

After the Fire: Wildfire Survivor Tips

by Laura Lollar, Black Forest, Colorado



Dear Wildfire Survivor,

I am so VERY sorry for what you've been through. It probably seems surreal right now - like you're living in a bad dream. You're not sure what to do next. You might feel numb or angry. You'd like an instruction booklet, so you don't have to figure this all out on your own.

I know *exactly* how you feel. We lost our home in Colorado's 2013 Black Forest Wildfire along with 500 other families. Two people died and over 14,000 acres burned. There were so many things we all learned the hard way. Even though community leaders did a great job trying to make the recovery process easier, there were lessons that only wildfire survivors would learn.

I hope these tips make it easier for you. I know you're not alone - you have friends, family and neighbors who are in this with you. But maybe it'll help to hear from someone who has been through it and can share tips that will make a difference during this difficult time.



Please note: I am not a lawyer, therapist or counselor. Nothing in this booklet should be construed as legal, medical or financial advice. It's just one person's experience. (The lawyers suggested I say this.)

I wish you the very best during your recovery process!

Best regards, Laura Lollar
Black Forest, Colorado

SURVIVOR TIPS FOR AFTER THE FIRE

First, I hope that everyone you care about was able to evacuate safely. That's obviously the most important first step: get the people and your pets out. If you were able to also grab a few essentials like papers and photos, even better.

Here's what's next:

Tip #1 - Find shelter. You might be able to stay in a shelter, with friends or family. If you have insurance, you might be able to stay in a hotel for a while. The Red Cross or community volunteers may have personal care items available for you.

Tip #2 - Get rest. There will be plenty of time ahead to solve problems, but right now you and your family should let your body and brain recuperate. Make rest a big priority since your ability to function will depend on thinking clearly in the weeks ahead.

Tip #3 - Buy two notebooks. Electronic or paper, it doesn't matter. But you need something to jot down information like phone numbers, names, dates, to-do lists. Your mind will be a big black hole for a while. You will forget. You may repeat yourself, unable to remember having asked the same question just five minutes before. The second notebook will be used to record mileage. More on that in Tip #15.

Tip #4 - Call your insurance company. Tell them you want to file a claim. They will walk you through that process over the phone. They will assign an adjuster to your claim and that person will want to meet you at the property as soon as officials say it's safe to go back in. Your adjuster should offer to send you an advance on the claim under your personal property category. It may be \$5,000-\$10,000. They'll need a physical mailing address to which they will Fedex checks to you - perhaps the home of a family member or friends you're staying with.

Tip #5 - Find housing. Depending on the scope of your wildfire, available temporary housing may be snapped up pretty quickly. Enlist friends and family to find out if anyone they know has a rental. Plan to be living there for at least the next year or 18 months. The last thing you'll want to do is move twice. Your insurance company may ask you to only sign a 6 month lease. I wanted a full year lease so we were secure for that timeframe. Ask your landlord if they will agree to month-to-month rental at the end of the lease. Your new home may take longer to build than you expect. There are always delays.

Register at the Disaster Assistance Center. Your community will set up a center where you can receive information from a variety of services, schedule volunteer help, pick up gift cards, attend meetings, get emergency supplies, etc. At first I hesitated to do this, not wanting to feel like a victim, but I was glad I did finally go.

Tip #6 - Go to the bank. Open up a separate account for your insurance payments to be deposited/wired into. This will also be the account you use to pay contractors who clear the debris, remove trees, drill a well and build your new home if you choose to rebuild. It will make life easier to have this money in a separate account so you can track it. Avoid mingling it with your personal or business funds. Your insurance adjuster will want the bank info to facilitate wire transfers of future payments.

Tip #7 - Go to the post office. They should be able to hold your mail for pick-up for a period of time - usually a month. If you don't want mail forwarded to the place you're staying, then open a post office box. You will be surprised how many neighbors you will run into at the post office in the weeks ahead.

