



## OFFICE OF EMERGENCY MANAGEMENT

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Jackie, per our conversation please post the following articles (3) to the City's web page.

Thank you

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# Recovering from Disaster Getting the Most from Your Homeowner's Insurance

Natural disasters bring a wide path of devastation in their wake. Long after the initial loss of life and injuries occur, homeowners who are affected are left handling the cleanup. From 1980 to 2018, the United States has had [230 weather and climate disasters](#) with over \$1 billion in costs, for a total cost of \$1.5 trillion. In 2017 alone, natural disasters cost the country over [\\$306 billion](#). Even smaller scale disasters can leave homeowners devastated. Thankfully, homeowner's insurance helps cover most of these disasters, but homeowners need to know how to get the most out of their policies.

Unfortunately, many homeowners do not have adequate coverage to help after a serious disaster. Those that do do not know how to get the most out of their

coverage. While insurance companies do seek to help their customers, they are ultimately businesses and are working to make a profit. Also, after a disaster insurance companies are often overwhelmed by the sheer number of claims they face, which can lead to delays or denials. Homeowners need to know what they can do to ensure they are getting the most out of their insurance policies in the days following a disaster.

Being prepared for an insurance claim after a disaster starts before the disaster strikes. This guide will help you know what to do before, during and after a disaster to maximize your insurance coverage and ensure you have enough money to move forward and rebuild. With the tips in this guide, you can be confident that you are fully protected and fully educated on what you need to do should a disaster strike your home.

### **Before the Disaster – What You Need to Do**

Sometimes, taking precautions to protect your home and ensure you have full homeowner's insurance protection starts before the disaster strikes. Unfortunately, close to [65% of all homeowners](#) are inadequately insured, especially in relationship to natural disasters. Adding certain coverage types, reading your policy and ensuring you understand what is and is not covered, so you can take the right precautions to protect your home, will all help you come out in front after the disaster. Here are some tips that will help you make sure you are properly protected before a disaster strikes.

- **Weigh the risks you face.** While most parts of the country can fall victim to any number of risks, you are going to have a higher risk of certain disasters depending on where you live. For example, if you live in "Tornado Alley," you're at a much higher risk of tornadoes than if you live in the mountains where landslides or wildfires are a risk. If you live on the coast, your risk of hurricanes is high, but tornadoes is low. Living near a large body of water means a higher risk of flooding, while living near a fault line means a risk of earthquakes. If you live in the desert, your risk of a blizzard is minimal, but if you live in a colder climate it's a higher risk.
- **Carefully review your existing policy for disaster coverage.** Read through your existing policy to see whether natural disasters that are common in your area are covered. Look for terms about "acts of God" that may be excluded from your policy, or specific disasters that are listed.

- **Check for flooding coverage.** Almost all homeowners policies exclude flooding except for flooding that comes from plumbing problems. If you are prone to flooding in your area, you can purchase flood protection through the [National Flood Insurance Program](#). However, this may not be available to you, and this means your homeowner's insurance will not cover flooding that comes after a storm.
- **Consider beach and windstorm additions.** Because flooding is typically excluded, if you live in an area where hurricanes are common, consider adding beach and windstorm protection to your homeowner's policy. This will add the flooding and wind damage you sustain in a hurricane.
- **Read your policy so you understand it.** Make sure you understand what is covered and how to make a claim, should the need arise.
- **Consider adding earthquake insurance.** Earthquakes can happen anywhere, even if you don't live along a fault line. Consider purchasing insurance for earthquakes if they are not included in your policy. However, know that this will be costly if you live near a known fault zone. One way to reduce the cost is to invest in earthquake-proof construction techniques.
- **Check for volcano coverage.** If you live in an area without any known volcanoes, your homeowner's insurance policy probably already has this coverage. However, if you live near an area that has a known volcano, like Washington state, you may need to purchase additional coverage to protect against lava, ash, dust and particle matter that may damage your home after a disaster.
- **Check for additional risks.** Many natural disasters bring unexpected risks, like the risk of your air conditioning system or hot water heater exploding and damaging the building or the risk of damage from the weight of ice, snow or sleet. Consider the risks in your area, then make sure the policy has the coverage you need for these unexpected consequences.
- **Consider sewer backup coverage.** After a natural disaster, it's possible to have your sewage system back up into your home, putting toxins in your home and damaging your property and belongings. Most standard homeowner's insurance policies do not cover this, but you can add this coverage easily, and it's typically not very expensive.
- **Keep your home in good repair.** After a disaster, many homeowners are surprised when their insurance denies their claim citing poor home repair. You have a responsibility as a homeowner to keep your home in good repair, and if you fail to keep that responsibility, your insurance is allowed to deny your claim.
- **Remember your responsibility to maintain trees.** Trees can cause problems in a natural disaster, and if you've let yours grow without proper maintenance, you may be the one liable for that damage.

