

DISASTER \*READ ME RESOURCES (For any catastrophe);  
ALL FIRED UP (and out) AGAIN, Part 1  
Out of the Fire

By Diane Aquiana Tulley, more to come later. This is general information that I invite you to share with everyone. Feel free to email me with other resources to share at [dianetulley@gmail.com](mailto:dianetulley@gmail.com). I cannot answer questions and am not responsible for your experience or response in reading this information. Please pass it on.

Almost eight years ago, my home burned down. The fire was caused by non-permit electrical work a previous owner did, damaging most of the house and many possessions. One cat perished, but three adults and many socialized feral cats survived. My partner redesigned my home, and we rebuilt, making many MANY errors along the way.

This document is to assist those of us who now face repair or rebuild of our homes and businesses. I want to share the lessons I learned so that you can avoid my mistakes. Education is critical to help you make the right choices about the many decisions ahead. It is especially important that you not rush or be rushed into making these decisions by those who will profit from your errors or by your emotional state.

Get a notebook, start making lists of things you lost NOW. It takes forever to remember everything, and the list takes the worry of forgetting out of your mind so you can focus on other things.

Go through with the adjuster as he assesses your damage. Ask questions, take photos of damage yourself. Make sure he understands the quality of different elements used, such as hardwood/engineered flooring or laminate, high quality carpet and padding versus cheap stuff. Every element needs to be evaluated for its proper value. Windows and doors that were double/triple paned also are worth more. Extra insulation is worth more.

Get recommendations from the assessor and everyone you can ask (especially other homeowners) for a good contractor. You are not required to use the salvage company or contractor that the insurance company recommends.

I'm going to jump ahead to the single most important step in case you don't have much attention span (shock does that to you, as I'm learning anew). GO ONLINE TO THE CALIFORNIA STATE LICENSE BOARD WEBSITE, [cslb.ca.gov](http://cslb.ca.gov). If you live in another state, find out their official licensing board address and refer to it.

Read the whole website, print as much of it as you can, use the sample contracts as a template for you own. **MAKE SURE YOUR CONTRACTOR FOLLOWS THE MONEY ALLOTMENTS AS REQUIRED**, including \$1000 or 10% start up, whichever is less. Better Business Bureau (BBB) has a good basic checklist, and your contractor should be listed with them. Read everything you can, write down questions as you go.

Another terrific resources is United Policyholders, [www.uphelp.org](http://www.uphelp.org), a non-profit organization that helps homeowners avoid the pitfalls of repair, rebuilding, contractors, badly written contracts. They also have very thorough resources to assist you. There are a lot of good resources out there.

Ask to see photos of a potential contractor's work, get references, go see those jobs. Talk to the homeowner, making sure your contractor actually did the work. Talk to real clients, not the contractor's buddy. Ask to see the contract (if you're brave) and plans submitted to county for the contractor's name. Go to the permit office, ask questions about the process of that property and who did the work.

Make copies of your list of questions you need answered, write down the answers, including:

Was your contract written properly by licensing board standards, without convenient loopholes? Loophole examples include a roof but not roofing (the material on top), declaring a plumbing problem can be fixed and writing it into the contract as a repair, but then not being responsible for anything when it turns into a replacement.

Did he use good or substandard budget materials? Were you able to shop for some of the materials to save money, or for a more unique look? Did the contractor get a kickback percentage that he charged when he shopped? Was the work done when promised, on budget, to the homeowner's satisfaction? Did each phase pass inspection the first time? Is he managing other jobs that will interfere?

Does the contractor have workmans' compensation policy and is he bonded? Ask to see proof. How will he secure his tools and supplies? Are you held liable if anything is stolen?

California State License Board has strict rules on payments that licensed contractors are required to follow (but don't always). Look them up and insist the contractor honor those rules. Do not hire him if he does not follow the rules, file a complaint if problems turn up later. Never pay labor until each phase of the work

is complete and inspected. Require that the contractor give you a copy of all receipts, and count the material, boards etc upon delivery if you can.

Keep a large spiral type notebook for all communications with your contractor. Any changes and extra charges should be written in their as well as anything you discussed. Date all entries, have contractor sign.

**GET EVERYTHING IN WRITING.** Do not leave anything to verbal agreement or casual conversation.

Do your best to be aware of what he is actually using and that materials are not disappearing into his truck. Do not allow anyone to smoke on your property if you are sensitive to smoke.

Pop in at the construction site as often as possible on an irregular schedule to determine how he actually works. A good, ethical contractor that you can truly trust is a treasure beyond measure. The rest.....

My house frame stood and was not replaced. I would have liked 2 x 6 outer walls for the higher insulation value. Always state in writing what kind of insulation will be used, its insulation value, where and how applied.

Firewall blocks half way up walls. Take photos and measurements after framing, roof work, plumbing and electrical, and initial drywall so you will know EXACTLY where everything is for future work or repair. This also helps to prove out your claim if anything is faulty.

Go through all inspections with the inspector and take notes on a clipboard, including the answers to any questions you may have.

Go as green and energy efficient as you can. Spray on insulation under the roof cuts your energy costs considerably. Try to avoid propane because of its explosive element unless you bury the tank, A heat pump is more efficient. There are many solar programs to reduce your energy costs or wind power. Incorporate solar into your new design to save money and maximize the orientation of the panels. Use an instant on-demand water heater (with a recirculating loop) if you can. This saves a lot of money on wasted water as it heats up.

