

## [Survivors Speak: The bottom line on recovering from a disaster](#)

Part of the [“Survivors Speak” Tip Series](#)

If you have insurance – home, flood, and/or auto – and you have had damage, then before you clean or clear or change anything, consider first 1) photographing/videotaping things as you found them, and 2) sending an email to your insurance company telling them when you intend to clear or change or clean your property from its present condition.

Get a receipt for everything you are doing (buying gas, hotel rooms, food, etc.), and save those receipts – you may need them one day.

Mold is a potentially big problem. If your home has had water inside, consider trying right now to book a company to remediate it, and document in a journal every company you called and what they said.

Every time you talk to your insurance company or bank or any government official, write down in a journal their name, their telephone number, their email address, and what they said.

Accepting aid is not a moral weakness – accept everything useful offered to you, and consider out of kindness accepting things that are not useful to you. No need for you to write thank-you notes – no one expects you to do that. But do NOT accept anything that requires you to sign a waiver of any legal rights.

Connect via social media with others in your neighborhood who have been temporarily evacuated – you will need to have a virtual neighborhood during the time you do not have a physical neighborhood.

For a brief period of time the community of survivors has unusually high access to the media, and in turn, has unusual political power. Wield it to get politicians to help you. Mother Nature did not care what your politics were, and you now should not care what are the politics of those government officials who work

for you. Make it plain to them that your votes will turn on whether they deliver, without regard to their political party or yours.

There will be scammers of all shapes and sizes out there. Anything that sounds too good to be true...is. Anyone who cannot show a license to do the work they want to do, and who's license you cannot or do not verify with the State of Texas or Florida, you should send packing.

If your home has a mortgage then the flood does not interrupt you owing your monthly mortgage payment. Let your mortgage company know what is happening. Don't assume you can stop making mortgage payments.

Become a list maker. Keep a master 'to do' list and a sub-list of what needs to be done in the next 24 hours.

The loss of your home is a deeply emotional loss. Emotion is the enemy of a good business deal. When dealing with contractors, suppliers, insurers, banks, and other businesses, the more you resist emotional decisions the better it will turn out. Do not let businesses profit off of your emotions.

Register with FEMA for assistance. It gives you access to support. And get from FEMA a card or paper showing you are registered. It gives you proof that businesses will need if they are offering support of their own.