- **Know how your policy pays, and make sure it covers replacement value.** Does your policy pay for the market value of your home and belongings, or the replacement value? That 20-year-old couch you have in your living room is probably only worth \$50, but replacing it will cost over \$1,000 after a natural disaster. Look for a policy with replacement value, not actual cash value.
- **Check limits against housing price changes.** When you purchased your policy, it was based on the value of land and property as it was at the time. If housing costs have increased, your policy has not. Make sure that you have enough coverage to rebuild, should the need arise. Some policies have guaranteed replacement cost, which means it will cover replacement even if prices have changed. This is excellent coverage to have.
- **Set aside the money for your deductible.** All homeowner's policies will require you to pay something out of pocket before your coverage kicks in. If your home is destroyed and you have no money to fund that initial expenses, you may be in trouble. Set aside enough money to properly fund your deductible, and then you will be well prepared for any disaster that comes your way.
- **Keep important contact information in a safe place.** If you have a disaster that destroys your home, all of your insurance policy and contact information will be destroyed as well. If you maintain a safe location outside of your home for important paperwork, put copies of your policies and your contact information inside that location. You will need to contact your insurance as quickly as possible after a disaster, and that requires fast access to your important contact numbers.
- **Add insurance information to your emergency grab-and-go bag.** If you have a grab-and-go bag for emergencies, stash your insurance information inside.
- **Get important coverage now.** If you need to add coverage to your homeowner's policy to avoid disaster problems, don't wait. Get the coverage now, before a disaster is looming. Many policy types will put a limit on when the coverage kicks in to prevent policy holders from purchasing a policy right before a known disaster. If you purchase flood insurance because a hurricane is coming, and the policy won't kick in for 30 days, you will be in trouble. Also, many insurance companies freeze new insurance purchases right before a disaster, so you may not be able to get an additional policy if you wait.
- **Call your insurance provider.** For disasters that have warning, like hurricanes, calling before it strikes can help you be prepared for what the claims process will entail. Find out what to expect in the days following the disaster and what you can do now to make your claim easier.

For more information about preparing for a disaster as it relates to insurance, visit:

- [US News: How to Insure Your Home Against Hurricanes and Other Natural Disasters](#)
- [House Logic: The Right Disaster Insurance for Your Region](#)
- [Edelman Financial services: What You Should Know About Your Home Insurance Before a Disaster](#)
- [Sun Sentinel: Review Your Insurance Policy Before a Storm](#)

### **During the Disaster – What You Need to Do**

When a disaster hits, either with or without warning, your main focus needs to be on protecting your family. There is not much you can do related to the insurance while the disaster is happening. Your primary focus needs to be safety. However, there are some steps to take to ensure you get the most out of your homeowner's insurance when the dust settles. Here are some tips to help.

- **Focus on the safety of people and pets first.** Yes, your home and your homeowner's insurance are important, but people come first. Make sure everyone gets out of the house and to safety before you take any measures to protect your home or make changes to your finances.
- **Take your insurance contact information if you are displaced.** Having it in your grab-and-go bag will help ensure you have it with you. Keep it simple, just a one-page document with your policy and account numbers and the necessary contact information.
- **Contact your insurer.** Once everyone is in a safe place, make a phone call to your insurance agent or the insurance company. Let them know what is happening and where you can be contacted.
- **Find out if there are catastrophe units coming.** Big insurance providers or local insurance providers may send a catastrophe unit to the area. Find out if this is happening and what the catastrophe claim number is for your region's event. If there is a number, it must be in all of your communications, so find it out as early as possible to get your claim pushed through quickly.
- **Reach out to friends and family for videos or pictures.** You're going to need an inventory of what was in your home, and if the home was destroyed that's challenging to make. Reach out to friends and family while you're waiting out the storm to see if they have any videos or pictures that were taken in your

home. They can start gathering these while you wait out the storm, and then you will be able to make your inventory more easily.

- **Secure your property if you can do so safely.** Don't put your safety at risk, but do all you can to secure your property. The less damage you have, the better when the event is over. Remember, your insurance claim could be denied if your insurer feels you didn't do due diligence, but don't put your family's safety at risk to secure the house.
- **Stay informed about the disaster and recovery efforts.** Use a battery powered radio to stay informed about what is happening. Focus on your own safety before worrying about insurance, and only return to your home when the officials have said it is safe to do so.

For more advice for getting through a disaster, visit these resources:

- [Everyday Health: What to Do When Disaster Strikes](#)
- [LifeHacker: The Complete Guide for What to Do Before, During and After a Disaster](#)
- [Ready.gov: Plan Ahead for Disasters](#)
- [Noosa Council: What to Do During and After a Disaster](#)
- [Homeland Security: Prepare My Family For Disaster](#)

### **After a Disaster – What to Do**

If you have prepared well and have the right coverage, the real work of getting the most out of your insurance policy will start after the disaster is over. This is where swift action is important, and it's also where mistakes can be quite costly. Here is a guide that will help ensure that you get the full coverage you have paid for when the dust has settled after the disaster, all while keeping your family safe.

#### *Preparing and Repairing the Property*

Your first priority is likely going to be your home and belongings. Here are some tips that will help you start the recovery effort without jeopardizing your insurance claim.

- **Return to your home as soon as it is safe to do so.** Getting back to your property quickly is important to prevent theft, vandalism and additional damage. However, wait until you get the all clear from emergency professionals so you do not put your health and life at risk.
- **Take pictures.** Take many pictures of the damage. The more you can show your insurance provider, the better. Take a variety of angles and try to photograph all damage that you can see. These photos may become part of your claim.
- **Store the photos in a safe place.** Make print copies of your photos and store the digital copies in multiple places, including at least one that is in the cloud. This will ensure that you have them, even if you lose a computer or hard drive. Do not keep the photos only on your phone.
- **Contact your insurance provider.** If you weren't able to do so during the disaster, contact your insurance provider as quickly as possible after the disaster. A natural disaster can create a backup of claims, and the sooner you get yours submitted the better.
- **Talk to the claims department.** If your provider isn't sending representatives to the scene of the disaster, call and ask to talk to the claims department. This is where you will start your claim. Make sure that you have a phone number you can give them that is accessible after the disaster, such as a cell phone or the phone of the place where you are staying. Also, if you are moving away from home during the recovery, give them your address.
- **Request a copy of your policy.** Your actual policy may have been destroyed. Make your insurance provider send you another one so you know your rights and coverage.
- **Prevent further damage to your property.** Secure your property as well as you can to prevent theft and water damage. Use a water-proof tarp to cover it, and take other measures to prevent issues while you focus on recovery.
- **Start making temporary repairs.** Board up your windows and cover any holes in the roof. Cover your furnishings with waterproof tarps or remove them to store elsewhere. These types of repairs can help prevent unnecessary damage while you wait for your claim and the repair contractors.
- **Wait to clean.** Wait to clean and salvage items until you have contact your insurance company, as this could hurt your ability to make a claim.
- **Shut off utilities.** Electricity and gas running to the home is dangerous. Contact the utility companies to ensure they are disconnected until after you are done with recovery.
- **Keep all receipts.** Repairs, hotel costs, dining out and other receipts that are connected to the disaster need to be kept. Your insurance company may wish to

