



FOX VALLEY RECOVERY LIBRARY

Ua Ntej Koj Siv Nyaj Tom Qaab Muaj Kev Puas Tsuj

Tiv thaiv koj tej kev xaiv ua ntej koj them nyaj, kos npe, khu, hloov khoom, qev nyaj, tshais chaw, lossis muab khoom pov tseg.

PHOO QHA TIV THAIV KEV TXAV TXIM KWS SIV TAU NTEV

Khu tshab Lub Yim Hli 2026

Kev nyab xeeb txujsa yog thawj yaam

tsi txhob ncua kev ua thaus muaj xwm ceev vim xaav khaws ntaub ntawv, thov kev pom zoo, lossis sib piv nqi. thaus qhov kev phom sij tam sim ntawd dlhau lawm, nres ib pliag kuam sau pov thawj txug qhov teeb meem, txheeb xyuas lub luag haujlwm, hab nkag siab tug txheej txheem yuav pab tiv thaiv koj cov kev xaiv.

Txuj cai tseem ceeb

Sau pov thawj ua ntej muab pov tseg. Nug ua ntej tso cai. Nkag sab tas leej twg muaj lub luag num ua ntej siv nyaj.

FoxValleyRecovery.org

Hais txug phoo qha nuav

Kev rov zoo tom qaab kev puas tsuaj yog ib txuj kev uas coob tug yeej tsi xaav tias yuav tau kawm. phoo ntawv nuav tsi sim qha taag nrho txuj cai insurance, txuj cai contractor, txheej txheem huv municipality, lossis cov kev pab nyiaj. Nws lub hom phiaj yog pab koj tiv thaiv ib qho kev txiav txim ua ntej nyiaj pauv tes lossis ua ib kauj ruam uas nyuaj thim rov qaab.

Pib nrug lug nug kuam raug

tsi txhob pib tsuas yog nrug lo lug nug tias “Kuv yuav them qhov nuav le caag?” Pib nrug: Leej twg saib xyuas qhov nuav? Leej twg tej zaum muaj lub luag haujlwm? Leej twg yuav tsum tau ceeb toom? Yuav tsum ua dlaab tsi ua ntej kuv siv nyiaj?

Plaub yaam sib txawv kws paab tiv thaiv kev txav txim

Kev pab tsi yog lub luag haujlwm. Ib tug tuabneeg nyob ze, volunteer, nonprofit, lossis contractor yuav pab daws qhov teeb meem tau yaam tsi yog tug uas muaj lub luag haujlwm rua qhov kev puas tsuaj ntawd.

Lub luag haujlwm tsi yog tib yaam li kev them nyiaj. tug tuabneeg lossis agency uas yog tswv, tswj, lossis saib xyuas ib yaam yuav tsi tas yog qhov chaw uas thaus kawg them rua koj qhov kev puas tsuaj.

Muaj kev pab nyob ntawd tsi txhais tias koj tsim nyog tau txais. Ib qho program, grant, policy benefit, lossis charitable resource yuav muaj tab sis tej zaum tsi them rua koj tsev neeg, koj qhov kev puas tsuaj, lossis qhov nuj nqis nuav.

Tej zaum insurance yuav them tsi txhais tias twb tso cai lawm. Qhov nuj nqis uas tej zaum yuav raug them tsi txhais tias txhua contractor, nqi, txuj kev kho, khoom hloov, lossis sijhawm uas koj xaiv yuav raug them rov qaab tau.

lug ceeb toom lug tiv thaiv nyiaj txiag

Yog koj them ib yaam ntawm koj tug kheej, tsi muaj kev lav tias yuav tau nyiaj them rov qaab tom qaab. hab yog ib yaam tej zaum yuav raug insurance them, tsi txhais tias txhua txuj kev uas koj siv nyiaj rua qhov ntawd yuav raug them.