Tip #8 - Call the phone company, cable, utilities, newspaper delivery, garbage pick-up, landscaping company, etc. to give them your new mailing address. Tell them to suspend/cancel service on your account. You'd think this would be common sense, but they must get that instruction from you.

Tip #9 - If you were able to grab your computer, put an automated email response message to let people know you are fine and how you want them to reach you in the future. You may also want to put that message on your phone. You will soon become overwhelmed with emails and phone calls from concerned friends, family, business colleagues. If possible, ask one person to be your point of contact and be responsible for sending out group emails, creating a Facebook Group or sending group texts.

Tip #10 - Connect with counselors. You may not feel you need it right now, but it's possible family members do. It's common for wildfire victims to experience PTSD and counselors are trained to spot the symptoms. Better to make time for this now, than be faced with a more serious situation down the road.

Tip #11 - Ask for cash. Well meaning friends and family will want to donate stuff. The last thing you need is to worry about how to sort through, store or dispose of stuff. The best thing they can do for you right now is to listen and give you cash or gift cards. Definitely let them help you, but avoid accepting stuff. If it's something you really think you might need in the future, have them hold onto it until you're ready to cope with it.

Tip #12 - Avoid accepting burdens. This is a followup to #11. Caring people will say, "If there's anything I can do for you, please just let me know." They don't realize this puts yet one more responsibility on your shoulders. You won't have the energy to try and remember who has offered to do what. Again, if they want to help, they can give you cash or gift cards. Maybe sometime in the future you'll need a shoulder to cry on. Ask them to stand by.

Tip #13 - Expect to have a meltdown, or two. The stress will build and come out at very unexpected times in unusual ways. It may not be tears. It might be anger. You might not feel capable of making yet one more decision. Cut yourself some slack. Ask family and friends to be patient with you during this time. Then revisit Tip #10 above.

Tip #14 - Buy a plastic filing tub. Get the kind with a handle and lid that opens on hinges. Fill it with hanging folders and for starters label them: insurance claim, debris removal, water/well, landscaping, receipts, banking, mileage, utilities, rent, new house, etc. You will be so thankful you did this early because it won't be long before you're swimming in paperwork.

Tip #15 - Record mileage. You may be able to claim for mileage reimbursement from your insurance company. Any time you drive to and from your property, stores, community meetings about the fire, non-profits or churches that offer assistance, county/town offices, etc. you should track the mileage driven, the location/purpose and the date. ANY time you drive your vehicle somewhere that's related to the wildfire, you want to record it.

Tip #16 - Track utility costs. We were able to be reimbursed for water and sewer bills at our temporary housing because our property had a well and septic. So these utility costs would not have been incurred "if not for the fire." Keep that phrase in mind. If not for the fire, would you be incurring the expense? And if so, you may be able to be reimbursed for it.

Tip #17 - Your insurance adjuster is not your friend. You will be in an emotionally fragile state and will want to lean on people who are there to help you. Do NOT make the mistake of thinking the insurance adjuster is your friend. Be polite, professional and patient. They have a job to do. They won't be Santa Claus, but they should be fair. They may not volunteer a lot of information (such as #15 & 16 above) but they should give you a straight answer if you ask the right questions.

Tip #18 - At first your adjuster may respond to you quickly. But after a while, you may find you leave messages/emails and don't hear back right away. I figured out over time that he would attend to my messages towards the end of the month, and then, address them all at once. It's possible your adjuster manages their workload in cycles. Ask about how quickly you can expect a response when you leave a voicemail or send an email.

Tip #19 - Security deposits. Make a point to ask if you will be reimbursed for the security deposit you put down on your temporary housing. Companies may address this differently.

Tip #20 - Take someone with you to the property. The first time you go back out to your property, be sure to take a few friends and/or family members with you. You don't know how you will react when you see the damage. You may feel numb or nothing at all when looking at your property, but completely fall apart as you look at your neighbors.