see these as proof for your claim, and you want to ensure you are fully compensated.

- **Get an agreement, in writing, from your insurance provider before you contract with someone to handle repairs.** Make sure the contractor or the quote amount is approved before you start the work.
- **Never sign a repair contract before researching the contractor.** After a disaster, unscrupulous contractors are on hand quickly to offer assistance, but you don't want to have the work done poorly. Research contractors and read contracts thoroughly before you sign anything.

### *Working with the Adjuster*

Your insurance company will send an adjuster to research your damages before they make an offer for your claim. Here's how to work with one.

- **Do not try to negotiate with the adjuster during the initial visit.** The adjuster has a job and your input isn't going to make a difference. Just let them look and take notes.
- **Throw nothing away until the adjuster visits.** Even damaged belongings need to be seen. You can start tossing things after the adjuster's visit.
- **Ask for a written copy of the estimate report.** The adjuster should provide this to you. Ask questions if you don't understand it.
- **If you don't agree with the quote, consider hiring a public adjuster to help.** These adjusters work for you, not your insurance company, and can help you negotiate a more fair quote. They are paid a percentage of the settlement reached. Make sure you choose a good one with a clear understanding of what you will be charged.
- **Be willing to negotiate the final claim.** You have the right to negotiate for a fair payment, and some insurance providers expect this.

### *Getting Through the Claims Process*

Here are some tips for getting through the sometimes tedious claims process:



- **Fill out the claim form.** Your insurance provider may send you a claim or "proof of loss" form. Fill this out completely and accurately.
- **Provide a list of damaged items.** If you have an inventory of what was in your home, provide it to your insurance provider. Use brand names and model numbers when you can. The more detailed the list, the more accurate your claim will be.
- **Ask if you can receive an advance check.** Because a disaster means immediate expenses, your insurer may send an advance check to help you cover these. Keep your receipts, because when you settle your claim you will have to deduct these expenses. The advance will be deducted from the total you are allowed for living expenses.
- **Be patient.** If the devastation was wide-spread, your insurance company will have to give priority to critical facilities, like hospitals and fire stations, then homes that were destroyed completely. If you suffered more minor damage, you may have to wait. Secure your property and start your lists and wait patiently.
- **Understand how replacement coverage works.** The cost to replace times is subjective. For this reason, many insurance providers will pay you first the actual cash value of your items. When you replace them, you turn in your receipts to get the balance. Because of this, you need to track all of your receipts.
- **Make a claim for storage costs.** In the process of repairing or rebuilding your home, you may incur storage costs for your belongings. These are typically something you can submit in your insurance claim, so keep your receipts or invoices.
- **Consider the insurance company's contractor suggestions.** However, know that you have the right to make your own choice for a repair or restoration contractor. The one suggested by your insurance company may be the best, but feel free to shop around.
- **Never use insurance money to pay contractors the full amount upfront.** This opens the door for fraud potential, and if the insurance company has already paid, they aren't going to be able to help. Instead, pay a percentage of the job at the beginning, then the balance when the work has been completed and inspected.
- **If staying with friends and family, you can still request living expenses coverage.** Ask your host to itemize the value of the services that are being provided, and you may be able to get reimbursement to say "thanks" to the host family.

- **Keep paying your insurance premiums.** Yes, you are in financial straights after a disaster, but don't stop your payments. The liability protection alone is worth continuing your payments, and you will want coverage to remain in place when you are ready to move in again.
- **Read correspondence from your insurance company carefully.** If you receive a check that says you are accepting payment "in full release of" your claim, make sure you address this. Cross out that language on the check and write a letter to the company saying that you do not believe the claim is closed yet. You may find additional damages at a later date that need to be addressed, so don't be quick to close the claim.
- **Understand how escrow funds work.** If you have a large claim, your bank may hold some of the funds from your insurance check in escrow while the repairs and rebuilding takes place. Ask the bank how the escrow process works so you are well informed about when the funds will be accessible.

For more information on what to do in the aftermath of a natural disaster, visit:

- [New York Times: Rebuilding Your Home After a Disaster](#)
- [Free Advice Legal: How Do Insurance Companies Handle a Natural Disaster?](#)
- [Chicago Tribune: Filing and Insurance Claim After a Natural Disaster](#)
- [Center for Disaster Philanthropy: Insurance](#)
- [Wise Bread: What You Need to Know About Filing an Insurance Claim After a Natural Disaster](#)
- [Adjusters International: Denied! 6 Common Reasons for Denial of a Property Damage Claim](#)

### **Stay Informed and Alert, and Get the Most out of Your Insurance Policy**

You have homeowner's insurance for a reason, and you have paid your premiums faithfully to ensure you are fully covered. If a disaster strikes and you need to make a claim, understand your rights as it relates to your policy. Follow through to ensure you are getting the payments you deserve based on the policy you purchased, and you can move forward after a disaster rebuilding with confidence.

