Post-Disaster Recovery Checklist

Safety First

☐ Stay away from floodwaters, standing water, and downed power lines
☐ Assume all downed utility lines are energized and dangerous
☐ Do not enter damaged buildings until they are inspected and determined safe
☐ If you evacuated, return only after local officials issue an official “All Clear”
☐ Use generators outdoors only and away from windows and doors
☐ Call 9-1-1 for life-threatening emergencies

Immediate Damage Documentation

☐ Contact your flood, homeowners, and wind insurance providers as soon as possible
☐ Photograph and video all interior and exterior damage before cleanup or repairs
☐ Document floodwater heights inside and outside the structure
☐ Create a list of damaged personal property and building materials
☐ Save receipts for temporary repairs, hotel stays, cleanup supplies, and emergency expenses
☐ Keep samples of damaged flooring, drywall, insulation, or other materials if requested by insurance adjusters

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Debris Removal & Cleanup

☐ Separate debris into the following categories:

- Vegetative debris
- Construction and demolition debris
- Appliances and white goods
- Electronics
- Household garbage
- Hazardous materials

☐ Keep debris away from storm drains, fire hydrants, utility boxes, and roadways
☐ Wear gloves, boots, eye protection, and masks during cleanup
☐ Remove wet drywall, insulation, carpeting, and porous materials promptly to reduce mold growth
☐ Use caution when operating chainsaws and heavy equipment
☐ Follow Estero debris collection instructions and schedules

Permits, Inspections & Floodplain Compliance

☐ Do not begin structural repairs, demolition, drywall replacement, electrical work, or reconstruction without required permits

☐ Structures located in Special Flood Hazard Areas (flood zones beginning with “A” or “V”) may require a Substantial Damage determination- See our FAQ Page for any questions

☐ Be prepared to provide repair estimates, contractor quotes, insurance adjuster reports, and photographs

☐ If damage equals or exceeds 50% of the structure’s market value, the building will be required to comply with current floodplain regulations and elevation requirements

☐ Obtain all required inspections during reconstruction — not just final inspection

☐ Submit Elevation Certificates if required for floodplain compliance

☐ Mobile homes in flood hazard areas must meet current elevation and anchoring requirements, including elevating the bottom of the frame to the required Base Flood Elevation plus freeboard

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Contractor Safety & Fraud Prevention

☐ Hire only licensed and insured contractors

☐ Verify contractor licenses through Florida Department of Business and Professional Regulation License Search

☐ Avoid contractors requesting large upfront cash payments

☐ Never sign incomplete contracts or assignments of benefits without understanding the terms

☐ Obtain written estimates and copies of permits

Flood Insurance & Elevation Information

☐ Contact your National Flood Insurance Program (NFIP) flood insurance carrier promptly

☐ Ask your adjuster about Increased Cost of Compliance (ICC) coverage if your structure is substantially damaged

☐ Obtain or update your Elevation Certificate if required

Visit the Village’s Elevation Certificate page for more information

☐ Retain all floodplain compliance documentation for future insurance and permitting needs

Utilities & Infrastructure

☐ Report power outages or damaged electrical equipment immediately
☐ Shut off electricity if water entered the building and it is safe to do so
☐ Have electrical systems inspected before restoring power
☐ Expect possible interruptions to water, sewer, internet, gas, and cellular services
☐ Limit water usage if sewer systems are compromised
☐ Watch for boil water notices and public safety announcements

Utility Contacts

- Florida Power & Light (FPL) — 1-800-468-8243
- Lee County Utilities — 239-533-8845 (north of Williams Rd.)
- Bonita Springs Utilities, Inc. — 239-992-0711 (south of Williams Rd.)

FEMA & Disaster Assistance

☐ Monitor disaster declarations for Lee County and the State of Florida
☐ Apply for disaster assistance if available through:

- FEMA Disaster Assistance
- FEMA Helpline: 1-800-621-3362

☐ Watch for Disaster Recovery Center announcements and assistance locations
☐ Keep copies of all FEMA, insurance, and contractor correspondence

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Health & Sanitation

☐ Assume floodwater may contain sewage, chemicals, or contaminants
☐ Disinfect surfaces exposed to floodwater
☐ Throw away food, medicine, or cosmetics exposed to floodwater or unsafe temperatures
☐ Monitor local public health advisories
☐ Watch for mold growth within 24–48 hours after flooding

Mental Health & Community Support

☐ Recovery can be physically and emotionally stressful — seek assistance if needed
☐ Contact 2-1-1 for local community resources, food assistance, housing assistance, and counseling services
☐ Check for local cooling centers, shelters, and disaster recovery resources available to residents and businesses

Community Information & Emergency Updates

☐ Monitor official updates from:

- Village of Estero
- Lee County Emergency Management

- Florida Division of Emergency Management
- State Assistance Information Line (SAIL) 1-800-342-3557
  The State Assistance Information Line (SAIL) is a toll-free hotline activated at the time of an emergency to provide Floridians with accurate and up-to-date information regarding an emergency or disaster situation.

- Federal Emergency Management Agency 1-800-621-FEMA (3362)
  http://www.disasterassistance.gov
  FEMA provides federal assistance before, during, and after disasters. Apply for assistance by phone, online or by app.

- American Red Cross 1-800-RED-CROSS (733-2767)
  Humanitarian organization that provides emergency assistance, disaster relief and disaster preparedness education.
- For assistance understanding your insurance policy or to verify a public insurance adjuster's license, contact the Department of Financial Services' Division of Consumer Services' Insurance Consumer Helpline:1-877-MY-FL-CFO (693-5236) www.MyFloridaCFO.com/Division/Consumers

☐ Follow official social media and alert systems for curfews, re-entry procedures, shelter information, and recovery updates

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REPORT INSURANCE FRAUD- Department of Financial Services Fraud Hotline 1-800-378-0445 https://myfloridacfo.com/fraudfreeflorida

REPORT PRICE GOUGING- Office of the Attorney General Price Gouging Hotline 1-866-966-7226 https://www.myfloridalegal.com/consumer-protection/price-gouging