

**We understand...  
we've been there**

After the 2003 California Firestorm over 500 homes in Del Rosa were reduced to 500 piles of ash. We were devastated and didn't know what to do next. Luckily, survivors from other California disasters came to us to help us create the Old Fire Recovery Group. We realize that we are now needed to help survivors of the "next" disaster.

We created the...



**What to do next: in your community (Turn over for a personal "to do" list)**

- There is power in numbers. Join with other survivors in your area to share recovery information.
- Accept help from locals who haven't lost their house to help keep the group strong.
- Meet regularly and ask professionals to come to your meetings to get your questions answered. We can help find professionals and volunteers to help.
- Visit our web site for resource links and information.
- Create a Yahoo! Group for survivors to swap ideas and information.

Please call us so  
we can help you.  
We can talk about  
your individual  
issues or help  
setup a community  
meeting.

The Disaster Survivor Network  
909-266-1459 voicemail/fax

[www.disastersurvivornetwork.com](http://www.disastersurvivornetwork.com)  
[info@disastersurvivornetwork.com](mailto:info@disastersurvivornetwork.com)

Workshops we had after our fire:

- Insurance Workshop* by George Kehrer of CARE, Inc.
- Working with Contractors* by Laurie Delgado of Escrow Funding Services
- Rebuilding and Interior Design Workshop*
- Legal Clinic* - panel discussion and 1-on-1 available
- Tax help for fire survivors* by Anna Maria Galdieri CPA and Chair of the Disaster Tax Subcommittee for California Society of CPA's
- Fire Safety Through Building and Landscaping Techniques*
- Debris Flow Safety* by the county

See our website for more ideas...

Here are the top 10 things we think you should know.

### After a Disaster:

1. **Don't rush:** You will be presented with life changing decisions and you haven't had time yet to think them through. Stop and learn. Even most lawyers don't know insurance law, or most insurance agents know about large homeowners claims. Do not let anyone rush you.
2. **Get Organized:** Get a notebook and start writing everything down. This is especially helpful for your insurance claims, but after a disaster most people have so many things to remember, it's hard to remember them all. Forgetfulness is normal (see a book called *Emotional Recovery After Natural Disasters* by Singer), but notebooks, boxes and files can help when you really need them.
3. **Look for independent expert advice:** Right after a disaster, everyone wants to "help". Many of them also want to get paid. First look for non-profit organizations who are truly there to help before resorting to paying someone. There are even non-profit insurance education organizations who can help.
4. **In an insurance claim, hire your own experts:** Anyone hired by the insurance company is being paid by them to back up their point of view. Find your own experts to give you an independent point of view. This includes getting a Scope of Loss by a contractor who is independent of you and your insurance company. [HINT: if your contractor doesn't know how "like kind and quality" relates to your claim, then find someone else.]
5. **Trust, but verify:** For example, just because someone tells you they're licensed, doesn't mean they are. All licensing agencies have ways to check the status of a license. Use this and other resources.
6. **Know your limits:** For example, starting a large construction project without knowing your budget or signing an open ended contract instead of a fixed price contract, or giving your contractor too much money up front (call the CSLB for guidelines). These are all open ended deals that can prove disastrous. Read "Twice Burned" from the 10.29.06 issue of the San Diego Union Tribune for some sad examples (link available on our website).
7. **Know your expert:** Do not take the advice of someone who is an expert in a different field than the advice you are seeking. For example, do not ask a business attorney about a homeowner's insurance claim.
8. **Do not sign a release:** You are not required to sign a release for money that is rightfully yours under an insurance policy. If you are being asked to sign a release, ask an attorney to review it who is familiar with insurance claims.
9. **Take the money:** If anyone wants to give you money with no release attached; take it! Put large sums of money in an interest bearing account. The interest adds up quickly!
10. **Grieve for your loss:** It might not be the loss of a loved one, but don't let that stop you from realizing that a big part of your life is gone. Your life will never be the same, but at least you can move on.

### Helpful Links and Organizations

We found these organizations to be extremely helpful...

- Community Assisting Recovery, CARE, Inc* - [www.carehelp.org](http://www.carehelp.org)
- Dixieline Builders Fund Control* - [www.dixieline.com/fundcontrol.html](http://www.dixieline.com/fundcontrol.html)
- Prestige Mountain Homes* - [www.prestigemountainhomes.com](http://www.prestigemountainhomes.com)
- Engstrom, Lipscomb & Lack* - [www.ellaw.com](http://www.ellaw.com)
- Anna Maria Galdieri CPA and Chair of the Disaster Tax Subcommittee for California Society of CPA's* 510-601-6691 [amgaldieri@pacbell.net](mailto:amgaldieri@pacbell.net)
- California Department of Insurance* - [www.insurance.ca.gov](http://www.insurance.ca.gov)
- Contractor's state licensing board* - [www.cslb.ca.gov](http://www.cslb.ca.gov)
- Author of Emotional Recovery After Natural Disasters* - [www.c-therapy.org](http://www.c-therapy.org)

See our website for MORE...

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