# **Salvaging Possessions and Valuables After a Disaster**



After a disaster like a tornado, earthquake, hurricane, fire, or flood, you first make sure that you and your loved ones are safe and secure. Once the immediate safety concerns are addressed, the next urgent tasks often center around finding undamaged household items and personal possessions and taking them to a safe, dry place. After relocation, the process of sorting what can be cleaned and saved — and what can't — begins. This can be a traumatic part of the recovery and restoration process. To make it less painful, this guide offers you several different methods for saving possessions such as photos, books, and documents, as well as information on how to eliminate odors and clean furniture and other household items.

## Know the Risks for Your Area

This guide primarily covers ways to address damage done by natural disasters that involve water and flooding, or fire and smoke. It is important to note that these types of disasters can happen anywhere and anytime. Even if you don't live in a floodplain, a pipe can burst in your home and cause extensive water damage — and a fire can destroy any home. No matter where you live, your address does not negate these possibilities.

However, becoming aware of the natural disaster risks in your area can potentially help you if a disaster occurs. It's important to know if your address is located in an area associated with disaster risks, such as hurricanes, floods, tornadoes, earthquakes, fires, or blizzards.

- **Hurricanes.** For example, those living in coastal communities should understand their risks for hurricanes and have plans in place to protect their homes, which in turn, will protect their possessions. Hurricanes, in particular, can do extensive damage with the accompanying strong winds, tornadoes, and flooding. You can evaluate your home's risk of a hurricane using the [National Storm Surge Hazard Maps](#).
- **Flooding.** Similarly, it is necessary to know if you live in a flood zone. [FEMA's Flood Map Service Center](#) allows homeowners to input an address and check maps to see if the address is a flood risk. If your home is shown as a flood risk, then you should consider purchasing flood insurance, since this is typically not covered by a regular homeowner's insurance policy.
- **Earthquakes.** By reviewing FEMA's [earthquake hazard maps](#), you can determine whether you need to take precautions to protect your valuables and possessions, such as anchoring the furniture and securing décor.

- **Tornadoes.** Tornadoes can happen anywhere, but there are some areas of the United States that are at greater risk, and these can be found on [NOAA's tornado risk map](#). And researchers have discovered that “Tornado Alley” — the swath of the country that experiences tornadoes most — is expanding. According to USA Today, “Although [Tornado Alley](#) still remains the top U.S. area for tornadoes, areas to the east are catching up, based on data from 1979 to 2017. That includes portions of Mississippi, Alabama, Arkansas, Missouri, Illinois, Indiana, Tennessee and Kentucky.”
- **Wildfires.** If your home is located in or adjacent to a natural area, then you are at risk of wildfire. While you should consult [wildfire risk maps](#), it is important to understand that the accuracy of these maps can shift, depending on factors such as high winds and periods of little rain.



## Basic Home Disaster Preparedness Tips

Now that you have identified the risks of natural disasters for your area, consider how some basic home upgrades can save you money in the long run. By taking preventive measures, you can lessen the damage that occurs to your home and your valuables. Here are some basic home improvements all homeowners should consider that can prove helpful in most disasters:

- **Know your home's weaknesses.** Make efforts to improve weak spots in your home, such as replacing an old roof or ill-fitting windows.

- **Locate critical valves.** Homeowners should know where the electric, gas, and water shut-off valves are located and how to operate them.
- **Schedule a plumbing and electrical inspection.** You should have these critical systems regularly inspected and repaired.
- **Repair issues as they are spotted.** When you see a crack, for example, caulk it and fill it immediately rather than putting it off.
- **Check your smoke and carbon monoxide detectors.** Make sure they are functioning properly. Replace the batteries as needed.
- **Keep working fire extinguishers in your home.** Experts recommend keeping a [working fire extinguisher](#) in each of the following places in your home: on each floor of the home, in the kitchen and garage, and near sources of heat (such as a fireplace, permanently installed room heater, or patio grills).
- **Remove outdoor debris.** Trim trees and remove discarded outdoor objects, such as damaged lawn furniture and neglected toys.

## Steps for Protecting Valuables Before a Disaster

Before a disaster strikes, you can take steps to protect your most important documents, keepsakes, and valuables. For example, documents such as birth certificates, passports, or deeds should be kept in a safe place that can withstand most elements. Similarly, some individuals opt to use these same means of safekeeping for valuable items or meaningful possessions, such as jewelry or family heirlooms. Here are a few of the ways you can store and protect important documents and valuables before a disaster happens:

- **Fireproof safe.** Homeowners can purchase a [small fireproof safe](#) that is designed to protect small items like documents and jewelry from fire or water. These fireproof safes can only be opened by a key or digital keypad.
- **Photo storage.** There are many ways to protect your family's photos. The most effective way to save photos in a disaster is to [digitize photos](#). This means you have copies of the pictures uploaded and stored with a cloud service on the internet. For old family photos, you can scan these photos and upload them to the cloud. If you cannot digitize photos, you can place originals in a fireproof safe or a bank safety security box. Finally, if you have loose photos, use photo storage containers and keep them on the higher floors of your home rather than in the basement.

- **Safety security box.** You can purchase a safety security box from your local bank to store important documents and valuables. The bank will only allow those people you have listed to access the box. Keep in mind that a safety security box is stored in the bank; therefore, it can only be accessed during bank hours.
- **Emergency kit.** The importance of building a [family emergency kit](#) cannot be stressed enough. In addition to the emergency supplies, your emergency kit is another place where you may consider storing valuables or papers you believe you cannot live without.