1. Qhov rooj tshuaj xyuas ua ntej txav txim

- Ua ntej koj them nyiaj, kos npe, muab pov tseg, rhuav, tsiv chaw, qiv nyiaj, lossis tso cai ua haujlwm kho ruaj khov, teb cov lug nug nuav raws kev txiav txim.
1. Puas muaj teeb meem tam sim ntawd uas hem txuj sia lossis kev nyab xeeb pejxeem?
 2. Yog nyab xeeb, kuv puas tau sau pov thawj txug qhov xwm txheej ua ntej hloov nws?
 3. Leej twg yog tswv, tswj, lossis muaj lub luag haujlwm rua lub vaj tse, system, lossis teeb meem nuav?
 4. Ua ntej kuv mus ntxiv, leej twg yuav tsum tau ceeb toom - insurer, landlord, utility, municipality, mortgage servicer, lossis lwm tug?
 5. Puas muaj leej twg yuav tsum tshuaj xyuas, pom zoo, sau pov thawj, lossis muab permit ua ntej pib haujlwm?
 6. Puas yog insurance, tug muaj lub luag haujlwm, public assistance, charitable assistance, volunteer help, lossis lwm qhov chaw tej zaum siv tau?
 7. Kuv puas tau txheeb xyuas contractor, provider, lossis seller hab nkag siab meej tias kuv tab tom tso cai rua dlaab tsi?
 8. Kuv yuav tsum khaws cov ntaub ntawv, receipts, estimates, duab, hab lug qha sau tseg twg?
 9. Qhov nuav puas yog ceev tiag, lossis kuv puas muaj sijhawm nrhav lwm lo lug teb, estimate, lossis kev tshuaj xyuas ua ntej cog lug?

Peb qib ceev ntawm kev txav txim thaus rov zoo

UA TAAMSIM NUAV	NREG IB PLAG	MAJ MAM UA
Kev nyab xeeb tam sim, evacuation, kev kho mob xwm ceev, hluav taws, gas, xov hluav taws xob muaj zog, lossis tsev tab tom phom sij.	Kev tiv thaiv ib ntus uas nyab xeeb, chaw nyob tseem ceeb, tshuaj, zaub mov, hab khoom tseem ceeb uas yuav tsum hloov.	Kev rhuav tsev, kho ruaj khov, haujlwm ntoo loj, hloov khoom muaj nqi siab, tsiv chaw ntev, financing, settlements, hab contracts loj.
Ua yaam tsim nyog rua kev nyab xeeb. thaus ua tau, sau pov thawj tom qaab.	Sau pov thawj, ceeb toom tug tuabneeg lossis chaw raug, khaws receipts, hab paub tseeb tias qhov nuj nqis yog rua dlaab tsi.	Siv taag nrho qhov rooj tshuaj xyuas ua ntej muab nyiaj lossis koj txuj cai cog lug tseg.
tsi txhob tos ntaub ntawv yog muaj xwm ceev.	tsi txhob xaav tias kev ruaj khov ib ntus yog kev tso cai ua haujlwm kho ruaj khov.	Kev nias kuam ceev lug ntawm salesperson tsi yog tib yaam li xwm ceev.

2. Leej twg saib xyuas qhov nuav?

Ua ntej nug tias leej twg pab tau, txheeb xyuas lub chaw uas ib txwm saib xyuas hom teeb meem ntawd. Qhov nuav tsi txiav txim tias thaus kawg leej twg yuav them; nws pab koj tsi txhob tso cai rua txuj haujlwm tsi raug lossis hla ib kauj ruam uas yuav tsum ua.

