CHAPTER 15

Post-Disaster Recovery & Rebuilding

Why This Category Matters

Every other chapter in this manual is built around surviving and sustaining through a disruption. This chapter is about the part that comes after: safely returning to a damaged home, navigating insurance and rebuilding without getting defrauded, and getting the household's finances and structure back to a stable footing. It's a real, distinct phase: the disaster behavioral health model cited in the Mental Health chapter ends in "Reconstruction" for a reason, and this manual didn't have a matching chapter for it until now.

Recovery isn't only relevant after a Tier 1 or Tier 2 event. A household that spent months in Tier 3 self-sufficiency may still eventually face this exact set of problems once normal infrastructure and services return. Read this chapter whenever it becomes relevant, not necessarily in the same order as the others.

This chapter's companion

This chapter covers what to know and have for recovery, by category. The Act of Surviving, a companion manual on this site organized by chronology instead of category, has a matching Recovery page covering the same ground as an actual sequence of steps, reachable from wherever a real situation resolves, not fixed at a specific tier. Worth reading alongside this chapter, not instead of it.

Tier 1: Short-to-Medium Term (Hours – 14 Days)

***Goal:** Safely determine whether it's safe to re-enter or re-occupy a damaged structure, and document damage before cleanup destroys the evidence needed for insurance.*

Tier 1 begins the moment it's physically possible to return to a damaged property. The two priorities are re-entry safety and documentation, done in that order, since neither insurance claims nor cleanup matters if re-entering the structure itself causes an injury.

Skills to Build

- **Structural Safety Self-Assessment:** Before entering any damaged structure, look for red flags from outside first: visible foundation cracks, walls that are out of plumb (leaning), a sagging roofline, or the smell of gas. If local authorities have posted an official safety placard, treat it as binding: green means inspected and safe, yellow means restricted/limited use only, red means no entry at all, full stop, regardless of how urgent it feels to get inside. See the Safely Re-Entering a Damaged Home skill guide for the full room-by-room order.

- **Damage Documentation:** Photograph and video everything before touching or cleaning anything: wide shots of each room plus close-ups of specific damage. This is the evidence base for both the insurance claim and any FEMA assistance application, and it's much harder to reconstruct convincingly after cleanup has started. Cross-reference the Economic & Financial chapter's pre-disaster home inventory video as the "before" half of this comparison. See the Filing Claims After a Disaster skill guide for the correct order of operations.

- **Insurance Notification:** Contact your insurer as soon as reasonably possible to open a claim and get a claim number. Most policies have a notification window worth knowing in advance. Never sign anything, pay anything, or agree to repair work from a contractor who shows up uninvited immediately after a disaster; legitimate contractors don't need to solicit door-to-door in an active disaster zone. See the Filing Claims After a Disaster skill guide for avoiding contractor fraud specifically.

Go deeper: the Post-Disaster Recovery & Rebuilding Addendum builds these into real, tested competency. For the hands-on how-to, see Filing Claims After a Disaster and Safely Re-Entering a Damaged Home.

Tech & Equipment

- **Documentation Tools:** A phone or camera with adequate storage, plus a backup battery. Cross-reference the Communication and Energy & Heat chapters' power bank guidance.

- **Basic Re-Entry PPE:** Sturdy closed-toe boots, work gloves, and an N95 or better respirator mask. Debris, mold, and dust are real hazards in a damaged structure even before any structural concern.

- **Flashlight/Headlamp:** For any structure without reliable power. Never use an open flame to check for gas leaks or in a structure with any suspected gas smell.

Materials & Supplies

Item	Quantity / Spec	Notes
Insurance policy & contact info	Physical + digital copy, accessible without power	Cross-reference the Digital Data & Documents chapter's 3-2-1 backup; this is exactly the scenario that guidance was built for.
Claim documentation folder	Physical binder or dedicated digital folder	Photos, claim number, adjuster contact info, and a running log of every call and decision. Memory is unreliable across a multi-month claims process.
Basic re-entry PPE	Gloves, N95/respirator, sturdy boots	Kept with the go-bag, not assumed to be available after the event.

WARNING

The ATC-20 Tag System

After a significant event, especially an earthquake, trained inspectors (often volunteer structural engineers, coordinated through a framework called ATC-20) may post a green, yellow, or red placard on visibly damaged buildings. Green means inspected and safe to occupy without restriction; yellow (“Restricted Use”) means limited entry only, at the owner’s own risk, for specific purposes; red (“Unsafe”) means no entry is authorized at all, and access is controlled by the local jurisdiction, not the property owner. If no placard is posted yet, don’t assume that means it’s safe; it may simply mean an inspector hasn’t reached that property yet.

