

CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

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HOARDING HOUSES AND THE CONTENTS PROS

Why Adjusters
& Contractors
Hire the
Contents Pros

**CONTENTS PROS =
NO "PUSH BACK"**

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Photo Courtesy of Melissa Hladek Alford



HOARDING HOUSES AND THE CONTENTS PROS

We've written articles about "hoarding houses" before, and how contents pros go about cleaning them out, but one of the most fascinating stories was published in Restoration & Remediation Magazine. It was written by Michelle Blevins and is well worth a read. <https://www.randrmagonline.com/articles/86970-a-tale-of-time-helping-a-third-generation-hoarder>

One of our authors spent time on a hoarding job himself and recalls spider webs festooning the ceiling, massive gemstones found under three feet of compacted garbage and even watching the front door dismantled just to get into the house.

The hoarding situation Michelle reported included 21 automobiles (14 of which were parked around the neighborhood in prime parking places) and the owner was a 3rd generation hoarder (the trash and treasure in his home had been accumulating since the 1920's).

One of the problems with such situations is that the typical walkthrough for the purposes of an estimate is almost impossible – as one layer is excavated, another generation is seen. Change orders are inevitable.

Another challenge is the fact that a hoarder might have collected thousands of matchbooks and stuffed them in coat pockets right next to solid gold coins. Money can be found in the toes of shoes, or in a rolled up window shade. And curiously, to the hoarder, the matchbooks seem to be as valued as the gold and cash.

At one point, the contents pros found that a Ferrari (which had been empty when they arrived) was now full of things the owner

wanted to save.

The contractor on the case had meticulously and slowly won the owner's trust, but the owner was constantly squirreling things away that he truly prized.

On the case in which our author assisted, the owner was not on site. In both cases, the owners were about to be evicted due to fire laws and indignant neighbors (even though both men owned their properties).

Such owners often have extremely fragile psyches and possess an undefinable dread of having their hoards taken away. In fact it was a restoration contractor who named the syndrome, "Disposophobia."

The contractor on Michelle's case study arranged for an auction house to accept many of the truly valuable items and to auction them in order to pay for the cost of the restoration and to create a viable "nest egg" for the owner.

If ever you find yourself on such a case, don't be too surprised to find that the hoarder is not someone of diminished intellect – contractors have found hoarding attorneys, judges, university instructors, physicians and others held in esteem in their communities – yet obsessed with gathering things that fill their homes so full, there is little or no room for them.

And if you hire inexperienced laborers to restore the home, you are very likely to lose massive amounts of valuables. We have even seen cases where deeds, birth certificates, wills and jewelry were tossed out because it was faster than sorting through a lifetime of valued items... and untrained workers couldn't tell the difference.

WHEN THE CONTENTS PROS ARE GOOD ENOUGH

If you are a constant reader of Contents Solutions you may recall the story in which an adjuster was trying to explain to the insured that the old leather couch, which had been slightly scorched in a fire, had depreciated over the years and was no longer worth the original \$5000 that was paid for it. And the owner was adamant that such couches were actually selling for more than their original amount because of the workmanship and materials.

Then a contents tech (with permission) sprayed a shoe leather dye on the scorched spot making the blemish disappear. The owner was so impressed that he asked if it was possible to spray the entire couch in like manner!

Actually, that was a very primitive solution to an immediate challenge (she was merely helping to alleviate what appeared to be an impasse between the harried adjuster and the insured). Contents pros have far superior remedies for recoloring, fixing small tears and filling in cracks in leather furniture. Often their methods produce results that are even better than pre-loss condition.

When the cost of an artisan is not within budget, sometimes the contents pros are exactly what you need.



**CONTENTS PROS =
NO "PUSH BACK"**

Author and inventor Buckminster Fuller, once wrote, "You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete."

And that is how contents restoration was created. In the past we have heard an adjuster inform a contractor, "You have to reduce your invoice by 10% across the board." Or, "My boss will never accept those ten extra man-hours to dry out the garage."

Then the contents professionals came along, and those sorts of "push backs" rarely occurred for them. Insurance companies are always looking for ways to improve their bottom line with the structural workers. But when a carrier's representative

has already decided to cash out piles of soft contents (valued at thousands of dollars) because the household fire has impregnated them with soot and ash, and the contents pros find a way to restore them to pre-loss condition for less than 20% of the loss, it is rare that an adjuster or agent has any further concern about how many hours the process took.

The contents pros have built a new model that saves the carriers massive sums on virtually every job – even if it is just restoring a wet television set, or a room full of wet furniture, or a couch that smells like a campfire, instead of "total-losing" them.

Invite us to show you how we do that. We think you will like what you see.

CRIME SCENE CLEANUP SPECIALISTS

When there has been a shooting, the contents pros step aside for the highly trained crime scene cleanup specialists. Such was the case in a small business where a gunman had shot himself and one other.

The specialists arrived to find police, press and a whole lot of onlookers. Since discretion was a high priority, they stayed with their unassuming vans and waited until the crowd had dispersed. All questions were referred to a company spokesperson.

Then, they got to work. Using a special "biotic solvent," they cleaned and sanitized all visible biological fluids. Then, they used ATP tests to ensure the building manager that all possible bloodborne pathogens had been removed.

They even had to remove a few parts of the flooring where fluids had leaked below the surface. Microorganisms can penetrate wood or ceramic tiles where even the best antimicrobials can't reach.

The cleanup specialists moved quickly, quietly and without fanfare – allowing the company to open its doors the very next day. All that was left was repair to some of the furniture, and that sounded like a job for the contents specialists.

Not every contents company performs crime scene contents cleaning and remediation, but we keep a special listing for them in our "Million Dollar Database," for those jobs where experts are called for.



WHY ADJUSTERS & CONTRACTORS HIRE THE CONTENTS PROS

Let's say that an adjuster or building manager really likes the work a structural restoration firm does, but they don't have a contents division.

Their specialties are remediation, board-ups, reconstruction, demolition, etc., but they don't have the training or inclination for contents restoration. Then the insurance representative or corporate manager can bring us in to create the perfect team.

This is especially useful when the job has a large amount of personal belongings (no structural team wants to stop the removal of wet drywall in order to restore 250,000 wet baseball cards or 30 boxes of soot-covered figurines). But we certainly do, and quickly enough for the demolition to continue.

Smoke damage, water damage, mold infestation and more are the arenas for which our training and experience has prepared us.



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