ADDENDUM P

Post-Disaster Recovery & Rebuilding: Zero to Full Competency

Curious how Tier, Stage, and Phase relate? See the Glossary.

Why This Addendum Exists

Chapter 17 tells you what to have and do at each tier of recovery, from safe re-entry through a full rebuild. It does not build the actual construction, insurance-claims, and contractor-vetting competency that separates a household that navigates recovery well from one that gets defrauded or makes a costly rebuild mistake. This addendum is a skill-building curriculum for exactly that, built from real Utah licensing paths and certifications.

It's organized by skill stage, not by disaster duration, following the same structure as the other addenda. Treat the self-check at the end of each stage as the actual gate.

Four stages: Foundations (basic safe practice), Applied Practice (hands-on competence), Self-Sufficiency (independent, resilient skill), and Mastery & Teaching (able to teach others and operate at community scale). Each stage covers two sub-skill tracks that run in parallel: structural/construction knowledge, and insurance and claims navigation.

Stage 1: Foundations (Awareness)

Goal: know the core safety and legal facts well enough to not make a bad situation worse during the highest-fraud-risk period a household is likely to face. This stage is readable in a weekend.

Structural: Core Knowledge

The core concept at this stage is the ATC-20 tagging system already covered in Chapter 17: green means inspected and safe, yellow means restricted/limited use, red means no entry, and access is controlled by the local jurisdiction, not the property owner. Understand the basic red flags

(foundation cracks, out-of-plumb walls, a sagging roofline) well enough to do a real exterior assessment before ever entering a damaged structure.

Insurance & Claims: Core Knowledge

The core concept at this stage is understanding that post-disaster contractor fraud specifically targets stressed, time-pressured households, which is exactly why Chapter 17's red flags (no verifiable license, demanding full payment upfront, door-to-door solicitation) matter more here than in ordinary contractor hiring. Understand your insurance policy's actual claim-filing deadlines and documentation requirements before you're filing a real claim under stress.

Stage 1 Learning Path

Resource	Cost / Format	Notes
ATC-20 (Applied Technology Council)	Free/low-cost PDF	atcouncil.org/atc-20. Already cited in Chapter 17; the actual professional reference behind the tagging system.
Utah DOPL contractor license lookup	Free, online	dopl.utah.gov. Already cited in Chapter 17; practice using it before you need it under pressure.
Your own insurance policy's claim-filing deadline and documentation requirements	Free, already owned	Read the actual policy language, not a generic summary.

Stage 1 Practice Exercises

- **Practice an exterior structural red-flag walkaround:** On your own home (or a building you have permission to assess), practice the Chapter 17 red-flag walkaround as a timed exercise. See the Safely Re-Entering a Damaged Home skill guide for the full walkaround and what to do once you find a red flag.
- **Look up a real contractor on dopl.utah.gov:** Chapter 17's Tier 2 already recommends this as a checklist item; actually do it once, before it's urgent, so the process is familiar.
- **Confirm your specific ALE and claim-filing deadlines:** Cross-reference Addendum L's (Economic & Financial) ALE guidance; know your policy's specific numbers, not a general

estimate. The Filing Claims After a Disaster skill guide covers the documentation and deadlines to have ready before you file.

Self-Check: Ready for Stage 2?

You should be able to explain the ATC-20 green/yellow/red system and the structural red flags from memory, and have actually used the DOPL license lookup tool at least once before needing it for real.

Stage 2: Applied Practice (Competent)

Goal: move from knowing the theory to having actually documented damage and evaluated a real contractor scenario under practiced conditions.

Structural: Applied Practice

- **Practice full damage documentation:** Chapter 17's Tier 1 already covers this; actually do a full photo/video walkthrough of your own home as a practice run, following the same standard you'd use for a real claim.
- **Compare your home against Addenda A and B's water and food storage documentation habits:** The same "document before touching" discipline covered elsewhere in this manual applies directly here; treat this as reinforcing a single cross-cutting skill, not a separate one.
- **Understand permit basics for common repairs:** Look up your specific jurisdiction's permitting requirements for common repair types (roofing, electrical, plumbing) before you need to navigate them under pressure.

