2820
Carlsbad Fire Department	760-931-2141
Chula Vista Fire Department.....	619-691-5055
City of San Diego Fire – Rescue	619-533-4400
Coronado Fire Department	619-522-7374
Cuyamaca – Cal Fire Station #51	760-765-0085
Cuyamaca Volunteer Fire Department.....	760-765-0418
Deerhorn Valley – Cal Fire Station #37	619-468-3030
Deer Springs Fire Protection District	760-749-8001
Deer Springs -Cal Fire #11	760-749-8001
Deer Springs - Cal Fire #12	760-741-5512
Deer Springs - Cal Fire #13	760-751-0820
Del Dios – Cal Fire Station #77	760-735-9478
De Luz Volunteer Fire Department	760-728-3300
De Luz – Cal Fire Station #16.....	760-728-2422
Del Mar Fire Department	858-755-1522
Dehesa – Cal Fire Station #25	619-445-8464
Descanso Fire Department	619-670-0500
Descanso – Cal Fire - Station #85	619-445-4731
Donovan – Cal Fire Station #26	619-661-7865
Dulzura Fire Department	619-669-1188
Dulzura – Cal Fire – Station #35.....	619-468-3391
East County Fire Protection District	619-579-6034
Elfin Forest/ Harmony Grove Fire Department	760-744-2186
Encinitas Fire Department	760-633-2800
El Cajon Fire Department	619-441-1601
Escondido Fire Department	760-839-5400
Fallbrook Fire Department	760-723-2005

Condensed Version

The Red Guide to Recovery *Phone and Contact Directory*

Federal Fire Department.....	619-524-2518
Flinn Springs – Cal Fire Station #21	619-443-7121
Harbison Canyon – Cal Fire Station #24	619-445-5001
Imperial Beach Fire Department Administration	619-423-8223
Intermountain Volunteer Fire Department.....	760-789-3710
Jacumba Fire Department	619-478-5310
Jacumba – Cal Fire Station #43	619-766-4535
Jamul – Cal Fire Station #66	619-669-6580
Julian – Cal Fire Station #50	760-765-0511
Julian Cuyamaca Fire Protection District	760-765-1510
Julian Volunteer Fire Station.....	760-765-2885
La Jolla Indian Reservation Volunteer Fire Department	760-742-3371
La Mesa Fire Department.....	619-667-1355
Lake Morena – Cal Fire Station #42	619-478-5960
Lakeside Fire Protection District	619-390-2350
Lawson Valley – Cal Fire Station #33	619-659-0887
Lemon Grove Fire Department	619-825-3855
Leucadia Fire Department	760-633-2800
Lyons Valley – Cal Fire Station #32.....	619-468-3435
Mesa Grande Fire Department	760-782-0795
Miller – Cal Fire Station #15.....	760-728-8532
Miramar Fire Department.....	858-577-1962
Monte Vista – Cal Fire #20	619-590-3100
Montezuma Valley Volunteer Fire Department.....	760-782-3467
Mt. Laguna Volunteer Fire Department	619-473-8281
National City Fire Department	619-336-4550
North County Fire Protection District	760-723-2005
Oceanside Fire Department	760-435-4100
Ocotillo Wells Fire Department	760-767-7430
Ocotillo Wells – Cal Fire Station #56.....	760-767-3747
Otay – Cal Fire Station #22	619-661-2820
Pala Fire Department	760-742-1632
Palomar Mountain Volunteer Fire Department	760-742-3701
Pauma Fire Department	760-742-1488
Pine valley – Cal Fire Station #44.....	619-473-8445
Pine Valley – Cal Fire Station #84.....	619-473-8443
Pine Valley Fire Department	619-473-8445
Poway Fire Department	858-668-4460
Potrero Fire Department – Cal Fire Station #31	619-478-5544
Potrero – Cal Fire Station #39	619-478-5900

