



Recovery from Disasters

WHAT IT IS

Disaster recovery can take days to years, depending on the extent of the damage to your home and community. Really big disasters can create unemployment and heighten demand on social services, all while reducing tax revenue for local government. Successful recoveries therefore depend upon prepared residents, resilient businesses, and properly insured properties. When individuals' resources become overwhelmed, resilient institutions and social networks – family, neighbors, community organizations, and houses of worship – must be there to help.

Everyone has an important role to play in repairing or rebuilding their communities. Understanding recovery challenges now can help you after a disaster.

REPORT DAMAGE

Spotsylvania County may share the aggregated disaster data with the Commonwealth of Virginia and the federal government. Spotsylvania County uses Crisis Track cloud-based software and application ("Licensed Software") within the Commonwealth of Virginia. This Data Sharing Agreement ("Data Agreement") arises as a result of the Agreement, and is by and between Spotsylvania County ("You" or "Your") and Geoplant LLC, on behalf of itself, its affiliated entities, subcontractors and agents ("Geoplant", "we", "our" or "us"). Your submission of damage information to Spotsylvania County is voluntary, but it will help secure federal disaster assistance funding for county residents.

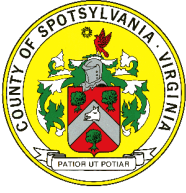
REGISTER FOR FEDERAL DISASTER ASSISTANCE

- Online or on a smartphone at DisasterAssistance.gov or [FEMA - Request for Assistance](https://www.fema.gov/request-assistance)
- 800-621-FEMA (3362)
- TTY 800-427-5593 (for speech disability or hearing loss)
- 800-621-3362 (711 or Video Relay Service)
- Visit Disaster Recovery Centers in your area

POST-DISASTER RECOVERY

Recovery and reconstruction after a disaster can feel overwhelming. See helpful links below:

- [National Disaster Recovery Framework](#)
- [National Disaster Recovery Framework \(Second Edition\) Information Sheet](#)
- [National Disaster Recovery Framework Brochure](#)
- [FEMA - National Disaster Recovery Framework Website](#)



DISASTER CLEANUP

During cleanup, think safety first. Hazards might include live power lines, leaking gas, wildlife, contaminated water, molds and toxins, exposed nails and screws, broken glass or twisted metal, and other debris.

- Make sure all utilities are turned off before you begin any serious cleanup.
- Make sure the building is safe before you enter. If you suspect structural damage, contact a building inspector or a contractor.
- Use the appropriate safety gear:
 - Heavy-duty work gloves
 - Waterproof boots
 - Ear plugs
 - N95 dust masks
- Use teams to move heavy or bulky objects.
- Check for signs of water damage or mold growth, including discoloration in walls and ceilings, or a strong odor.
- Always watch your footing.
- Pace yourself and take breaks.
- Eat and drink.
- Check on your neighbors.
- Let someone know you are working and when you expect to be done, so if something happens, they will check on you.

FILE INSURANCE CLAIMS AS SOON AS POSSIBLE

- If you have insurance, it's important to call and file a claim as soon as possible.
- Contact your insurance company and file a claim before applying for any government individual assistance.
- Photograph or video all damage sustained and create lists of damaged items, including model numbers, estimated value, and photos. (Having "before" photos will help you document that the disaster was the cause of the damages you are claiming.)
- File your insurance claims before you start any repairs.
- When possible, take steps to avoid additional property damage (for example, tarping a damaged roof).
- Keep your receipts for any disaster-related expenses you have made, such as lodging, medical, repair and cleaning supplies, etc.



DISASTER RELIEF AND FINANCIAL ASSISTANCE

- If disaster damages to the county meet federal criteria, the governor may request a presidential disaster declaration. Not all disaster events result in a governor's request, and approval by the President is not automatic. Many disasters in Virginia have not received a federal declaration.
- If a federal or state disaster is declared, disaster assistance or direct financial assistance may be available to individuals, households, and businesses. The assistance is meant to help with necessary expenses.
- After a disaster hits your home or small business, contact FEMA to apply for financial assistance, even if you have already submitted a claim with your insurance company. FEMA can provide money for housing, along with other personal expenses, including food, clothing, and medicine.
- FEMA has various forms of assistance that could be available to you and your family, including:
 - Temporary housing
 - Property repair, replacement, or reconstruction costs
 - Disaster Unemployment Assistance
 - Unmet disaster-related needs after insurance settlements
- FEMA may also refer you to the US Small Business Administration (SBA) and the US Department of Agriculture (USDA), which provide low-interest loans to homeowners, renters, and business owners for damaged and destroyed assets in a declared disaster. These include repair and replacement costs for real estate, personal property, machinery, equipment, inventory, and business assets. The SBA and USDA will not duplicate benefits from your insurance or FEMA.

APPLYING TO FEMA

When you apply to FEMA you should have a pen and paper available to write down important information. You will receive a nine-digit number for your registration. This will be one of your unique identifiers. Write the number down and keep it in a safe place. When you contact FEMA, you will need:

- Your social security number.
- Current mailing address.
- Damaged home address.
- Phone numbers.
- Type of insurance coverage.
- Total household annual income.
- Routing and account number from your bank if you want to have disaster assistance funds transferred directly into your bank account.