Teeb meem	Pib ntawm nuav	Vim le caag
Kev phom sij tam sim rua txuj sia lossis kev nyab xeeb peexeem	911 / emergency responders	Kev nyab xeeb tseem ceeb dlua txheej txheem txiav txim nyiaj txiag.
Kev xaav tau tseem ceeb tom qaab xwm txheej	211 Wisconsin hab cov peev txheej rov zoo huv zos tam sim nuav	Siv lug nrhav kev xa mus rua shelter, zaub mov, kev thauj mus lug, kev kho mob, hab lwm yaam kev pab; kev muaj nyob txawv raws qhov chaw hab sijhawm.
Tsev lossis khoom ntiag tug puas uas muaj insurance	Koj lub homeowners lossis renters insurer	Nug txug kev tshaj claim, pov thawj, kev kho ib ntus, inspections, deductibles, living expenses, hab txheej txheem them nyiaj.
Lub tsev xauj puas	Landlord / property manager	Ceeb toom txug lub tsev puas ua ntawv sau. tsi txhob xaav tias tenant yuav tsum yog tug tso cai kho lub tsev.
tug tuabneeg xauj cov khoom ntiag tug puas	Renters insurer, yog muaj	Lub tsev hab tenant cov khoom ntiag tug yog ob qho teeb meem rov zoo sib txawv.
Utility phom sij lossis tu	Lub utility uas pab qhov vaj tse ntawd	qha utility txug qhov teeb meem ua ntej ntiav lwm tug kov cov cuab yeej uas utility yog tswv.
Tsev tsi nyab xeeb, permits, demolition, hab cai khib nyiab huv zos	Local building official / municipality / county raws li tsim nyog	Cov cai hab chaw muaj txuj cai nyob ntawm qhov chaw nyob ntawm vaj tse hab hom haujlwm.
Nyiaj insurance claim rua tsev uas muaj mortgage	Mortgage servicer, thaus siv tau	Nug seb nyiaj insurance yuav tsum endorse lossis tso tawm le caag ua ntej cog lug rua contractor txug sijhawm them nyiaj.
Kev tsi txaus siab txug contractor lossis consumer protection	Wisconsin DATCP	Siv rua lug nug txug contractor practices, complaints, scams, home-improvement protections, hab consumer questions.
Teeb meem nrug insurer, adjuster, lossis tuam txhab insurance	Wisconsin OCI	Siv rua lug nug hab kev tsi txaus siab txug insurance.
lug nug txug ntoo, khib nyiab, laj kab, ntug kev, lossis right-of-way	Ua ntej txheeb xyuas private property, public right-of-way, hab seb utility puas koom nrug	tsi txhob xaav tias tug tswv vaj tse ze tshaj, municipality, utility, lossis insurer cia li yog tug muaj lub luag haujlwm.

Cov luag haujlwm yuav sib tshooj

Insurance, landlord, utility, government assistance, charitable assistance, volunteer labor, hab nyiaj ntiag tug tsi tas yuav xaiv ib qho xwb. Txhua qhov muaj nws cov cai. tsi txhob xaav tias ib qho chaw cia li hloov tau txhua qhov chaw ntxiv.

3. Sau pov thawj ua ntej koj hloov qhov xwm txheej

Kev sau pov thawj tsi yog haujlwm ntxiv xwb. Ua ntej ntxuav lossis siv nyiaj, nws pab khaws pov thawj ntawm qhov xwm txheej, txhawb claim lossis kev thov kev pab, qha kuam meej lub luag haujlwm, hab pab rov tsim qhov kev txiav txim tom qaab.

Ib pawg pov thawj kws siv tau tiag

- ☐ Duab dav qha taag nrho thaj chaw hab duab ze qha qhov puas tshwj xeeb.
- ☐ Video thaus kev txav, dlej nkag, kev tsi ruaj, lossis qhov dav ntawm qhov puas pom meej dlua thaus kaw ua video.
- ☐ dlaim ntawv teev kev puas tsuaj ib chav zuj zus lossis ib thaj chaw zuj zus.
- ☐ Brand, model number, serial number, kwv yees hnuv nyoog, hab ntaub ntawv yuav khoom rua cov khoom muaj nqi siab thaus muaj.
- ☐ Npe, hnuv tim, sijhawm, claim numbers, confirmation numbers, hab lug qha ntawm txhua qhov hu tseem ceeb.
- ☐ Estimates sau tseg hab yaam haujlwm uas txhua estimate yeej suav nrug.
- ☐ Receipts rua kev kho ib ntus, chaw nyob, zaub mov, kev thauj mus lug, khoom siv, khoom tseem ceeb hloov tshab, hab lwm nuj nqis cuam tshuam kev puas tsuaj.
- ☐ Luam contracts, warranties, permits, change orders, lien waivers, hab ntaub ntawv them nyiaj.