Insurance & Claims: Applied Practice

- **Practice comparing contractor bids:** Build and actually use Chapter 17's Tier 2 bid-comparison sheet (price, scope, timeline, license verification) on a real, low-stakes home project, not just a hypothetical.
- **Run a real expense-logging exercise:** Cross-reference Addendum L's budgeting practice; keep a real, dated expense log for a home project as practice for the ALE documentation Chapter 17's Tier 2 requires.

- **Understand FEMA Individual Assistance eligibility:** Chapter 17's Tier 2 already covers this; know your household's actual eligibility factors (citizenship/qualified alien status, insurance-first sequencing) before a real federal disaster declaration. See the Filing Claims After a Disaster skill guide for how insurance and FEMA claims actually sequence together.

Stage 2 Learning Path

Resource	Cost / Format	Notes
FEMA DisasterAssistance.gov	Free, online	Already cited in Chapter 17; review the actual application process before needing it.
A documentation phone/camera setup with backup power	Cost varies by existing equipment	Cross-reference Addendum D's (Energy & Heat) power bank guidance.
A contractor bid-comparison template	Free to create	Build your own based on Chapter 17's Tier 2 guidance; use it on a real project.

Self-Check: Ready for Stage 3?

You should have completed a full practice damage-documentation walkthrough, actually used a bid-comparison sheet on a real project, and know your household's FEMA Individual Assistance eligibility factors without looking them up.

Stage 3: Self-Sufficiency (Proficient)

Goal: genuine independent competency to navigate a full rebuild or relocation decision, the actual level Chapter 17's Tier 3 assumes a household has. This stage involves real, substantial commitment if pursued toward licensing.

Structural: Self-Sufficiency

- **Begin construction trade coursework or apprenticeship:** Apprenticeship Utah (a Department of Workforce Services program) is a real pathway into construction trades, and directly counts toward Utah contractor licensing experience requirements; even without pursuing a full license, real trade coursework builds genuinely deeper judgment about what a quality rebuild actually requires.

- **Understand permit navigation in real depth:** Move beyond Stage 2's basic lookup to actually understanding your jurisdiction's full permitting process for a real project, including inspection sequencing and common rejection reasons.
- **Practice the rebuild-vs-relocate decision framework for real:** Cross-reference Chapter 17's Tier 3 guidance and Chapter 7's Regional Hazards section; actually run the decision framework against your own property's real flood zone and wildfire risk status, not a hypothetical.

Insurance & Claims: Self-Sufficiency

- **Understand public adjuster licensing and role:** Utah licenses public adjusters, who advocate for the policyholder (not the insurance company) during a claim; understanding how this role works, even without pursuing the license yourself, builds real insight into claims leverage and negotiation.
- **Build real long-term financial recovery planning skill:** Cross-reference Addendum L's (Economic & Financial) AFC coursework; apply that financial counseling skill specifically to the deliberate, non-crisis-mode financial recovery planning Chapter 17's Tier 3 calls for.
- **Get all major agreements in writing, practiced as a habit:** Chapter 17's Tier 3 already requires this; build the actual habit and vocabulary for reviewing a written contractor agreement critically, not just signing what's presented.

Stage 3 Learning Path

Resource	Cost / Format	Notes
Apprenticeship Utah (Department of Workforce Services)	Often paid, earn-while-you-learn structure	jobs.utah.gov/apprenticeship. Counts toward Utah contractor licensing experience requirements.
Utah insurance adjuster pre-licensing course	Course fees vary by provider	Multiple approved providers (Kaplan Financial Education and others); useful even without pursuing the full license.
Your specific jurisdiction's building permit office	Free to consult directly	Contact directly for real, current permitting requirements rather than relying on general guidance.

Self-Check: Ready for Stage 4?

You should be enrolled in or have completed relevant trade coursework, understand how a public adjuster's role and leverage actually work, and have real, practiced comfort reviewing and negotiating a written contractor agreement critically.

Stage 4: Mastery & Teaching (Expert)

Goal: professional-level credentials, the ability to teach others, and real capacity to coordinate community-scale recovery. This is the stage Chapter 17's Tier 4 (shared contractor vetting, community damage assessment, mutual aid rebuilding labor) actually depends on.