Lori Foley of the Heritage Emergency National Task Force explains in Smithsonian Magazine why it's important to protect the things you love:

*"People don't realize how meaningful their things are until they're gone. Even if nobody else would think that your favorite photo or 'your grandma's gumbo recipe' is significant, [...] the things you love can help you heal and move forward. Take a moment to [consider what possessions are most important](#) to you, [...] then think about how you'll save or salvage them in case of emergency. If at all possible, [...] include the items in your emergency kit or close by so that you can grab them without having to think when emergency strikes."*

## Prioritize What Matters

After a disaster strikes, you have a very limited amount of time to salvage your possessions. Consumer Reports explains, "Saving your valuables can be [a race against the clock](#) because mold can form within 48 hours."

Therefore, it's necessary to make tough decisions right from the start, to prioritize what matters. While people's priorities are all different, it is important to stop and think about which matters the most to you: monetary value or sentimental value. Lori Foley suggested in *Consumer Reports* that homeowners consider the following:

*"We always hear about dollar-amount damages, but often the losses that affect us the most are the ones to which [a dollar amount cannot be assigned](#). What do you own that you'd miss terribly if you lost it? Photographs of loved ones in frames, albums, or shoeboxes? Books and paintings passed down through generations? Grandma's recipe box?"*

Keep in mind that it may not be possible to save everything. After a disaster, the priority will be salvaging the items that can be saved and letting go of the things that cannot.





# Navigating the Immediate Aftermath of a Natural Disaster

As we already discussed, you are in a race against the clock to save your possessions after a disaster. What you are able to salvage and how you salvage it will depend greatly on the type of disaster and the degree of damage. Here are some basic steps to take the immediate aftermath of a natural disaster.

- **Wait to re-enter.** Do not try to go back into your home until it has been cleared for re-entry by officials.
- **Be safe.** Do not attempt to enter your home for valuables unless it is safe. FEMA advises that you rescue the most valuable items, but never attempt to salvage any belongings [at the expense of your own safety](#).
- **Air out your home.** If possible, open doors, windows, and vents to air out your home for some time before entering. The danger of a gas leak or mold outbreak is real. If you smell gas, do not enter the premises; alert the gas company and warn others to stay away.
- **Turn off electricity.** If electric power is still connected, use caution when turning it off at the breaker box. Call your utility company if necessary.
- **Contact your insurance company.** While you're initially assessing the damage, take photos and videos to document your losses. This will help the insurance company make its official assessment.
- **Dress safely.** Whether you're dealing with water damage or fire damage, it is important to protect your skin, eyes, and respiratory system. Wear gloves, protective clothing, goggles, and face masks.
- **Wash your hands.** As you remove your damaged possessions, it is important to wash your hands frequently with soap or use hand sanitizer. Besides potentially endangering your health, mold spores and bacteria also can be transferred from one object to another and cause further damage.
- **Begin removing possessions.** This is the start of the salvage process. Remove your valuables and possessions from the home and transport them to a safe place.
- **Discard badly damaged items.** If something is a possession you hope can still be restored, hold on to it, but prioritize keeping the possessions that matter most.

- **Save what you can for later.** Damp objects and items that cannot be dealt with immediately should be put in open, unsealed boxes or bags. Photos, papers, books, and textiles should be frozen if you can't get them dry within 48 hours, according to FEMA.

Since both floods and fires usually result in water damage (i.e., firefighters using water to extinguish flames), mold growth is the next thing you'll have to worry about. FEMA explains that [mold can form within 48 hours](#), so you will need to work fast. The goal is to reduce the humidity and temperature around your treasures as you proceed to clean and dry them.

## Does Insurance Cover Possessions and Valuables?

After a disaster, you should contact your insurance provider immediately. Then you should document as much of the damage as possible. After some disasters, it will be necessary to begin salvaging possessions immediately rather than waiting for your insurance adjuster to arrive. This is why photo evidence is critical.

Depending on the type of insurance you have, your possessions and valuables may be covered after a disaster. For example, homeowner's insurance generally provides coverage for the structure of your home as well as the personal belongings inside it.

According to the Insurance Information Institute, "Your furniture, clothes, sports equipment, and other [personal items are covered](#) if they are stolen or destroyed by fire, hurricane or other insured disasters. The coverage is generally 50 to 70 percent of the insurance you have on the structure of the house."

However, there may be caps on the dollar amounts of reimbursement for expensive items like jewelry. If items like these are a consideration, you may want to consider adding a special personal property endorsement to your policy.

Furthermore, a [standard homeowners policy will NOT cover flood](#) or earthquake damage. Therefore, if you live in a flood zone or earthquake zone, it's wise to consider purchasing additional insurance to protect your home and possessions in case these disasters occur.



## Initial Cleanup Steps

### Following a Fire Event

A fire can cause catastrophic damage to your home and the possessions inside it. Even if the flames did not physically burn objects, the fire may have caused soot or smoke damage. However, once you begin salvaging, you may be surprised to learn that you can save more than you thought possible after a fire.

One of the first decisions you will need to make is whether you will attempt to clean up on your own or if you will hire a team of restoration professionals. Whether you plan to do it yourself or hire someone, there are some steps you'll need to take in the immediate aftermath.

- **Wait to re-enter.** Do not attempt to go back into your home until fire officials declare it safe for re-entry.
- **Be safe.** Most cleaning materials are flammable, so it is critical not to begin cleaning if there are remaining sparks.
- **Turn off the electricity.** What Happens Now explains, “Be sure to [have electrical power turned off](#) and exposed wires secured by a qualified electrician before working around appliances or wet surfaces.”
- **Open vents, doors, and windows.** Your home needs to air out, and opening the vents, doors, and windows will help lingering smoke escape.
- **Remove unharmed possessions.** Take items that have not been burned in the fire to a safe place.
- **Discard severely damaged items.** If items are severely burnt, you will need to discard them.

