FORTUNE FAVORS THE PREPARED · PLANNING ONE-PAGER

After the Disaster: The First 30 Days

The storm is the first crisis. Recovery is the second. Have a plan for both.

1. Is it safe to go back in?
2. What do we do first?
3. What do insurance and FEMA need?
4. How do we sort the debris?
5. How do we spot a scam?

1 The first 30 days at a glance · don't make any decision you can put off

First 72 hours: stabilize

People first. Stuff can wait.

- ☐ Everyone accounted for; text your contact
- ☐ Safe place to sleep; meds covered
- ☐ Go back only when officials say so
- ☐ Photos of the damage **before** cleanup
- ☐ Call your insurer; start the claim
- ☐ Tarp and board up to stop more damage

First week: document

Build the file your claim will live in.

- ☐ Apply to FEMA if your county is declared
- ☐ Room-by-room list of losses
- ☐ Start the damage log (section 3)
- ☐ Keep every receipt: tarps, hotel, gas
- ☐ Toss spoiled food; check your water
- ☐ Wait for the county pickup schedule

First 30 days: claim & plan

Follow up, push back, pace yourselves.

- ☐ Meet the adjuster with photos and list
- ☐ Answer FEMA letters; appeal if needed
- ☐ Written bids; vet contractors (section 6)
- ☐ Replace IDs, cards and titles
- ☐ Back to a routine, especially for kids
- ☐ Check on each other and the neighbors

2 Before you go back in

- ☐ Officials say it's safe to return
- ☐ Walk around the outside first
- ☐ Cracks or sagging: get an inspector
- ☐ Gloves, boots, sleeves, N95 mask
- ☐ Check debris with a stick (snakes)
- ☐ **Smell gas?** Stay out; call from outside
- ☐ Downed lines: stay clear, report
- ☐ Floodwater around it: stay out
- ☐ Flashlight, not candles
- ☐ Never work alone; stop when tired

Generator outdoors only, at least 20 ft from doors and windows. Have power and gas checked before turning them back on.

3 Document everything

- ☐ **Photos and video first.** Wide shots of each room and outside, then close-ups.
- ☐ **A written list:** item, rough age, what it cost, the damage.
- ☐ **Every receipt** in one folder, from day one.
- ☐ **A damage log:** date, who you talked to, what they said, reference numbers. You'll repeat yourself to insurance, FEMA, SBA and contractors.

You don't have to wait for an inspector to start cleanup, as long as you've photographed it first.

4 Insurance and FEMA: the order of operations

- ☐ **1. Call your insurer first.** Report it as soon as you can; some policies set short deadlines.
- ☐ **2. Apply to FEMA too** if your county is declared for Individual Assistance. It helps with what insurance doesn't cover; it doesn't replace insurance.
- ☐ **3. Keep going.** SBA disaster loans cover homeowners and renters, not just businesses.

FEMA: DisasterAssistance.gov, the FEMA App, or **1-800-621-3362**. Usual window: 60 days from the declaration. Have your address, insurance info, bank account for direct deposit and damage list. Renters can apply too. Apply once only. FEMA never charges to apply or to inspect.

5 Debris at the curb · sort it, or it may be left behind

1. Vegetation	2. Construction	3. Appliances	4. Electronics	5. Hazardous
Limbs, logs, brush, leaves, stumps	Drywall, lumber, carpet, shingles, fencing	Fridges, freezers, washers, stoves, AC units	TVs, computers, microwaves, printers	Paint, oil, gas, batteries, propane, pool chemicals
Not bagged	*Disaster damage only*	*Empty food, tape doors shut*	*Kept apart for recycling*	*Separate; ask where it goes*

Placement: curbside, piles apart, not in the road or on storm drains, clear of hydrants, mailboxes, meters, poles and low wires. Your county sets the categories and dates. Old remodel debris and regular trash don't count.

6 Don't get scammed twice

- ☐ Check the license with your state or county; ask for proof of insurance.
- ☐ Written contract, no blanks: name, license #, dates, payment schedule.
- ☐ Small deposit, no cash or wires. Pay in full only when the work is done.
- ☐ Never sign your insurance check over to a contractor.
- ☐ Walk away from door-to-door, "today only" pressure.

Report fraud: 1-866-720-5721 or ReportFraud.ftc.gov. A real FEMA inspector has photo ID and never asks for money.

7 The human side

Numb at first, busy next, then a low point weeks or months in: that's normal. Losing a home is grief too. Eat, sleep, take breaks from the paperwork. Kids may cling or act younger: keep routines, answer simply, limit the news. Check on older relatives, and on whoever is carrying the load.

988
Call or text: Suicide & Crisis Lifeline

1-800-985-5990
Call or text: Disaster Distress Helpline

211
Local help: food, housing, bills

8 Our recovery contacts · fill this in now, before you need it

Who	Name / company	Phone	Policy, claim or reg. #
Example: home insurer	*Alex at Example Home Insurance*	*555-0142*	*Policy HO-12345 · Claim # ___*
Home / renters / flood			Policy #
Adjuster			Claim #
FEMA	DisasterAssistance.gov	1-800-621-3362	FEMA reg. #
County debris line			Pickup zone

Do it yourself
The Household Recovery Workbook: claim trackers, FEMA walkthrough, contractor vetting, vital records and the year after.

Read more
Disaster Debris: What to Do at the Curb and Dealing With Grief, plus the rest of the Planning guides.

Before it happens
Fill in *Your Family Emergency Plan* one-pager and the Family Contingency Binder: copies of policies and IDs make every step here faster.

The full story: *The Second Crisis*
fortunefavorstheprepared.com/the-second-crisis-what-happens-after-the-disaster-ends/

The QR code opens it. Checked against Ready.gov, FEMA, the FTC and SAMHSA. Your county and your insurer set the final rules.

Remember,
Fortune Favors the Prepared
Semper Paratus, Semper Gumby