Ua ntej muab khoom puas pov tseg

Yog tej zaum muaj insurance claim, Wisconsin OCI qha kuam tsi txhob muab khoom puas pov tseg yaam tsi muaj claim adjuster pom zoo, tshwj tsi yog local officials kuam muab pov tseg rua kev nyab xeeb. Duab, dlaim ntawv teev, hab samples tseem ceeb tau thaus khaws lub khoom tiag tsi tau.

Yog ib yaam yuav tsum muab tshem taamsim nuav ne?

Kev nyab xeeb hab public-health requirements yog thawj qhov. Yog cov khoom puas yuav tsum muab pov tseg lossis tshem tam sim ntawd, sau pov thawj ntau npaum li ua tau yaam nyab xeeb: duab, video, ntsuas qhov ntev, labels, model numbers, samples thaus tsim nyog, hab npe ntawm authority lossis professional uas qha kuam tshem.

Khaws cov ntaub ntawv qub

tsi txhob cia text messages, cloud links, lossis ib lub xov tooj xwb ua koj qhov chaw khaws ntaub ntawv tib qho. Khaws luam cov ntaub ntawv tseem ceeb hab duab rua ntau dlua ib qho chaw.

4. Xyuas insurance ua ntej siv nyaj luj

Insurance tsi yog tib txuj kev rov zoo, tab sis yog policy tej zaum siv tau, kev ceeb toom insurer ntxov yuav cuam tshuam yaam pov thawj xaav tau, thaus adjuster yuav tsum tshuaj xyuas, hab yuav tswj nyiaj kho le caag.

Nug ua ntej tso cai

- ☐ Kuv claim number yog dlaab tsi hab kuv tug contact yog leej twg?
- ☐ Kuv yuav tsum ua kev kho ib ntus dlaab tsi lug tiv thaiv kuam tsi puas ntxiv?
- ☐ Kuv yuav tsum khaws cov duab, inventories, samples, estimates, lossis khoom puas twg?
- ☐ Kev kho ruaj khov puas yuav tsum tos adjuster lossis lwm inspection ua ntej?
- ☐ Yog policy them, emergency expenses hab additional living expenses yuav raug saib xyuas le caag?
- ☐ Puas yuav tsum muaj lossis puas muaj txiaj ntsig kuam tau ntau dlua ib estimate?
- ☐ Claim payments yuav tawm le caag, hab mortgage servicer lossis lwm tug puas yuav raug sau npe rua dlaim payment?
- ☐ Kuv yuav tsum ua dlaab tsi ua ntej hloov khoom muaj nqi siab lossis muab khoom puas pov tseg?

Kev tiv thaiv ib ntus txawv ntawm kev kho ruaj khov

Wisconsin OCI qha kuam ua cov kauj ruam ib ntus uas tsim nyog lug tiv thaiv vaj tse kuam tsi puas ntxiv hab khaws receipts, hos kev kho ruaj khov yuav tsum tos kuam adjuster muaj sijhawm tshuaj xyuas qhov puas.

Nyiaj insurance tej zaum tsi txav raws li koj xaav

rua tsev uas muaj mortgage, insurance checks tej zaum yuav muaj mortgage company lossis servicer koom nrug hab yuav tso nyiaj tawm raws li kev kho mus tom ntej. Nug seb yuav tswj cov nyiaj le caag ua ntej pom zoo rua contractor payment schedule.