A standing seam steel roof reduces the risk of fire and lasts much longer, cost above composite is minimal. e Different roof colors effect energy efficiency. Plan on attic fans that move air through attic to keep it cooler. This adds to the life of your roof and reduces energy costs. Use eaves venting strips that don't allow embers, bugs or critters to enter. Consider a smart house computer application to

manage your energy use. Avoid smart meters. They have elements that may emit harmful energy that can make you and neighbors very ill.

Consider concrete walls (not blocks) for exterior walls, as well as a concrete roof. They are 6 inches wide, plus 2.5 inches of a special foam on each side of the wall, plus your normal sheetrock and exterior surface. Fire does not penetrate easily, they create a much higher insulation value, and your energy costs decrease.

Plan rain barrels and other catch basins for water coming off your roof and other structures. Plan water efficiency. If possible, create a grey water system diverter from sinks, shower, and washers that can help you water your garden. Include drip irrigation in any work and other water-wise features.

Make sure your septic tank is easy to uncover for yearly checks, and that the leach field does not interfere with your garden plans. Never plant anything deeper than grass over the leach field. Use materials for paths and drive that allow moisture to be retained on your property.

## CATS THAT ARE LOOSE ON YOUR PROPERTY

Many years ago, my partner and I trapped, neutered and socialized many feral cats after moving to our country home. They were supposed to be rehomed, Ha! As a result, when I had my first fire, our only concern was to catch as many as possible. We caught five before the firemen made us leave (open doors helped the rest upstairs escape), one perished downstairs. We thought we had lost the rest because we could not get to them downstairs, where the fire started. Fortunately, most were in the screened porch, which melted and fell away, allowing them to escape.

It took 3 weeks and 1 day for all of them to return and get caught. We went out to the property at least twice a day to check for trapped cats, call/cajole them, talk/sing to them, play with favorite toys, reset traps with every kind of kitty stuff we knew they liked (including butter!) or might try. Raw fish can be impossible to resist, also raw or cooked chicken.

Make sure the food and a storage bowl (slightly higher rectangle, fits in the corner of the trap well) are all the way back in the trap. Cover the trap with a towel or blanket to help disguise it, making sure it does not interfere with the trap mechanism. Set the release as lightly as you can. Put a towel over the floor of the trap so the floor doesn't feel weird to the cat, which often keeps them from entering it all the way. Keep the trap in the shade as much as you can. Use

towels and shirts that have your smell on them, and crates that they know and have used if possible.

If you're trying to catch a number of cats, a folding crate/kennel is helpful if you can stay around to make it work. Use the same steps as above, but string a light rope through the wall adjacent to the latch of the door. Tie the end to the door so you can pull it closed from a distance when the cats are all the way in. I've had great success with this, but it may take some time.

The 1991 Berkeley/Oakland Firestorm created a new model for animal rescue after catastrophe, some of which is listed above. The rescuers discovered that cats in particular were amazingly resilient and able to survive situations impossible to imagine. They usually returned to the house even when there was absolutely nothing left. Sometimes they would go back to their previous house.

Cats were often discovered in culvert pipes and safe spots so tiny you would never think a cat could manage. Cats and other animals were still returning and being rescued TWO YEARS after the firestorm. Take any photos you have to all the shelters, detailed descriptions, keep checking shelters, do not give up hope. Photos on your phone help identify them, send emails and descriptions to all agencies assisting.

You will want to set up an optional tent/ tarps, sleeping bag, and whatever it takes to sit comfortably for as long as you can. This may take a lot of patience, especially if they are at all timid or feral, but they need to be caught right away in case they are hurt.

Your cats may need medical attention. This is typically not covered by insurance, as I found out after spending \$6,000 on vet bills following my first fire. I was told by my insurance company that the bills would be covered, oops, our bad, too bad, not covered. The rider in your insurance usually only covers injuries caused by your animals to people, not their own injuries. You may be able to save some money by bringing them home from the vet as early as possible to complete their care yourself. Ask for a discount because of the catastrophe.

Consider a cat litter box shed attached to the house with a cat door through the house walls or in a sliding door panel designed with a cat door. It will reduce any litter problem in the house, and can be floored with sheet vinyl for easy cleaning. Screening on the outside with hardware cloth on the inside (so they don't scratch through it) will improve ventilation. You can also screen part of the roof if water isn't an issue. I did this after the rebuild and it was a vast improvement (also minimized tracking litter into the house).

Catio--you can expand the idea above and enclose the whole section of your porch, deck, or yard with wood or metal doors surrounding the area on three sides (the house wall is the fourth side). Add screening/hardware cloth to the top and across the top. A light and fan are nice additions.

New insurance, bump all portions:

Loss of use--double it, the money runs down fast if a service company pays your rent or rental furniture, they added 25% fee to mine, better to pay it yourself and be reimbursed by insurance.

Add code compliance, renters coverage, extended house value, bump up house value to \$250 per sf ft MINIMUM.

Keep shopping for insurance. It will be even more difficult and expensive to get. Get what you can and keep looking for a better situation.

Keep all your ducks in a row, clarify everything, don't settle for anything less than you paid.