- **Dry wet items.** Items that have been soaked with water by firefighting efforts will need to be dried out first. You can use dryers and humidifiers to speed up the process. (See further notes in the sections of this guide that deal with water damage.)
- **Prevent corrosion.** [Remove metal hardware from furniture](#), clean it with kerosene, and coat with oil.

Homeowners will need to clean their furniture and possessions differently depending on the material each is made of. In the next sections, we will cover specific steps to take for salvaging common household possessions damaged by a fire.

## Salvaging Upholstery After a Fire

Unfortunately, fire can destroy upholstery. However, light fire damage to your upholstered furniture may be able to be repaired. If an upholstered item has only sustained light damage, follow these steps in order to restore upholstery:

- **Vacuum away soot.** Use a hard attachment (not a brush attachment) to vacuum soot out of any furniture upholstery that is not removable.
- **Machine wash if possible.** If the upholstery is removable and can be washed in the washing machine, then wash any removable fabric coverings. Allow to dry outdoors in the sunlight.
- **For fabric, sprinkle baking soda** on portions that cannot be washed and let sit for 24 hours. The baking soda can leach minuscule particles of soot out of the fabric. Vacuum it up and repeat the process as needed.
- **For leather, hire a professional** to perform a steam cleaning.
- **Address odor.** A lingering odor of smoke can stay in upholstered furniture after a fire. You can try to remove the odor on your own using a mixture of baking soda and vinegar. If this doesn't work, however, you may need to hire professionals to remove the odor with an oxidizing agent.

## Cleaning Fire-Damaged Wooden Furniture

- **Remove soot.** Soot should be removed as soon as possible. It can penetrate into a variety of materials and textures and can cause extensive damage to furniture if not removed promptly. Follow these steps:
  1. **Remove drawers and attachments.** Clean the tracks with a brush.

2. **Vacuum all the furniture.** Use the hard attachment (not the brush) to vacuum soot from furniture.
  3. **Wipe wooden surfaces.** Use a light touch to remove soot. Use a clean cloth moistened with a mixture of wood cleaner and warm water to clean wood surfaces. Once an item is wiped down, let it air-dry.
  4. **NOTE:** Wooden furniture should not be placed outdoors to dry because wet wood could warp in hot sunshine. Instead, allow it to dry indoors in a well-ventilated space.
- **Deal with smoke.** Once the soot has been removed, [smoke-damaged wooden furniture](#) should be treated with specialized cleansing agents to remove discoloration and stains. Follow this process:
    1. **Sand furniture.** Sand any fire-damaged spots on the furniture.
    2. **Clear dust.** After sanding, remove any remaining dust from the furniture.
    3. **Apply furniture restoration cream.** Follow the instructions on the cream, which generally require users to apply and then let it sit for a certain amount of time. Then, work the cream into the wood.
    4. **Wipe and buff.** Wipe away any excess and buff the wooden furniture.
  - **Address the odor.** When you work to salvage and restore wooden furniture with wood cleaning products, it should also remove the smoke odor.



## Initial Cleanup Steps Following a Water Event

Floods can be devastating. According to The Pew Research Center, “Flooding is the [costliest and most common natural disaster](#) in the U.S., claiming lives, inflicting financial losses on households and businesses, and straining the government agencies that provide flood response and relief.” However, since flooding is the most common natural disaster, clear guidelines have been devised for salvaging possessions and restoring properties after a major water event.

The first step following a water disaster is to remove all wet possessions from the premises. Mold grows on wet surfaces and can create a serious health risk, so it’s important to [remove wet items](#) from your home as soon as possible. FEMA recommends not waiting for your insurance adjuster before doing so.

To help you remove soaked items safely and effectively, use the following steps as your initial salvage guide.

- **Practice safety first.** Do not re-enter your home unless it is safe. Even then, be vigilant inside, as floors and stairs may be slippery.
- **Document the damage.** Your insurance company will need to see evidence of the damage. Take photos and videos of each item and the damage it has sustained.
- **Call your insurance provider.** Your insurance agent is an integral part of the recovery process and should be contacted as soon as possible. However, do not wait until he or she arrives to begin removing wet items from the flooded home.
- **Prioritize your possessions.** Go through your home, identify the objects that seem like they can be salvaged first, and remove the items among them that are most important to you.
- **Air out your home.** Air circulation is key to drying out surfaces and possessions in your home and preventing further damage. Open vents, windows, and doors. Run the air conditioner. Use fans and dehumidifiers to reduce humidity and limit mold growth.
- **Be gentle.** Many objects will be more delicate when wet, so it is important to handle them gently.
- **Rinse with clean water.** If items are wet, rinse each with clean water before setting aside to dry.
- **Use clean cloths.** Remove debris from dry items with a soft, clean cloth. Avoid heavy scrubbing, as it might further damage your possessions.

After these initial steps in the salvage process, you next will need to follow specialized processes to save possessions depending on their materials. In the upcoming sections, we will explain various ways to salvage different possessions damaged by water, such as furniture, photographs, and books.

# Salvaging Possessions and Valuables After a Flood

As FEMA explains, “With a little patience, prompt action, and [professional tips](#), saving treasured photographs, letters, and other irreplaceable objects is possible, although it may involve a follow-up consultation with a conservator.” Some items can be “freeze-dried” over a period of time. Here are salvage tips for the most common household possessions.