Thaus insurance tsi txaus - lossis tsi siv tau

tsi txhob dhia ncaj ntawm “insurance tsi them taag nrho” mus rua “kuv yuav tsum them txhua yaam kuv tug kheej.” Rov xyuas lub luag haujlwm, rental lossis utility roles, kev pab tam sim nuav, nonprofit lossis volunteer options, hab public programs tshwj xeeb rua qhov xwm txheej. Cov assistance programs muaj eligibility rules, hab federal disaster assistance tsi pub them dlua rua tib qhov kev puas tsuaj uas insurance twb them lawm.

5. Ua ntej ntiav lossis them contractor

Contractor yuav yog tug ua haujlwm kho. Qhov ntawd tsi ua rua contractor dlhau lug ua koj insurer, adjuster, lender, building official, lossis tug txiav txim rua koj.

Ua ntej kos npe

- ☐ Xyuas kuam paub tseeb business yog leej twg hab muaj chaw nyob tiag, tsi yog tsuas muaj xov tooj lossis social-media page.
- ☐ Nug recommendations hab xyuas complaint history thaus ua tau.
- ☐ Thov pov thawj liability insurance uas tsim nyog rua hom haujlwm.
- ☐ Nug local building inspector seb puas yuav tsum muaj permits lossis inspections.
- ☐ Tau written contract uas piav haujlwm, materials, nqi, payment schedule, sijhawm pib/tiav, warranties, hab lub luag haujlwm ntxuav.
- ☐ Nkag siab yaam twg tsi suav huv tug nqi hab kev hloov yuav pom zoo le caag.
- ☐ Thov lien waivers thaus them nyiaj rua haujlwm kho tsev.
- ☐ Khaws luam txhua contract, receipt, message, warranty, change order, hab payment record.
- ☐ tsi txhob kos npe completion certificate lossis them nyiaj kawg kuam txug thaus txuj haujlwm pom zoo tiav tiag hab txhua inspection uas yuav tsum muaj ua tiav.

Wisconsin cov kev tiv thaiv thaus kho kev puas tsuaj lug ntawm cua daj cua dub

Wisconsin DATCP hais tias storm-repair contractors tsi pub cog lug them ib feem ntawm property-insurance deductible lossis sib tham customer insurance claim sawv cev rua customer. Contractors yuav tham nrug insurer txug qhov puas hab nqi tau yog customer tso cai.

Kev nias kuam ceev yog ib qho cim qha

- “tug nqi nuav yuav ploj hmo nuav.”
- “Kos npe rua qhov nuav xwb ces kuv mam tham nrug koj lub tuam txhab insurance.”
- “Muab insurance check rua kuv ces peb mam saib xyuas tas.”
- “Koj tsi tas yuav permit.”
- “Peb them tau koj deductible.”
- tsi kam sau promises, materials, nqi, lossis warranty details ua ntawv.
- Thov nyiaj ntau ua ntej koj paub tseeb business yog leej twg lossis yuav muab dlaab tsi rua koj.

Kev nias kuam ceev ntawm salesperson tsi yog xwm ceev

Yog lub tsev twb ruaj ib ntus hab tsi muaj leej twg nyob huv kev phom sij, feem ntau koj yuav muaj kev xaiv ntau dlua yog siv sijhawm txaus lug txheeb xyuas business, scope, permit process, hab payment path.

6. Ua ntej demolition, muab khoom pov tseg, ua hauj lwm ntoo, lossis khu ruaj khov

Qee qhov yuam kev uas kim tshaj thaus rov zoo tshwm thaus pov thawj ntawm qhov chaw raug tshem lossis pib haujlwm ruaj khov ua ntej cov tuabneeg muaj lub luag haujlwm pom qhov xwm txheej.