Teaching & Certification

- **Pursue a Utah contractor license:** A B100 General Building Contractor license (or a relevant trade-specific classification) requires 2 years/4,000 hours of construction experience (or an equivalent path through apprenticeship, a construction management degree, or the NASCLA exam), a 25-hour DOPL pre-license course, passing the Prometric trade and business/law exams, and a $50,000 surety bond plus liability insurance. A serious, multi-year commitment, appropriate if construction work is becoming a real vocation, not a general expectation.
- **Pursue a Utah public adjuster license:** A genuinely useful credential for someone who wants to formally advocate for policyholders (including neighbors) during insurance claims, requiring Utah's licensing exam and ongoing continuing education.
- **Train community members in basic damage-assessment triage:** Chapter 17's Tier 4 already calls for this; teach the ATC-20 rapid visual screening approach at a lay level to several neighbors, so a community can self-triage which homes most urgently need a professional inspector.

Community-Scale Practice

- **Build the shared contractor vetting system described in Chapter 17's Tier 4:** Chapter 17 calls for pooling verified contractor information across a neighborhood; Stage 4 is where you help build and maintain that shared referral list, not just list it as a goal.
- **Coordinate mutual aid rebuilding labor:** Cross-reference Addendum M's (Fitness) community labor rotation and Chapter 8's community governance framework; Stage 4 competency

includes actually organizing shared rebuilding labor, not just having the individual skill.

- **Support recovery for households less equipped to navigate it alone:** Chapter 17's Tier 4 exists specifically because a single household relearns every recovery lesson from scratch; Stage 4 is where your accumulated competency directly helps a specific neighbor avoid a real, costly mistake.

Stage 4 Learning Path

Resource	Cost / Format	Notes
Utah DOPL B100 General Building Contractor license	Multi-year path; $50,000 surety bond plus insurance required	commerce.utah.gov/dopl/contracting/apply-for-a-license/general-contractor. The recognized professional credential.
Utah public adjuster license	Licensing exam and continuing education	Multiple approved course providers; contact the Utah Insurance Department for current requirements.
Community contractor referral list and damage-assessment training materials	No direct cost	Model after the community pacts described in other chapters' Tier 4 guidance.

Self-Check: Have You Actually Arrived?

The real test of Stage 4 isn't the license; it's whether at least one neighbor's actual rebuild or claim went better because of your direct help, and whether your community has a real, shared, verified contractor list you helped build, not just individual households each starting from zero.

A Suggested Learning Sequence

The two tracks (structural, insurance/claims) don't have to move at the same pace, and much of this addendum is only fully exercised during an actual recovery event. As a rough guide, not a requirement:

- **Weeks 1–2:** Stage 1: learn the ATC-20 system, practice the DOPL license lookup, confirm your policy's specific claim deadlines.

- **1–4 months:** Stage 2: complete a full practice damage-documentation walkthrough, use a real bid-comparison sheet, confirm FEMA eligibility factors.
- **6–18 months:** Stage 3: begin trade coursework or apprenticeship if relevant, understand public adjuster leverage, build real contract-review habits.
- **Ongoing:** Stage 4: pursue a contractor or public adjuster license if recovery work is becoming a real vocation, and start training neighbors in damage-assessment triage while helping build a shared contractor list.

At a Glance: Post-Disaster Recovery & Rebuilding Deep Dive

A single-page reference for planning purposes. This does not replace the detailed guidance above; use it to see how the four stages scale, and cross-reference against Chapter 17's tiers, which describe what a household needs to have and do rather than how skilled it needs to be.

Stage	Focus	Key Milestone	Primary Resource
Stage 1: Foundations	ATC-20 and policy knowledge, no hands-on requirement yet	Can explain the ATC-20 tagging system and knows exact policy claim deadlines	ATC-20 field manual, DOPL license lookup
Stage 2: Applied Practice	Practiced documentation and bid comparison	Completed a full practice damage-documentation walkthrough; used a real bid-comparison sheet	FEMA DisasterAssistance.gov
Stage 3: Self-Sufficiency	Trade coursework and real contract-review habits	Enrolled in trade coursework or apprenticeship; understands public adjuster leverage	Apprenticeship Utah, adjuster pre-licensing course
Stage 4: Mastery & Teaching	Professional credential, community recovery coordination	Helped a neighbor's real rebuild/claim; built a shared community contractor list	Utah DOPL contractor license, public adjuster license