WARNING

Never Use Open Flame to Check for a Gas Leak

A lighter, a match, or a candle used to check for a gas leak, or used at all in a structure with any suspected gas smell, can ignite the gas itself. A spark from a light switch or anything electrical carries the same risk; leave the structure and ventilate or evacuate instead of investigating by flame or switch.

Quick Checklist

- [ ] Structure checked from outside for red-flag damage before anyone enters
- [ ] Official safety placards (if posted) identified and obeyed without exception
- [ ] Full photo/video documentation completed before any cleanup begins
- [ ] Insurance company contacted and claim number obtained
- [ ] No agreements signed or payments made to uninvited/unsolicited contractors

- [ ] Basic re-entry PPE (gloves, respirator, boots) used for every entry into a damaged structure
- [ ] Practiced: household knows in advance where the insurance policy and contact info are stored and accessible without power

Tier 2: Extended (2 Weeks – 3 Months)

***Goal:** Navigate insurance claims, temporary housing, and initial repairs while avoiding the fraud that specifically targets households during rebuilding.*

Tier 2 is the active claims-and-rebuilding window, and it's also the window where post-disaster contractor fraud is most common and most damaging. Households are stressed, time-pressured, and often dealing with a contractor for the first time. Vetting discipline here matters as much as the technical repair work.

Skills to Build

- **Contractor Vetting:** Verify any contractor's license directly through the Utah Division of Professional Licensing (dopl.utah.gov) before signing anything. Utah contractor license numbers end in -5501, and the DOPL lookup shows license status (active/expired/suspended/revoked), classification, and bond status. Confirm the classification actually matches the work: a licensed electrician's license doesn't authorize roofing work, for example. Red flags: no verifiable license, demanding full payment upfront, pressure to sign immediately, and door-to-door solicitation right after a disaster.
- **Claims Navigation:** Track every disaster-related expense for Additional Living Expenses (ALE) reimbursement (see the Economic & Financial chapter's ALE guidance) and know your policy's specific documentation and filing deadlines rather than assuming there's unlimited time. See the Filing Claims After a Disaster skill guide for appealing a denial or applying for an SBA disaster loan.
- **FEMA Individual Assistance Awareness:** If a federal disaster is declared for your area, FEMA's Individual Assistance program may help with housing and other disaster-caused needs. Apply at DisasterAssistance.gov or by calling 1-800-621-3362. File an insurance claim first where applicable; FEMA assistance is generally meant to supplement insurance, not replace it, and eligibility requires U.S. citizenship, non-citizen national status, or qualified alien status. See the Filing Claims After a Disaster skill guide for the full correct order of operations.

Go deeper: the Post-Disaster Recovery & Rebuilding Addendum builds these into real, tested competency. For the hands-on how-to, see Filing Claims After a Disaster and Safely Re-Entering a Damaged Home.

Tech & Equipment

- **Contractor Bid Comparison Sheet:** A simple written comparison of at least two or three bids (price, scope, timeline, and license verification status for each) makes it far harder to be pressured into a bad decision under stress.

Materials & Supplies

Item	Quantity / Spec	Notes
Running expense log	Every disaster-related expense, dated	The basis for ALE reimbursement; see the Economic & Financial chapter.
Contractor verification records	DOPL lookup printouts/screenshots	Kept with the claim documentation folder as proof of due diligence.

Quick Checklist

- [ ] Every contractor's license verified directly through dopl.utah.gov before any agreement
- [ ] At least two to three contractor bids compared before choosing
- [ ] No upfront full payment made to any contractor
- [ ] Every disaster-related expense logged for potential ALE reimbursement
- [ ] Policy-specific claim filing deadlines known and tracked
- [ ] FEMA Individual Assistance eligibility checked if a federal disaster declaration applies
- [ ] Practiced: household has actually looked up a contractor on dopl.utah.gov at least once, before it's urgent

Tier 3: Permanent (Indefinite)

***Goal:** Complete a full structural rebuild, or make and execute a permanent relocation decision, and restore long-term financial stability.*

Tier 3 assumes the immediate crisis has passed but the underlying damage requires a genuinely long-term response: a full rebuild taking months to years, or a decision that rebuilding isn't the right choice at all.

