

How to decide if damaged property worth fire damage restoration

A fire is devastating. Dealing with fire damage restoration afterward can be traumatic too. Instead of moving on, you keep dealing with the aftermath.

VAN NUYS, CA, US, January 14, 2020 /EINPresswire.com/ -- Fire is a terror for all property owners. After a fire, many are left wondering if fire damage restoration is worthwhile. The pros at ASAP Restoration have some advice to help make the decision easier.

First, listen to the insurance company. The insurer is footing part of the bill for any restoration work, but the insurance company is not the final work either.

Knowing what the local building codes allow is critical, said Avi Peretz of ASAP Restoration. Some places say if the property is 50 percent or more destroyed, the whole thing has to be torn down. Not much a property owner can do under those circumstances, he added. If the building codes allow restoration, it may be time to negotiate with the insurance company.

"In some cases, the insurance company will declare a total loss. If that happens, but you still see value there, your next step is to get an independent assessment of the damage and the cost to repair it," said Mr. Peretz. "Get more than one estimate."

If a [restoration company](#) says the property can be rebuilt for these than the payout from the insurance company, take that estimate to the adjuster. Mr. Peretz said you have a very good case them for restoration.

If the restoration estimate and the payout are very close, there is still room for negotiation.



"You want your property back the way it was. We understand that. But if you can get your property back and it is not exactly as it was, but still functional and usable, that may be enough," he said. "Get the place up and running. Then gradually do add back the things that are missing."

If the adjuster and the contractors agree the property is a loss, a third option is possible.

"Sometimes you can buy back the property from the insurance company. If it is declared a total loss, then the insurance company takes possession after your settlement. The insurance company has no use for your property and will sell it someone. See if you can buy it back," he said.

If so, then a different set of negotiations begin with the restoration company. Mr. Peretz said the object is to get the property useable again, not necessarily to the point it was before the fire.

"Get it back, get it going. Make more changes and improvements as you go along," he said.

For more information visit www.asap-restoration.com .

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