

Homeowner's Guide USA
Roving Phantoms
In the Aftermath of Disaster - Part 2

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***References appear at end of guide**

Preview

Imagine our entire household is comfortably sound asleep when suddenly we hear someone banging on our door. Now shaken from our sleep, the hammering becomes louder, and even more erratic.

"Wildfire! Wildfire! It's headed this way! It'll reach here in about fifteen minutes! Are you up?!"

Still half awake, we are startled seeing the hideous flickering shadows of dark orange and yellow against the curtains reflected over the top of the rods. We rush to the window to see the emergency response worker still frantically pounding on the door against ominous dark skies dominated by gobs of thick smoke and flame in the distance. She frantically asks if we need a ride out. But we let her know we are fine in that area and that we will be out in time. She hands us written instructions for getting to the emergency center along with the map.

"Only bring what you need and get out. Okay? It could be here sooner!"

Then she is off again, hopping back into the waiting emergency vehicle to warn others. Just as they leave, we notice scattered windblown embers racing through the air some ways up the road. The smoke continues building as its flames, still about three miles away, relentlessly sear their way toward us destroying everything in its path. We know this one is coming straight for us. We have no choice but to start packing now and get out of here in time!

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We are out of the house in about ten minutes. But as we are reluctantly driving away in the SUV, the horrifying surge of flame seems to be picking up momentum. Curiously, as we look over at the raging threat in the distance, then back to our home, and the kids' tree house in the yard, we wonder if they will still be there after this wildfire has run its course. We are all silent sensing somehow that this is the last time we are going to see our house standing. There are so many things we may never see again. All we have invested, so much of our lives gathering to make our place as enjoyable as possible, may soon be gone.

The Aftermath

There is certainly no good thing to be said about the ravaging effect of wildfires. Of course, it is simple for one, not directly impacted by the devastation, to miss the fact that these are not just "wildfires." Instead, these are massive infringements on the lives of those who survived - and have been on those who did not (2020 death toll - 43). Like all disasters, these massive fires burn through the core of our deepest emotions, leaving an indelible scar in our memories, and upsetting practically everything we have worked so hard to achieve.

This is a moment in time where we experience such grave loss that it requires quite a bit of strength to gather ourselves to think logically about how we are going to continue. Are we going to sell our property and take flight to areas which are not prone to such uncontrollable aberrations? But in today's world, where would we go? Everything is so expensive. Most will opt to remain - rebuild, and brave the risk of another onslaught. It becomes a matter of personal commitment to *home* - even when presently faced without a physical house in which to live. We will build another. We are down, but not out!

Quest for Recovery

After firefighters and other emergency response personnel have successfully extinguished the flames, there is a lull before we are legally permitted to personally assess our damage. The smoke has cleared. There are no more smoldering embers. However, the stench of the destruction is ever-present - and will linger. The area, so barren by comparison to what it used to be, will be renewed. This is going to take a while, but it is worth it.

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As The Fire Rages Elsewhere

While the flames continue to claim more property in other areas, let us assume that ours has seen the worst of it. For at least this wildfire season, in our immediate area, it is done. Now it is time to reclaim and salvage whatever we can. Although our first thought may be to hire a building trades firm to discuss rebuilding, there are a couple vital facts which are helpful:

1. We may want to first connect with the state *Environmental Protection Agency* (EPA). The EPA is the leading authority in the aftermath of wildfires - not a private contracting firm or anyone else who offers restoration services. We may want to consider the fact that contractors who approach us after the wildfire in recent history, seek to undercut our government. This is done by soliciting for work which EPA crews are most trained and experienced for accomplishing. These ambitious tradesmen/women want to be the first on the spot after the damage - a head of government. However, this is very dangerous since after wildfires, there are major phases in which government must take the lead:

a. **Phase 1 Hazardous Materials Removal (Household)**. Those who are most familiar with our electrical, sewage, gas and water supply lines are public utilities firms. These have been grafted into the day-to-day operations of our local government. They have the blueprints and they are most familiar with potential trouble spots which can be extremely hazardous to our entire household. The city/town authorities *must first inspect* our immediate property for anything which can be detrimental to our health. When found, they will cite, and offer remedial action. The process can require weeks or months. Subsequently, building tradesmen/women, whether builders, demolition experts, remodelers, or others working as private contractors, threaten our home safety offering to do anything before government. Be their intent good or bad, they are detrimental concerns to avoid. EPA, since it is a federal agency, works with local government in the clean up before anyone else. They are obligated to ensure our property is safe before we can go ahead to consider private building trades firms to do itemized work on our property.

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b. **Phase 2 Hazardous Materials Removal (Ash and Debris).** When our local government working together with the EPA has done everything within experience to ensure our property is secure, then they begin massive removal of the resulting ash and debris - not private contractors under pretense of "*coming to the rescue.*"

2. Also, we can connect with the *Federal Emergency Management Agency* (FEMA) for the funding we need. We may want to do that previous to large-scale, local government *Phase 1* and *Phase 2* clean up initiatives.

