

DISASTER RECOVERY

Years of living stressfully

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Two years ago, my neighbours and I watched helplessly as fire leapt hungrily across the roofs of our houses. By the time the inferno had been brought under control, flames and water had destroyed or seriously damaged nine homes.

Built in the 1880s, our row of Victorian houses on Robert Street in downtown Toronto possessed both the virtues and drawbacks of such housing. In many ways, they represented the very heart of the city's architectural heritage.

As we scurried to contact our insurance brokers, inform family that we were safe and find temporary lodgings, we also struggled to gain some equilibrium. After all, nobody had been hurt. It was just "stuff," we told ourselves. I doubt if any of us guessed that it would be 30 months before our street would be fully restored and those of us still willing would be able to return home.

The sight of a lifetime of possessions and memories reduced to ash before one's eyes is a cruel blow. Over the next weeks and months, a marriage crumbled under the trauma, relationships became strained, short-term memory suddenly seemed as fragile as the burnt rafters in our former homes, and tempers frayed under the stress.



The homes above are all newly rebuilt, 30 months after a fire destroyed or damaged nine of them along Robert Street in the Annex.

Three of our neighbours, worn out by the anxiety of rebuilding, gave up and sold their charred properties to developers. By the end of an often acrimonious process, only three out of the nine homeowners were still working with the contractors originally urged on us by our insurance companies.

Soon after the fire, I wrote about the experience in these pages, making the perhaps tongue-in-cheek comment that the next time our homes burned, we would all be experts. Perhaps not, but some lessons we did learn.

Lesson 1: Do not be bullied into hasty decisions. Losing your home is like a divorce or a loss in the family. You are in mourning. Take a short holiday, a weekend at a spa to nurse your frayed nerves, or at least a few days in bed. If none of the above is an option, move into a comfortable hotel and use your nervous energy to find a temporary home that will least disrupt the lives of you and your family. You should realize, however, that you could be there a lot longer than you expect. Without exception, our adjusters underestimated the time we would be out of our homes.

Lesson 2: Get your agent to courier over a copy of your insurance policy and read it carefully, if necessary with a lawyer at hand. We had many crucial questions after the fire. Who will pay the mortgage while we are unable to inhabit our homes? Were we or our insurers liable for the cost of bringing our houses up to modern building codes? Were our most precious possessions covered? If the recovery drags on (as it did), who is responsible for the ballooning costs of alternative lodging? Each insurance company had different answers.

Lesson 3: It is not your adjuster's fault that you are hurting. Adam Egoyan might have written his film *The Adjuster* as an angry response to inflated promises made to his mother by an adjuster, but you will have no such opportunity for revenge if the relationship between you and your adjuster goes wrong. It is up to you to make sure it does not. For the next months, or years, your adjuster will be the only link to appraisers, examiners, investigators, remedial experts and, eventually, the contractors who will be taking over what was left of your home. Make sure the adjuster understands your priorities, values and expectations. Demand time in which you can get to know each other.

Lesson 4: You are the client. The insurance you paid for over the years is your money. Get competing quotes, references and completion guarantees from those who would spend it, just as you would in less stressful times. Your adjuster will urge you to hire one of a small circle of contractors he or she is comfortable working with. Even so, ask for references. Neither I nor my neighbours took this sensible precaution and many of us regretted it. Neither our adjusters nor the contractors they pressed on us had had much experience working on older houses and their unrealistic estimates reflected this. In less fraught times, we would have known better.

Lesson 5: Do not assume that the team of experts who descend on the remains of your house have the same values as you do. Who would know you valued your worn kitchen knives more than your old computer, the peeling crown-moulding above the ruined windows more than that hideous table cloth? Who would know that the charred family albums are worth retrieving and the family mementoes, now worthless as antiques, might still have sentimental value? Only you can judge. And sometimes you just have to let go. Perhaps the old power tools should be left to

rust in the flooded basement, and your leather goods are indeed ruined by the smoke, whatever the cleaners may say.

Lesson 6: Ask everybody you know for advice and then make lists. Like planning a war, or starting a feature film, you will be expected to answer a thousand questions each and every day. You will also be expected to ask the questions needed to keep the process of recovery on course. Making ever-expanding lists will at least give you some sense of control. The questions, purchases and prices you remember today might be long forgotten in two years' time.

Lesson 7: Once the damage has been assessed, sit down and make a plan of action and stick to it. In this situation, everything has a price, including your contractor's time. In our case, as time passed and adjustors were called away to process the catastrophe in New Orleans, and skilled labour decamped for Alberta, last-minute changes of heart proved costly. So keep on message. What is still an emotional minefield to you is only business to everybody else.

Lesson 8: Things change. Our houses will never be the same, but then successive generations had been changing these houses all along. A hundred years ago, when the structures on Robert Street were being built, skilled labour was cheap and manufactured items costly. So we inherited inadequate bathrooms and sparse kitchens, but we did have lovely baseboards, gingerbread fretwork on our gables and stained glass in our front windows. Decide what losses you can live with and fight for those you cannot. The carefully stepped borders that gave our hardwood floors such definition were too labour intensive to replace. And while the builders attempted to match the old Don Valley brick, long lost was the mason's craft that had meticulously covered the sanded joints with a fine skim of harder red mortar and then stencilled back the outline of the bricks below. On the other hand, our plumbing is new and our kitchens gleam as never before.

This month, the last rebuilt house was sold and on Halloween, the street was once again full of laughter. Pretty soon the fire of 2005 will have faded into memory, just another chapter in a street's history. A child of a new neighbour claps with glee at the rush of costumes and old neighbours, who for the past two years had stubbornly returned to their unfinished homes to give out candy, can at last move indoors as the evening becomes chilly.

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