

REBUILDING ACTION PLAN



In the first days after a disaster...

You're likely running on adrenaline—responding to urgent needs, checking on loved ones, and trying to make sense of your loss. It's hard to think beyond the present moment, let alone plan for the future. However, there are several critical steps you'll need to take to protect your well-being, prevent further loss, and lay the groundwork for recovery. Once those are in motion, you can catch your breath, and give yourself space to consider what comes next.



1. Make Safety Your First Priority

- Protect your personal safety:
 - Don't return to your property until officials say it's safe.
- Focus on temporary shelter and immediate needs.
- Find a safe place where you can regroup. If you need immediate shelter, use the Red Cross's [interactive map](#).
- For immediate financial assistance, contact:
 - [FEMA](#) (Serious Needs Assistance payment of \$750)
 - [Red Cross Disaster Relief](#)
- Review your insurance policy's *Loss-of-Use* coverage to see if it includes:
 - Rental housing
 - Hotel stays
 - Meals, transportation, and daily expenses
- Consider a rental with a month-to-month lease for maximum flexibility.



2. Track Your Communications and Expenses

- Keep a binder or digital file with:
 - Claim numbers
 - Insurance agent's and adjuster's names, phone numbers, and communications
 - Mortgage company names and phone numbers
 - Receipts (housing, meals, clothing, etc.)

3. Understand and Protect Your Financial Position

- Notify your mortgage servicer. Ask about loan modifications or forbearance. Record contact in your file.
- Suspend billing with utility companies. Record contact in your file.
- File a claim with your insurance provider and clarify their process and deadlines. Record contact in your file.
- Understand your insurance coverage:
 - **Actual Cash Value (ACV)**: Pays the cost to rebuild minus depreciation based on the age and wear of the home.
 - **Replacement Cost Value (RCV)**: Pays the cost to rebuild.
 - **Guaranteed Replacement Coverage (GRC)**: Pays to rebuild what you had to current building codes.
- **Don't sign insurance paperwork or accept settlements until you're sure the offer is fair and accurate.**



4. Assess Your Property

- Hire a qualified contractor, engineer, or architect for structural assessments.
- If repairs are minor, weigh paying out-of-pocket versus filing a claim.
- Wear protective gear when sifting through remains.



5. Protect Your Property

- Document damage with photos and video before cleanup.

If partially standing:

- Remove standing water.
- Clear drainage systems and extend downspouts.
- Allow the site to dry fully before repairs.

If destroyed:

- Watch for water pooling in the foundation.
- Use temporary drainage solutions (swales, sandbags, sump pumps).
- Maintain these systems until permanent ones are installed.



6. Establish Relationships with Building Professionals Early

- Reach out to contractors or architects you trust. If you can pay upfront, you'll have an advantage by securing help before demand surges post-disaster.