- **Wooden furniture**

1. Gently clean wooden surfaces.
2. Remove metal pulls and knobs.
3. Blot moisture gently.
4. Allow the furniture to air-dry — but do not dry wooden furniture outdoors in direct sunlight, as intense heat may cause wet wood to warp.
5. Do not attempt to force swollen drawers out or open doors that are swollen shut.
6. FEMA further suggests, “A slow process will help ensure that [the wood dries evenly](#) and is less likely to warp, split, or crack. Improper drying may cause the furniture to shrink or the inlay to lift.”
7. Mildew may continue to grow, so it is important to [use mineral spirits on mildewed surfaces](#).
8. If the wooden furniture has white or cloudy spots, these may be removed using turpentine and a damp cloth. Wipe off immediately, and then polish with furniture polish.
9. If this step does not work, you may need to sand and refinish the furniture.

- **Upholstered furniture**

1. If upholstered furniture has been submerged, you may not be able to salvage it. However, if the amount of amount and the length of time it was submerged is minimal, it may be salvageable.
2. As the president of the Texas Cultural Emergency Response Alliance explains, “[Upholstered furniture is a sponge](#). A decorative sponge, but it's a sponge, and water cannot evaporate quickly enough to prevent mold [...] Fabric and cushions will be ruined. Any metal springs or supports in sofas or chairs are likely coated, so they shouldn't corrode.”
3. If you plan to keep the upholstered furniture, you will need to strip it and let it air dry while keeping mold away. Then, you will need to have it reupholstered.



- **Leather**

1. Remove debris from leather by rinsing with clean water and wiping with a clean cloth.
2. Blot dry with towels.
3. Use dry towels to help reshape item into its desired shape when dry.
4. Allow the item to air-dry, reshaping as necessary.

- **Textiles or clothing**

1. Start by reviewing a textile's care label whenever possible. For example, if something is designated "dry clean only," allow it to air-dry, then take it to a dry cleaner.
2. If an item is dirty, rinse it with extreme care. Textiles are likely to be weakened by the flood damage.
3. Do not wring out textiles. Instead, press the water out using your hands against a clean, smooth surface.
4. Remove excess water with paper towels or blotting paper.
5. Reshape garment or item while wet.

- **Photographs**

1. Remove photographs from plastic or other covers.
2. Do not pull apart wet and stuck-together photographs.
3. Soak stuck-together photographs in clean water for up to 48 hours until they separate.
4. Rinse them again after soaking.
5. Avoid the temptation to touch or blot wet photos.
6. Air-dry photos by clipping them up on a line or by laying them flat on a clean surface.
7. If photos are framed, remove from the frame unless it's stuck. After removal, allow the photo to air-dry with the image facing up. If it's stuck to the frame, air-dry it with the image down.
8. Purdue University publication First Steps to Flood Recovery suggests, "If there are too many photos for immediate attention, [keep the photos in a container of clean water](#). This will preserve your photos for 48 hours. If you need more time, you can freeze them. If possible, insert freezer or waxed paper between each photo before freezing."
9. Consider using your phone or other digital camera to snap a shot of the more sentimental photos just in case the process does not work. Sometimes photos can be reproduced this way.
10. Salvaged photographs should be [stored in a cool, dry location](#). Ideally, the temperature in storage would be about 70° Fahrenheit with relative humidity below 55 percent, but even less than ideal conditions could still yield positive results.

Documents and important records may be salvageable following the same process. However, paper documents should be handled with extreme care. See the [National Archives Emergency Salvage of Flood Damaged Family Papers](#) for specifics.

- **Videotapes and DVDs**

1. Clean DVDs with clean, cool water within 48 hours.
2. The National Archives suggests, “[If residue remains on the discs](#), wipe gently from the center out to the edges in a straight line, not in a circular motion, with a soft, lint-free, cotton cloth dampened with distilled water.”
3. Blot up excess water.
4. Lay DVDs on tissue, label-side down, to dry.
5. Allow DVDs to air-dry.
6. Do not apply heat of any kind.
7. Avoid scratching the DVD during the recovery process.

Videotapes containing precious family memories can be salvaged after a flood event, depending on the amount of exposure. However, [videotape recovery should be done by experienced professionals](#) since it involves removing the magnetic tape from the reel.

- **Artwork**

1. Remove art from frame or base unless it's stuck.
2. If wet, rinse with clean water. Clean any remaining debris with a sponge.
3. If the paint or finish is cracking, step away and ask for professional help.
4. Air-dry artwork indoors when possible.

- **Books**

1. If a book is dirty, hold it closed and rinse with clean water.
2. For very wet books, place paper towels or other absorbent material throughout the pages of the books.
3. Pack books with their spines facing down in a single layer in a container.
4. Put the container inside a freezer. Use the frost-free setting and turn the freezer to the lowest temperature.

NOTE: This freeze-drying process is lengthy. It will take several weeks to months for books to dry out.

5. If books are only damp or slightly wet, stand them on their edge with the covers open and allow them to air-dry.

- **Ceramics and pottery**

1. Find all broken pieces and place them together in a container.
2. Wait to repair until pieces are completely dry.
3. Watch for mold growth while the pieces dry.

And remember: You can still salvage some possessions even if you can't get to them in the first 48 hours. Lori Foley explained in Consumer Reports, "In general, you can freeze many items that cannot be dried out in 48 hours — photos, books, documents, textiles [...] [Freezing stops mold from growing](#), ink from running, and dyes from transferring. Freezing items allows you to buy some time to devote to other activities. When you are able, you can return to the frozen items and recover them on your own time."

## Hiring a Professional Restoration Company

It is important to know from the very beginning of the restoration process that you do not have to do it all on your own. And, in some cases, you will need to hire professionals because you do not have the necessary tools, or you don't want to risk worsening the damage.