Condensed Version

The Red Guide to Recovery *Phone and Contact Directory*

Rainbow Volunteer Fire Department	760-723-2026
Ramona – Cal Fire Station #86.....	760-789-1150
Ramona Fire Department	760-788-2250
Ramona – Cal Fire Station # 80	760-788-2222
Ramona – Cal Fire Station # 81	760-788-2229
Ramona – Cal Fire Station # 82	760-788-2269
Rancho Santa Fe Fire Protection District.....	858-756-6011
Red Mountain – Cal Fire Station #10	760-728-1323
Rincon Fire Department	760-297-2300
Rincon – Cal Fire Station #70.....	760-742-3243
San Diego County Cal Fire	619-590-3100
San Diego Rural Fire Protection District	619-669-1188
San Miguel Consolidated Fire Protection District	619-670-0500
San Marcos – Cal Fire Station	760-744-0402
San Marcos Fire Department	760-744-1050
San Onofre Fire Department.....	949-368-6655
San Pasqual Reservation Fire Department	760-749-7542
San Pasqual Volunteer Fire Department	760-480-9924
Santee Fire Department	619-258-4100
Shelter Valley Volunteer Fire Department	760-765-2888
Solana Beach Fire Department.....	858-720-2410
Sunshine Summit Volunteer Fire Department	760-782-9113
Sycuan Fire Department.....	619-445-2893
Tecate – Cal Fire Station #38	619-478-9005
United States Forest Service (Cleveland National Forest).....	858-673-6180
Valley Center – Cal Fire Station #71	760-749-1702
Valley Center – Cal Fire Station #72	760-751-7603
Valley Center – Cal Fire Station #73	760-751-7605
Valley Center Fire Protection District	760-751-7600
Viejas Fire Department.....	619-659-2376
Vista Fire Department	760-643-2801
Warner Springs – Cal Fire Station #52	60-782-3560
Warner Springs Fire Department	760-782-3560
Witch Creek – Cal Fire Station #87	760-789-1448
White Star – Cal Fire Station #41	619-766-4533

CITY BUILDING DEPARTMENT DIRECTORY

Barona Building Department	619-443-6612
Carlsbad Building Services.....	760-602-2700

Condensed Version

The Red Guide to Recovery *Phone and Contact Directory*

Chula Vista Building Division	619-691-5280
City of San Diego Building Department	858-492-5070
Coronado Building Services	619-522-7326
County of San Diego (San Diego Office)	858-565-5920
Del Mar Building Services	858-755-9313
El Cajon Building Services	619-441-1726
Encinitas Building Department.....	760-633-2730
Escondido Building Services.....	760-839-4647
Imperial Beach Building Department	619-628-1357
La Mesa Building Services	619-667-1176
Lemon Grove Building Services	619-825-3805
National City Building Services.....	619-336-4210
Oceanside Building Department	760-435-3950
Poway Building Services.....	858-668-4600
San Marcos Building Department.....	760-744-1050
Santee Building Services	619-258-4100
Solana Beach Building Services	858-720-2441
Vista Building Services	760-639-6108

Directory Disclaimer

This directory does not provide a complete listing of all potentially helpful resources or service providers (such as government agencies, insurance companies, restoration companies, etc.). It is provided solely as a service and quick reference guide. No warranty or representation is made with regard to the completeness or currency of information provided in the directory. The inclusion of any particular agency, company, or other provider in the directory does NOT constitute a recommendation or endorsement of that agency, company or provider or of its goods or services.



After a disaster, most people feel overwhelmed by the stress brought about by losing a home or being displaced. The Red Guide to Recovery was created to provide a valuable resource for those who have gone through a disaster and are required to make important decisions regarding the restoration of their lives. Filled with detailed information and uniquely positioned to address the immediate and long-term needs of disaster survivors, The Red Guide to Recovery provides the tools and resources to assist on the road to recovery.

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

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

Sean Scott, author of *The Red Guide to Recovery*, has more than 30 years experience in the construction and restoration field. His primary focus has been assisting homeowners, commercial property owners, and insurance adjusters with disaster restoration and the recovery process.

Having witnessed first-hand the many difficulties property owners encounter in the aftermath of firestorms, floods, and other disasters, Sean felt compelled to share his knowledge and experience by creating a straightforward informational guide. He appreciates the invaluable assistance provided by fire officials, government agencies, attorneys, restoration experts, and insurance professionals. Without their generous contributions of time, knowledge, and advice, this book would not have been possible.

The Red Guide to Recovery is an extraordinary and indispensable resource for anyone in need of help navigating their way through the disaster recovery process.

For more information and valuable resources, please visit www.theredguidetorecovery.com.