



After the Firestorm

There is much you can do to help your family and friends who have lost homes to a wildfire. Some things may seem unimportant when families are so stressed and challenged. Understand many of these things will help avoid heartache later and bring a sense of purpose now.

If you have lost your home, get to work

It is crucial that those who have lost homes feel as though they have a purpose and are moving forward as part of their recovery. Give yourselves and all family members chores to do such as the following.

1. Gather essentials. All of the following will be needed to work with FEMA, insurance companies and others.

Collect:

- Social Security number
- Address of the location where the damage occurred (pre-disaster address)
- Proof of occupancy at the above address (utility bill, mortgage or lease)
- Proof of ownership (Title, mortgage, tax receipts)
- Current address
- Current telephone number
- Insurance information including how much the insurance will or will not cover (even if you don't know what the settlement from the insurance will be begin the process)
- Total household annual income
- Routing and account number of your checking or savings account (this allows FEMA to directly transfer disaster assistance funds into your bank account)
- A description of your disaster-caused damage and losses (before and after photos really help)

Be aware:

- Be aware of fraud. Ask for official identification from all persons claiming to be from the insurance company, FEMA or other agencies.

FEMA will not:

- Ask for money from you
- Ask for credit card information
- Determine your eligibility
- Take the place of an insurance inspection



2. Call insurance company ASAP. Insurance agents will be overwhelmed but get your name on the callback list. Some companies may insist they inspect the property before you clean up. Some insurance companies will pay out the maximum allowed by your policy; other companies will require you to list every item you have lost. If you are evacuated out of the area call an insurance agent there. They may not be your agent but they will be able to help you and they will be far less busy. Begin a list if required. Understand companies requiring a list will pay based on depreciation. Claim every paper clip. Do not stop your list when you reach the policy cap. In other words, if you are covered for \$20,000 and the value of the items you have listed is \$20,000 do not stop your list. Continue listing everything you can remember, everything. If you compile a list which has a replacement value of \$40,000 once adjusted for depreciation you may get the \$20,000 for which you are covered.

3. Put a hold on mail, get a post office box, or have mail forwarded. The postal service will leave mail at a burned down home which is an invitation to those who may want to steal an identity and make claims on the property. Don't miss important documents, checks or well wishes.

4. Call friends and family and collect photos. Ask for photos taken in and around the destroyed home and also photos of special occasion celebration no matter where they were held. Choose someone to go thru and organize them. If a Facebook group is created for this purpose be sure it is private, invitation only. An older child may be asked to be in charge of this giving them a way to feel productive and providing a positive distraction.

Photos taken around your home will help you remember items in the home and yard you should list on insurance claims and government forms.

5. If your family needs ongoing prescriptions call the doctor and ask them to call in a new one to a pharmacy near your evacuation destination. He may need to change it slightly, such as changing the directions for use, for the insurance to cover the cost. If the prescription is at a chain pharmacy call and ask them to transfer it to the location near their evacuation site.

6. Sign up for automatic updates to your cell phones or emails from local and federal sources, and television stations. Do not watch news updates all day, only occasionally.

7. Post updates on ward and family sites. People love you and want to help.

8. When the cleaning up process begins take lots of photos. Take photos when first returning home, photos of any items found intact, photos of screens full of rubble and don't forget photos of destroyed cars, barbecues and other outdoor items.

9. Cancel everything so you are not continuing to be charged for services you can no longer use or need. Cancel as you would if you were moving. Cancel satellite, electric, gas, phone, newspaper, etc.



10. Save all receipts for living expenses after the fire including the purchase of clothing, toiletries, housing, etc.
11. Serve. Work at an evacuation site or if evacuated to a home make food and snacks for fire fighters and other rescue workers. Focusing on others really helps relieve the stress. Older children may want to organize a project to collect schools supplies, school t-shirts, sports equipment, or stuffed animals. Challenge them to use their imagination for ways to help others who have also lost homes.
12. Give yourself a break. It's ok to be sad. It's ok to be angry. Allow yourself time to grieve.
13. Establish a routine as soon as possible. Establish a bedtime, a mealtime, a homework time, a get up in the morning time, a list of family chores, resume music lessons. Returning to a routine will help all family members feel secure and aid in accepting the new family norm.
14. Express gratitude each day. Every challenge also comes with blessing and small miracles. Recognize them as a family and record them to review on a bad day. These may be as small as someone texting "thinking of you" or someone telling you a joke or as amazing as someone opening their vacation home and treating you to a weekend break or sending a gift card or donating a bike.
15. When cleaning up wear work gloves, long pants and a long sleeve shirt. Wear boots with good soles in case there are still hot spots. Wear a N95 dust mask and goggles. If you smell gas get out and contact the utility company immediately. Damaged trees can topple so be cautious.
What can you do as a friend or family member?

Ask a friend or family member how can you help?

1. Bring cleanup supplies when clean up begins. These will be impossible to purchase near the disaster area. Deliver N95 dust masks, bottles of water, picnic cooler full of water for other than drinking, work gloves, goggles, folding chairs, folding table, pop up tent, tubs for anything that can be salvaged, wet wipes, shovel, screens for sifting debris, snacks, music with a small speaker (it's always easier to work with music), broom and dust pan, large heavy duty trash bags, spray bottle to mist ash before sifting, sun screen, lip balm, insect repellent.
2. When helping be sure to wear long pants, a long sleeved shirt and heavy work shoes or boots. Athletic shoes may melt on any hot coals you overturn.
3. Replace school supplies for children or classrooms. Several years ago a nephew's school burned. Since elementary school classrooms celebrate a student's birthday I made a birthday banner for his displaced classroom. His teacher loved it.



4. Do something for the kids in the family displaced and have them help you. Make pillowcases, Christmas ornaments, gifts for other victims, food for first responders, ask them for suggestions. The children will be stressed and need a way to “forget” for a while.
5. When the family has found a permanent residence for during the rebuilding process deliver freezer meals. Until they are settled in their own home again and all their claims are settled they will have things to do every day and the stress will not leave.
6. Treat the family members to a shopping trip. Make this a trip to purchase items that are not essential, jewelry, toys, books, sport equipment, etc. Give each person a budget and afterward go out for ice cream.
7. Remember each family member will grieve in his or her own way. Listen, listen, listen, it is far more important to listen than to counsel. Ask questions that will help them design their own plan for moving forward. Survivors may need you to listen for a year so just listen.
8. If someone mentions being sad about losing photos, collect photos for them, if they mention being sad about losing recipes collect those, Christmas decorations, collect those.
9. If you are collecting photos ask those donating to comment on at least one of the photos relating a funny story or other memory like the amazing Battleship game at that reunion. Things can be replaced. Remind those suffering of the importance of memories that cannot be taken away by a fire. You do not need to say anything just let the photos and stories with them speak for themselves.
10. Get others involved. Family and friends want to help but they won't know how. As you discover the boys miss their Legos ask for help collecting Legos, or recipes, or Christmas, whatever is needed.
11. Do not purchase items for the family unless they are with you or have requested something specific, instead purchase gift cards. With a gift card families can purchase what they need and have the joy of picking out their favorite color shirt or favorite appliance or brand of shampoo.
12. Offer your help with the daily grind. Offer to do the laundry, take the car to the car wash, take the kids to school or lessons, or make a grocery store run.
13. Most importantly continue your support. Your life will move on but it will be months or even years before your family member or friend will be able to settle in to a new home and begin making new memories.