Kev txav txim	Nreg kuam txheeb xyuas
Demolition / rhuav tsev	Xyuas safety orders, ownership, insurer evidence requirements, local permits, utility disconnections, hab yaam yuav tsum khaws ua ntej pib demolition loj.
Haujlwm ntoo hab khib nyiab	Txheeb xyuas seb qhov phom sij nyob private property, public right-of-way, lossis cuam tshuam utility infrastructure. Nug insurer hab local authority seb yuav tsum muaj documentation lossis disposal rules dlaab tsi ua ntej them haujlwm loj.
Ru tsev, siding, qhov rais, hab structural repair	Tej zaum yuav tsum muaj kev tiv thaiv ib ntus. Scope hab nqi ntawm kev kho ruaj khov yuav tsum sau tseg, xyuas nrug insurer thaus siv tau, hab muaj permit/inspection thaus yuav tsum muaj.
Cov khoom huv tsev uas puas	Cais cov khoom phom sij uas yuav tsum muab pov tseg tawm ntawm cov khoom uas yuav tsum khaws cia rua documentation lossis inspection. thaus nyab xeeb, thaij duab hab ua inventory ua ntej pov tseg.
Utilities hab service equipment	qha utility hazards rua utility uas pab qhov chaw ntawd. tsi txhob ntiav lwm tug ua haujlwm rua utility-owned lossis energized equipment ua ntej paub tseeb tias leej twg tswj.
Vaj tse xauj	Tenant yuav tsum ceeb toom landlord/property manager txug lub tsev puas es tsi txhob nws tug kheej tso cai ua haujlwm loj rua lub tsev. Kev puas ntawm personal property yog lwm lo lug nug cais rua tenant hab renters insurance yog muaj.

Tsi xob ca kev ntxuav tshem pov thawj ntawm qhov tshwm sim

Qhov xwm txheej ua ntej kho yuav tseem ceeb rua insurance, permits, warranties, contractor disputes, assistance programs, hab lug nug tom qaab txug yaam tshwm sim tiag.

7. Ua ntej hloov khoom, tshais chaw, lossis qev nyaj

Cov nuj nqis rov zoo yuav dlhau lug ua nuj nqis ntev ua ntej txuj kev rov zoo xaus. Cais yaam uas yuav tsum muaj tam sim nuav tawm ntawm yaam uas cog lug koj rua ntau hli lossis ntau xyoo.

Ua ntej hloov khoom kim

- Sau pov thawj txug khoom puas hab xyuas seb puas tseem xaav tau inspection lossis proof.
- Nkag siab seb claim siv repair cost, replacement cost, depreciated value, limits, lossis lwm policy terms le caag ua ntej xaav tias yuav tau reimbursement npaum twg.
- Khaws receipts hab model information rua cov khoom hloov tshab uas yuav.
- rua yaam tseem ceeb tam sim nuav, yuav yaam tsim nyog hab khaws ntaub ntawv; tsi txhob ncua kev noj qaab haus huv lossis kev nyab xeeb tseem ceeb.

Ua ntej tshais ntev lossis cog lug rua chaw nyob

- Cais emergency lodging tawm ntawm long-term lease lossis kev txiav txim tsiv chaw ntev.
- Yog xauj tsev, ceeb toom landlord ua ntawv hab xyuas lease ua ntej xaav tias kev puas tsuaj cia li xaus tenancy.
- Nug insurer txug additional living expense uas policy tej zaum them ua ntej cog lug rua chaw nyob uas koj cia siab yuav tau reimbursement.
- Siv 211 hab live Hub lug nrhav housing hab recovery options tam sim nuav ua ntej xaav tias ib txuj private option kim yog tib txuj kev xwb.

Ua ntej qev nyaj

- Nug cov lenders hab creditors tam sim nuav seb puas muaj disaster-related payment relief, fee waivers, lossis adjusted repayment options.
- Xyuas kuam paub tseeb tias insurance lossis assistance twg tseem pending ua ntej qiv nyiaj raws qhov reimbursement uas cia siab.
- Nkag siab total cost, payment amount, fees, interest rate, term, hab seb koj lub tsev lossis lwm asset puas yog collateral rua cov nuj nqis.
- tsi txhob qiv nyiaj ntau tshaj qhov koj them rov qaab tau yog reimbursement, grant, lossis claim payment qeeb lossis tsawg dlua qhov cia siab.

