

What to do . . . after your house burns down!

(A layperson's perspective)



The fire department has come and gone and your house has been condemned. What do you do? Where do you go? What about your home and all that was in it? Where do you begin?

It goes back to basic survival. Reality sets in when you realize that you need a roof over your head, food, & clothing. Necessities are required. The most important thing, assuming everyone got out safely, is securing the house and finding a place to live.

Who do you call?

- Your insurance company
- Your family members
- The mortgage company
- Call the local police to watch your property during this time
- Cancel any unusable utilities such as gas, electric, cable, phone... Magazine subscriptions and newspapers should also be cancelled or forwarded. Add minutes to your cell phone plan as they will add up quickly with all of the calls you will be making.

- The fire department and your insurance company should help you to secure your home. Your insurance company can help make provisions for temporary living arrangements. Try to get out any valuables and important papers, eyeglasses, and important medications. Sooner than later, try to retrieve any photos and personal files. Get hold of a copy of your insurance policy. The declaration page gives concise information. You should also try to get a master copy in full. Read the fine print. All insurance companies are **not** created equal.

Protect yourself:

You may want to hire a public adjuster. They get a percentage of your claim. ****BEWARE**** There are many unscrupulous people that will be clamoring to represent you or to scam you. They may start approaching you the next day. People will come offering to rent you a trailer. Your identity is at risk right now.

DO NOT GIVE OUT YOUR SOCIAL SECURITY NUMBERS or any private information unless you can verify who you are talking to. A common scam is someone calling pretending to be the fire marshal needing more information. Immediately stop your mail and keep checking your mailbox in case the mail accidentally gets delivered. Check often. Tell neighbors not to release your phone numbers or any private information. They may think they are helping, but give scammers your numbers by mistake. **A reputable public adjuster can be of great help, but take the time to find the right one.** Your lawyer may be able to help.

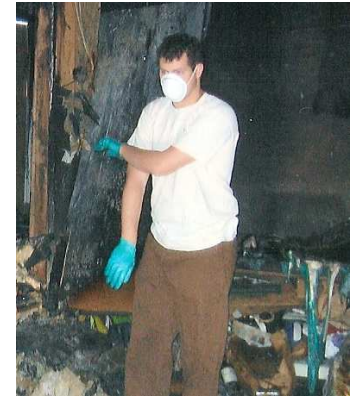
If your insurance adjusters are not calling you in a timely fashion, you may definitely need the help of a public adjuster and may need to go higher up to speak with the insurance adjuster's boss. Insurance companies are a business. Sometimes they play games and ignore you to make you desperate to settle. Sometimes, they are inundated with caseloads and take weeks to get back to you. Others are more reputable and will handle you with care. Even the companies you think are good may turn out not to be what you thought. Just be on guard and be diligent. No-one will look after you or your money as well as you. As tedious as it is, go through things item by item and line by line on the inventory list. Those little things start adding up when you are trying to be reimbursed.

Who's involved from the insurance company:

Usually, there are several people assigned to your case. A content adjuster determines what your contents are worth. A dwelling adjuster determines the value of the structure. Another person is usually assigned to keep track of your living expenses. They will be asking you questions about your monthly payments and the lifestyle you lead. They will be trying to determine the monetary value of your home and its contents. It is a long tedious process. Don't be afraid to ask them questions about what to expect and what their experience is in this field. You need someone who is not new to this process. Ask them for an upfront living stipend. Don't be afraid to ask on the high side. The worst they can do is say no. If you find you do not get along with an individual, ask to speak to his or her boss. Be aware that some insurance companies stall with rental payments and other payments. You may want to liquefy other funds just in case this happens if you are in a position to do so.

Get organized:

- If you have to enter your home to assess contents, be sure to be cognizant of your health. There are particles



released in the air and later mold. It is prudent to wear paper masks (the fire department can recommend where to purchase better masks) and good rubber boots. You will need to wear gloves. The rubber gloves at the drug stores come in big boxes and are disposable. Throw out, but document any medicines. They are no longer usable. A fanny pack is helpful to wear. This lets you have the use of both hands. It can hold a flashlight, eyeglasses, paper, and pen, and your cell phone. Take a disposable camera and document the damage. Make sure to dialog with the content adjuster before you throw anything out. Everything must be inventoried.