The good news is that you likely have a restoration company nearby with the equipment and skills necessary to clean and salvage your possessions. Whether you're dealing with lingering odors after a fire or photos saturated by a flood, hiring a team of restoration professionals can alleviate your stress significantly.

Restoration companies have the equipment and expertise to clean and restore homes and possessions after a flood, storm, or fire disaster. They have the know-how to clean many of your possessions so that you can enjoy them again. Restoration companies will pack up, clean, repair, and restore your possessions, often including upholstery.

## Speaking to a Conservator

In some cases, it also is wise to call for help from a professional conservator. This step is especially appropriate for precious or valuable family heirlooms. A conservator knows the expert techniques for repairing and preserving works of art and other items of cultural significance.

You can find a peer-reviewed conservator through the [American Institute for Conservation](#) by selecting “Find a Conservator.” Additionally, you may find assistance by contacting your local museum or library.

Smithsonian Magazine notes, “If disaster does strike the things you care about most, you're not alone. The [National Heritage Responders](#), a team of trained conservators and collections professionals, are available for advice to anyone who needs it 24/7 at (202) 661-8068.”

## More Contacts to Find Help Salvaging Possessions

Also, there are other groups that are ready and willing to help you salvage your possessions in your time of need. For example, you can call the [Regional Alliance for Preservation](#), which is a national network of nonprofit organizations with expertise in the field of conservation and preservation. This organization offers free emergency advice.

Additionally, while the [Heritage Emergency National Task Force](#) is designed to assist cultural institutions, their website also offers helpful information for homeowners. Visit the website or email [HENTF@si.edu](mailto:HENTF@si.edu) for more information.

## Resources

Losing treasured possessions to a disaster is painful. Fortunately, there are innumerable organizations that can help prepare to minimize damage before a disaster and guide you through the arduous process of cleaning up and recovering afterward. Below are links to many of the websites.

### Weather Risk Maps

- **Hurricanes:**[National Hurricane Center's storm surge hazard maps](#)
- **Flooding:**[FEMA's flood map service center](#)
- **Earthquakes:**[FEMA's earthquake hazard maps](#)
- **Tornadoes:** [NOAA's tornado risk map](#)
- **Wildfires:**[USAA's wildfire risk maps](#)

## Disaster Preparedness and Response

- [Federal Emergency Management Agency](#)
- [Ready.gov](#) Family Emergency Kits

## Homeowners Insurance and Disasters

- [Insurance Information Institute: What's Covered by Homeowners Insurance](#)
- [Center for Disaster Philanthropy: Disaster Insurance](#)
- [Floodsmart.gov: National Flood Insurance Program](#)

## Post-Disaster Salvage Advice

- [FEMA: Advice for Salvaging Damaged Family Treasures](#)
- [FEMA: Salvaging Water-Damaged Family Valuables and Heirlooms](#)
- [Consumer Reports: How to Salvage Your Valuables](#)
- [Restoration Master: Fire-Damaged Furniture Restoration](#)
- [Purdue University: First Steps to Flood Recovery](#)
- [National Archives Emergency Salvage of Flood Damaged Family Papers](#)

## Conservators, Salvage and Restoration Services

- [American Institute for Conservation](#)
- [Texas Cultural Emergency Response Alliance](#)
- [National Heritage Responders](#)
- [Regional Alliance for Preservation](#)
- [Heritage Emergency National Task Force](#)

No one wants to lose their most precious possessions. Family heirlooms, antique furniture, and precious photographs are worth more than just memories. While natural disasters can turn your life upside down, it's comforting to know it is possible to salvage the items that matter the most. Remember the steps that can help you prepare and minimize damage before a disaster and recover more quickly afterward.

- Anticipate the risks of natural disasters in your area.
- Take disaster preparedness measures to minimize possible damage.

- Make preparations to protect valuables before disaster strikes.
- Follow specific salvage directions for items made from particular materials.
- Seek professional help if necessary.

The restoration process is a lengthy one, and it can be emotionally difficult. Save what you can as soon as possible, and then wait patiently for your possessions to dry. Follow the advice of professional conservators, or consider hiring a team of restoration professionals rather than attempting to do it all on your own. Armed with information for dealing with these situations beforehand and afterward, you can make it through a disaster and its aftermath with many of your possessions intact.

# Picking up the pieces after a disaster

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by

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Dealing with the aftermath of a wildfire, flood, tornado, or other disaster is never easy, but taking stock and developing a recovery plan can give you a sense of hope and purpose. Here are a few tips and links to resources to help make the task less burdensome.

- Contact your insurance company. Ask what the next steps are in [assessing any damage](#) to your home or business.
- Be skeptical of people promising immediate [clean-up and debris removal](#). Some may demand payment up-front for work they never do, quote outrageous prices, or simply lack the skills, licenses, and insurance to legally do the work.
- If you're looking for a place to rent during recovery, be cautious of [rental listing scams](#). Scammers often advertise rentals that don't exist to trick people into sending money before they find out the truth.
- Many people will be asking for [your personal information](#). Make sure you know who you are dealing with. Ask for identification before you share your Social Security or account numbers. Scammers sometimes pose as government officials, and ask for your financial information or money to apply for aid that you can request on your own for free. Government officials will never ask you for money in exchange for information or the promise of a check.
- You might have had to leave your home without IDs, checks, credit and debit cards, and other documents. You also might be without access to a bank account or paycheck for some time. If you need to get money, understand your options for paying bills and replacing important documents. This [list of contacts](#) may help you regain your financial footing.
- [Call your creditors](#) and ask for help. If you're a homeowner, even if your home is uninhabitable, you still have a mortgage. [Contact your lender](#) to discuss your options.