Tip #21 - Get a tetanus shot. Anyone who will be working out at your property should get a tetanus shot before handling debris (metal, glass, etc.) We were able to each get a shot at the Disaster Assistance Center for free.

Tip #22 - Take **lots** of pictures. Record the site from a distance and closeup to each room in your house, garage, outbuildings, etc. Your adjuster will do this also. You will be thankful later on that you have these images. Also take pictures of your neighborhood. There will come a day when you can look at them without tears.

Tip #23 - Remove valuables. After your adjuster has visited the site and you have taken tons of pictures AND had that tetanus shot, remove any valuables that are left from the site. Scavengers will visit your property and carry away anything they can get money for.

Tip #24 - Enlist volunteers to help you sift. You should not try to sift through the ash and debris by yourself. There are usually teams of volunteers who can help you. Take advantage of their kindness. Schedule more than one day to sift. There may not be much left that you choose to keep, but you want to be sure you sorted through it all. Because once they clear away the debris, there are no more chances.

Tip #25 - Sifting is dirty work. Some people wear hazmat suits because of the fear of asbestos. Definitely wear boots. It's easy to step on a nail or glass. Take water to wash and drink, baby wipes, paper towels, a change of clothes/shoes, big plastic garbage bags, plastic tubs to put keepsakes into, snacks/food, camp chairs to sit on, rakes, etc. Some of our neighbors erected tents so they could get in out of the sun and have a place to lie down and rest. Don't leave valuables in the tent. Remember the scavengers.

Tip #26 - Share information. Tips, referrals, resources that friends and neighbors share with one another become very valuable. Ask for recommendations of good contractors and builders. Let people know when there are meetings, or places to pick up gift cards, etc.

Tip #27 - Prepare yourself for lookee-loos. People who are curious will drive through your neighborhoods taking pictures and looking at the destruction. People will even drive down your driveway and get out of their car to look at what's left of your home. It feels sacrilegious. It IS a violation. Ask them politely to move on. If you have to get tough, tell them they are trespassing and you WILL file charges if they don't leave. For some reason, all propriety goes out the window in times of disaster. But try not to let this get you upset. Stay in control of your emotions. You will need your strength for other things.

Tip #28 - Decide if you will rebuild. About 50% of those in our community who lost their homes decided not to rebuild. Figure out the pro's and con's of each option. A lot will depend on your insurance company and what they will/won't do. Some folks put their land up for sale after the cleanup and others built homes that they then sold.

Tip #29 - Interview multiple contractors. Whether it's for debris removal, tree removal, building a new home, make sure you consider more than one person. Try your best to meet with them and get references before signing a contract. You could become a victim twice over if you don't do your due diligence at this point. Your insurance company may require more than one bid. They may not require you go with the lowest bid. Ask about that.

Tip #30 - Before you build, study the way water crosses your property. The loss of vegetation will cause it to move over the land differently than it did before. Your builder may not bring this to your attention and it might impact how you design the house and where you situate it on the site.

Tip #31 - Be sure you get a copy of the final inspection report if you install or modify your septic system. Sometimes your builder will select this contractor who also works with an engineer. The engineer is usually required to file a final inspection report with the county.

Tip #32 - Avoid looking too far into the future. Make yourself a weekly plan and take it step by step. Remember, this is a marathon, not a sprint!

5 YEARS LATER...

It's been five years since the wildfire turned our lives upside down. You too will get to the point where you can look back without suffering the same emotions and reactions you did when the experience was fresh.

I'd encourage you to keep track of the things that were most helpful to you along the way and if you'd care to share them with me, I'd be happy to add them to this booklet (and my forthcoming book) to help others down the line.

Please feel free to contact me through the contact page on my website at LauraLollar.com if you have questions, want to share your story with someone who's "been there" or have tips to offer. I'd be happy to spend some time with you.

Sincerely, Laura Lollar



Above: Looking at our cabin home for the very last time, as we evacuated