Although FEMA is not known for rapid dissemination of emergency relief funds, we may not want to delay filing for ours. But, there is something else we should know:

"Federal and state workers never ask for or accept money and always carry identification badges. There is no fee required to apply for or to get federal disaster assistance." - FEMA

In that case, while FEMA is *on the ground* where we are, if building tradesmen/women solicit for present or future work in the aftermath, it is highly unlikely their intents are noble. Who knows? They may ask for a financial retainer of sorts to *hold our place* for their services when our property is ripe for rebuilding - or other home services. Some may not say they are with FEMA but conduct themselves in such a way as to cause us to think they are. We may find it most essential not to trust any company or individual soliciting home-related services for a fee - or without charge. It is extremely plausible that, at this point, we have had our fill of *rude awakenings!*

Lessons to Never Forget

Do we remember the *Tubbs Fire* of 2017? At the time, it was known as the largest wildfire in Californian history. For this story, we are focusing on Sonoma County which reportedly experienced the loss of 5,000 homes [22 fatalities]. Quite usually, there was the unexpected entourage of corrupt contractors. They would convince innocent residents they were upstanding professionals, but after collecting their money, they performed shoddy - if any work. However, it may be of interest to note that all dishonest contractors *are not men*, and *all married* contractors are not honest. Yet we can easily be swayed authorizing the hire of them because they are women or married. Key motive: based not on verified competence to deliver, but on irrelevant values.

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What does a contractor's gender or marital status have to do with his/her professional rapport with residents? Nothing. We may not want to be so sentimental as to base our hiring decision on anything but a contractor's proven ability to deliver. Gender, marital status, or anything not directly related to his/her capacity to perform is unimportant. We are considering these very basic beliefs for *sober-mindedness* in hiring because of the reason we are about to indulge: one which is enormously quirky in that the *phantom* appears as a married couple.

Double Trouble

Although various editions of this story are foggy about exactly when this pair emerged, it is safe to say it was not long after the *Tubbs Fire*. However, whenever they launched this spree, they began to leave a messy trail of compounded grief among an estimated 39 private households. Consistent with the given account, they received advanced monies on promises for reconstructing houses.

Unfortunately, for all those mentioned, here we are, three long years later (2020), but said residents claim to have yet to see delivery. That is to say, those who trusted this *attractive* married couple were allegedly betrayed. Their homes were never rebuilt. Although this unsavory duo reportedly mentioned keeping their word building at least *some* of the houses, there appears to be no documentation to that effect.

Will it help to know that the business was very probably legal at the time of the report? No mention of it being otherwise. Sure! Licensed, bonded, and insured! But, if they were aptly credentialed, how is it that they could be so wayward? One explanation: morally corrupt. This is something credentials do not reveal. Beware of these words:

"Hire only contractors who are licensed, bonded, and insured" - they could mean making the mistake of feeling safe in the presence of an evil we cannot see - until it is too late.

Summary

For sure, there is nothing quite as marvelous as to be home and to lavish on ourselves all the benefits of it all. But then, hardly anything worse than having to flee its comfort and security in the dead of night because there is a treacherous wildfire nearby threatening to destroy us and our home in a single sweep. Then, the misery we feel when we return, sifting through the rubble to see what we can salvage from what was once there.

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There is too much at stake to risk hiring dishonest companies and individuals to help rebuild when their major concern is to sheepishly rob us, then disappear. They do it because many of us are unable to *see* them for whom and what they really are.

HGRBS offers a series of helpful homeowners guides. They are free to download, access, and utilize. These can aide in our deeper understanding of how we can make safer hiring decisions in this realm. Through these convenient online booklets, we can be more enabled to "see" what is normally "unseen" about building tradesmen/women we may consider for hire.

*Ironically, we find, that as in *Roving Phantoms in the Aftermath of Disaster - Part 1*, here are identical *reasons* for some disaster victims being easy prey - and the *outcomes*:

1. **Reason** - Impulsive decision making fueled by desperation.
2. **Reason** - Trusting individuals we have not first thoroughly checked out.
3. **Outcome + Reason** - Being wantonly *robbed blind* due to the lack of a house rule to guide safer hiring.
4. **Outcome** - Predators in contracting eluding prosecution for a number of years.
5. **Outcome** - Most victims, after being scammed, can wait several years – on only a *wish* for recovering our money to complete the project. It should have been delivered years ago. But the bad decision we made can inevitably cost us the steep price of never realizing it.

HOME IS THE BEST WONDER OF THE WORLD!

**Edited with special assistance from D. Madden*

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HELPFUL REFERENCES

WHO IS THIS CONTRACTOR?

This is the primary homeowner's guide recommended for U.S. residents who are also private home renters and lessees.

Free-Downloadable-Use-able

[All HGRBS
Information is Free]



California - Tubbs Fire Aftermath

<https://abc7news.com/tubbs-fire-wildfire-survivors-sonoma-county-wildfires-chiaramonte-construction/6898529/>

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https://en.wikipedia.org/wiki/2020_Western_United_States_wildfire_season

FEMA

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*FTC Tips on avoiding post disaster scams

<https://www.consumer.ftc.gov/blog/2020/08/tips-help-you-avoid-post-disaster-scams>

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