Nyaj kws ca sab yuav tau tsi yog nyaj kws twb muaj

Claim, grant application, reimbursement request, lossis lug cog ntawm qhov ncauj tsi yog tib yaam li nyiaj uas twb approved hab muaj lawm. Ua cov cog lug loj raws yaam uas paub tseeb, tsi yog raws yaam uas cia siab xwb.

8. Ua ntej kos npe muab nyaj lossis txuj cai tso tseg

Ib qho kos npe yuav tso cai rua haujlwm, financing, nkag vaj tse, payment terms, claim-related communication, completion, settlement, lossis tso qee txuj cai tseg. paub tseeb tias koj tab tom kos npe rua hom twg.

Nyeem hab teb cov lug nug nuav

- ☐ Kuv tab tom tso cai rua dlaab tsi tiag?
- ☐ tug nqi taag nrho yog npaum le caag hab yuav hloov tau le caag?
- ☐ thaus twg payments txug sijhawm, hab yaam haujlwm twg yuav tsum ua ua ntej?
- ☐ Kuv puas tab tom tso cai financing lossis lien rua vaj tse?
- ☐ dlam ntawv nuav puas muab insurance proceeds, claim rights, lossis authority rua lwm tug tham sawv cev rua kuv?
- ☐ Kuv puas tab tom lees tias haujlwm tiav thaus tseem tsi tau tiav?
- ☐ Kuv puas tab tom tso claims tseg lossis txais settlement?
- ☐ Kuv muaj cancellation rights dlaab tsi, yog muaj, rua transaction nuav?
- ☐ Yuav ua le caag yog insurance them tsawg dlua qhov cia siab?
- ☐ Yuav ua le caag yog haujlwm nres, contractor ploj, lossis nrhav pom kev puas tsuaj ntxiv?

Tsi xob kos npe rua dlam ntawv kws tseem muaj qhov khoob

tsi txhob kos npe rua contract, completion certificate, financing form, lossis authorization uas khoob lossis tsi tiav. Khaws ib dlam luam tiav ntawm yaam koj kos npe.

Wisconsin cancellation rights yuav nyob ntawm hom transaction

Wisconsin law muab cancellation rights tshwj xeeb rua qee home-solicited transactions hab muaj storm-repair protections ntxiv uas cuam tshuam insurance denials. Cov ntsiab lug nyob ntawm yuav hab kos contract le caag hab qhov twg. Yog cancellation tseem ceeb, hu DATCP sai es tsi txhob xaav tias ib txuj cai dav siv tau rua txhua qhov.

9. Cov yuam kev kws pheej tshwm hab kim

- ☐ Them haujlwm loj ua ntej paub tias leej twg yog tswv lossis saib xyuas cov vaj tse/khoom puas.
- ☐ Muab khoom muaj nqi siab uas puas pov tseg ua ntej sau pov thawj lossis insurer muab lug qha.
- ☐ xaav tias emergency repair ib ntus yog kev pom zoo rua permanent reconstruction.
- ☐ Ntiav thawj contractor uas tshwm tuaj vim qhov xwm txheej zoo li ceev.
- ☐ Them contractor taag nrho ua ntej haujlwm, permits, inspections, hab lien-waiver questions daws tiav.
- ☐ xaav tias contractor muaj cai tham sawv cev rua koj huv insurance claim.
- ☐ xaav tias contractor muaj cai “waive” deductible raws txuj cai.
- ☐ xaav tias government lossis charitable program yuav them rov qaab txhua yaam nyiaj uas twb siv lawm.
- ☐ xaav tias vim assistance program muaj nyob ces koj yeej tsim nyog tau txais.
- ☐ xaav tias insurance estimate, contractor estimate, hab final covered amount yog tib yaam.
- ☐ Qiv nyiaj raws claim lossis grant uas cia siab yuav tau yaam tsi npaj rua kev qeeb lossis denial.
- ☐ Cog lug rua chaw nyob ntev thaus tseem tsi meej txug insurance, lease, mortgage, lossis assistance options.
- ☐ Kos npe completion certificate, release, settlement, financing agreement, lossis lwm dclaim ntawv uas koj tsi tau nyeem taag.
- ☐ Cia siab rua lug qha ntawm qhov ncauj thaus muaj peev xwm thov written confirmation.
- ☐ Khaws taag nrho recovery record rua ib lub xov tooj, ib email account, lossis ib dclaim ntawv xwb.