Skills to Build

- **Permit Process Navigation:** Understand your local jurisdiction's permitting requirements before rebuilding starts. Unpermitted work can create real problems at resale or with future insurance coverage, even if it seems faster in the moment.
- **Rebuild-vs-Relocate Decision-Making:** Weigh cost, timeline, emotional attachment, and practical factors (flood zone status, wildfire risk from the Shelter & Structural Safety chapter's Regional Hazards section) honestly rather than defaulting to rebuilding simply because it's the familiar choice.
- **Long-Term Financial Recovery:** Rebuild savings and financial stability deliberately rather than assuming things will simply return to normal. Cross-reference the Economic & Financial chapter's broader guidance.

Go deeper: the Post-Disaster Recovery & Rebuilding Addendum builds these into real, tested competency. For the hands-on how-to, see Filing Claims After a Disaster and Safely Re-Entering a Damaged Home.

Materials & Supplies

Item	Quantity / Spec	Notes
Permit documentation	Filed with local jurisdiction	Store copies per the Digital Data & Documents chapter's archival guidance.
Contractor agreements	Written, signed, filed	Never proceed on a verbal agreement alone for major rebuild work.

Quick Checklist

- [ ] Local permit requirements understood before rebuild work begins
- [ ] Rebuild-vs-relocate decision made deliberately, weighing real risk factors
- [ ] All contractor agreements in writing and filed
- [ ] Long-term financial recovery plan in place, not just crisis-mode spending
- [ ] Practiced: reviewed the household's flood zone and wildfire risk status (Chapter 5) as part of the rebuild-vs-relocate decision

Tier 4: Thriving (Sustainable Community)

***Goal:** Coordinate community-scale recovery so rebuilding isn't an isolated, household-by-household struggle against the same fraud risks and information gaps every time.*

A single household relearns every lesson in this chapter from scratch: which contractors are trustworthy, how the claims process actually works, what FEMA assistance covers. Tier 4 turns that hard-won knowledge into a shared community resource.

Skills to Build

- **Shared Contractor Vetting:** Pool verified contractor information across the neighborhood, building on the Economic & Financial chapter’s community pact, so one household’s due diligence benefits everyone rather than being repeated from zero each time.
- **Community Damage Assessment:** Train community members in basic rapid visual screening (the same spirit as the professional ATC-20 process, at a lay level) so a neighborhood can triage which homes most urgently need a professional inspector, rather than everyone waiting in the same queue. See the Safely Re-Entering a Damaged Home skill guide for the red flags this trains people to recognize.
- **Mutual Aid Rebuilding Labor:** Coordinate shared labor for rebuilding work. Cross-reference the Fitness chapter’s Tier 4 community labor rotation and the Security & Self-Defense chapter’s community governance framework.

Go deeper: the Post-Disaster Recovery & Rebuilding Addendum builds these into real, tested competency. For the hands-on how-to, see Filing Claims After a Disaster and Safely Re-Entering a Damaged Home.

Tech & Equipment

- **Shared Rebuild Equipment:** Community-pooled tools (beyond individual household tool sets) for rebuilding work, same principle as the Transportation chapter’s shared heavy equipment.

Materials & Supplies

Item	Quantity / Spec	Notes
Community contractor referral list	Verified, shared, and kept current	The community-scale version of Tier 2's individual vetting process.
Shared rebuild labor roster	Who can help with what, and when	Same model as other chapters' shared duty rosters.

Quick Checklist

- [ ] Verified contractor list shared and maintained across the community

- [ ] Community members trained in basic damage-assessment triage
- [ ] Mutual aid rebuilding labor coordinated and rostered
- [ ] Shared rebuild equipment pooled and accessible
- [ ] Practiced: at least one household's rebuild benefited directly from shared community knowledge or labor

At a Glance: Post-Disaster Recovery & Rebuilding Across All Tiers

A single-page reference for planning purposes. This does not replace the detailed guidance above; use it to see how the plan scales, not as a standalone checklist.

Tier	Duration	Primary Focus	Key Safeguard
Tier 1	Hours – 14 days	Re-entry safety, damage documentation	Obey official safety placards without exception
Tier 2	2 weeks – 3 months	Insurance claims, initial repairs	Verify every contractor through dopl.utah.gov
Tier 3	Indefinite	Full rebuild or relocation	Written agreements, deliberate risk-weighing
Tier 4	Sustainable community	Shared recovery infrastructure	Pooled contractor vetting and labor