- You will need to document and verify your life. Try to have access to a computer, printer and fax. A trip to the business supply should be made to purchase notebooks, pens, file folders, baggies... When you purchase anything you can file it into the right baggie or file to save aggravation later. Label into sections such as dry cleaning and laundry expenses, clothing purchases, cleaning supplies, restaurant, and food bills, electronics, business products... It will be easier if you get into the habit now so you can be reimbursed by the insurance company.
- When trying to clean clothes, use 1 cup of Lysol to the load of laundry to get rid of the smoke smell. You will be wearing work clothes into the house for many days and will want to get cleaned up after working there. Designate certain clothes and shoes that you will probably never wear again after this ordeal is over. You may be able to hire people to help clean. Just remember that whatever you spend gets deducted from the total claim. Buy something nice to wear after a hot shower that gives you comfort such as a cozy robe, comfy sweats, or a nice nightgown. Just giving yourself that gift at night will help. At some point you will have to carve a few hours to power shop for necessities such as underwear, socks, a few outfits... but unless you need it immediately for work these things are a low priority.
- Prioritize each day. Make a list that you can refer to. Otherwise, it's easy to forget and not address the things that need to be done immediately. Think of what is of maximum priority and list in order. There will always be things left to do at the end of each day, but concentrate on what needs to be done or who needs to be called in order of importance.
- You may have to recreate your credit history and buying patterns. Call the credit card companies and ask for past records. Also, ask them to increase your credit limits so you can charge expenses. Hopefully, you are using a card that gives you points or cash back or some later benefit.

Asking for help:

This is the time to accept help from family and friends, but be wary of strangers. Your friends want to be of help, but don't always know what to do. Think of which friend is best for what job and delegate. One friend might be really helpful in helping with cleaning the mess or you may want to hire someone. Sometimes the fire department has ideas. Just save any receipts. Another friend might be the one to ask to buy toiletries. If you have lost everything and are setting up new living arrangements, friends can help organize, clean, or set up the kitchen. Find out from the insurance company how long you have living expenses. They should match your current lifestyle. A home cooked meal is really appreciated. Restaurant food gets tiresome and is expensive. You will be busy on the phone and helping sort out contents. Friends mean well, but you should find out if they are giving you something or lending it to you and expect it to be returned. If they are lending it then label it so you remember. You aren't thinking too clearly and it will help. Gift certificates to restaurants or stores are helpful. It gives your family time to figure out what you need and when to buy it.

Your house and property:

Try to preserve your remaining property. If you are going to rebuild, think outside of the box. You may be able to set up temporary sprinklers to protect your trees and shrubs... Contact your lawn company and discuss what needs to be done.

When it comes to rebuilding, you might want to start thinking of contracting a builder or architect. Many areas will require permits. This all takes time so the sooner you start planning, the better. Also check to see if landscape designs are required to be submitted with the building plans to get proper permits.

Tax relief:

Make sure to check with the town to know what could affect your taxes when you rebuild. Let them know you no longer are residing at the house. If the house is uninhabitable then you should only have to pay taxes on the land. Sometimes, this won't be in effect immediately. It may take a year to be corrected. Give interior pictures, as well as the exterior shots to be put into the town's file on your home. Sometimes, pictures speak louder than words. The outside may not look so bad compared to what is the reality inside. This will

help them to have a better understanding of what you are dealing with.

Protect your health:

Your health can suffer at this time. Mentally and physically, you are exhausted. If you are having trouble sleeping, it may be the time to take a natural supplement from the health store or something a little stronger. You need to get some sleep in order to be alert during the day. If you are having trouble eating, buy power bars and nuts to nibble on. A banana is loaded with good health boosters. Drink lots of water to hydrate. Take extra vitamin C and a multivitamin. You don't have time to get sick.

Your emotions are raw at this time. It is easy to snap at those you love in frustration. This is the time to treat each other with respect and enlist the help of your family members and friends as a team. It is important to try to not get too depressed or overwhelmed. You are a victim and it is easy to be overcome with despair. Try to read something, just a sentence or a fortune cookie, something that is inspirational and hold that thought. Take some deep breaths or meditate. You may think you don't have time, but it centers you. It's amazing how focusing on one little positive will help get you through the day. You just have to put one foot in front of the other. Pamper yourself a little.

It is hard to see light at the end of the tunnel. A big part of this life changing event really depends on you, your attitude and fortitude. You can be a victim or you can emerge a stronger person with stronger relationships. Give it everything you've got to move forward toward a better future.



Authors Mike & Wendy Busby in front of their home on Long Island, NY