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Early Recovery Checklist for FEMA and Other Related Emergency Services for Individuals and Businesses

The Importance of Evaluating Property and Making a Plan

A natural disaster can leave you and your business mired in financial uncertainty and insecurity. Assessing conditions, values, and assistance need is critical to both short and long term recovery. Below are important steps that every home or business owner should take in the wake of a natural disaster.

Assessing Personal Conditions, Home, and Property

- Evaluate your living conditions. If livable, stay with the property/home/apartments, and find water and a source of food.
- Find all insurance and any documents that have information regarding the value of the home, its content, and all relevant valuables. This will enable advanced living expenses extended by FEMA to be approved and expedited.
- Contact FEMA via phone, internet, the nearest FEMA Disaster Center, or local, state, or county centers and provide them with as much information as possible.
- Contact your employer if possible. They may have set up help lines, can provide temporary services, or can extend compensation.
- If all else is not possible, report to the governmental centers and return to the homes regularly during allowed time frames.
- FEMA funding is for emergency purposes and does not represent the ability to get loans or home repairs. That process must be done at a later date through the Small Business Administration (“SBA”) or other governmental agencies.
- Besides FEMA, police, military, and volunteer services, such as the Red Cross, will be on the ground. Report to any of those agencies and determine where instant housing, food, and/or temporary shelters can be solicited.
- Be careful to ensure any and all people providing assistance are officials from FEMA or other formalized government agencies. Unfortunately, there will be individuals who will try to take advantage of the circumstance and provide services they cannot perform.

- Take precautions with all medical emergencies and make sure to go to the nearest Red Cross facility to be treated. Local hospitals and municipal facilities may also be providing these types of amenities but FEMA does not provide any medical services.
- Wherever you are try to find a communications device (i.e.: radio, TV, emergency stations) to stay in touch with local authorities and access up-to-date information about FEMA and emergency services and facilities.

Assessing Your Business

- As quickly as possible, recover financial records and establish a leadership command for communications to governmental agencies and the press.
- Divide recovery efforts into: employee help, governmental assistance, and private funding for business interests.
- Evaluate loss, both direct and indirect, for recovery assistance.
- As soon as possible, set up a separate communications line for employees and government agencies.
- Determine cash flow needs. If what is on hand exceeds business, review with internal CFO and COO if necessary.

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