Lub hom phaj tsi yog kuam ncuu

Lub hom phiaj yog ua haujlwm nrug ntaub ntawv txaus. Ib qho nres zoo yog ntev txaus kuam khaws pov thawj, nrhav lub chaw muaj lub luag haujlwm, hab nkag siab tias kauj ruam tom ntej yuav cog lug koj rua dlaab tsi.

10. Kev tshuaj xyuas 10 feeb ua ntej txav txim

Siv nplooj nuav ua ntej ib qho recovery expense uas muaj txiaj ntsig loj. Yog ntau lo lug teb tseem tsi paub, qhov ntaud yog cim kuam nres hab nrhav cov lug teb uas ploj ua ntej cog lug, tshwj tsi yog kev nyab xeeb yuav tsum ua tam sim.

Qhov rooj tshuaj xyuas	Lug nug	Lug teb
Kev nyab xeeb	Qhov nuav puas yog xwm ceev uas tos tsi tau yaam nyab xeeb?	Yog / tsi yog
Pov thawj	Kuv puas tau thajj duab, sau npe, lossis sau lwm yaam pov thawj txug qhov xwm txheej?	Yog / tsi yog
Lub luag num	Kuv puas paub leej twg yog tswv, tswj, lossis ib txwm saib xyuas qhov teeb meem nuav?	Yog / tsi yog
Kev ceeb toom	Kuv puas tau ceeb toom insurer, landlord, utility, municipality, servicer, lossis lwm tug cuam tshuam?	Yog / tsi yog / tsi siv
Inspection / kev pom zoo	Puas muaj leej twg yuav tsum inspect, approve, lossis muab permit ua ntej haujlwm pib?	Yog / tsi yog / tsi paub
txuj kev them nyiaj	Kuv puas paub leej twg tej zaum yuav them lossis pab, hab yaam twg twb paub tseeb lawm?	Yog / tsi yog
Provider	Kuv puas tau txheeb xyuas contractor, provider, lossis seller?	Yog / tsi yog / tsi siv
Kev pum zoo	Kuv puas nkag siab meej tias kuv tab tom kos npe lossis tso cai rua dlaab tsi?	Yog / tsi yog / tsi siv
Cov ntaub ntawv	Kuv puas paub receipts hab records twg kuv yuav tsum khaws?	Yog / tsi yog
Kev ceev	Deadline puas yog tiag, lossis muaj leej twg tab tom nias kuam kuv txiaj txim?	Tiag / Raug nias / tsi paub tseeb

Sau ntawv txug kev txav txim

Kuv tab tom xaav them rua dlaab tsi? _____

tug nqi kwv yees: _____ Deadline uas kuv tau txais: _____

Leej twg hais tias qhov nuav yuav tsum ua tam sim nuav? _____

Kuv tau hu lossis tiv tauj leej twg lawm? _____

Approval / inspection / documentation twg tseem tsi muaj? _____

Kauj ruam tom ntej ua ntej kuv siv nyiaj: _____

Yog koj teb tsi tau lug nug txug lub luag num

Qhov nuav tsi yog ua tsi tau. phoo ntawv nuav yog tsim lug qha qhov ntaud. Siv contact map ntawm nplooj tom ntej, 211, hab live Hub nrhav lub chaw raug.

11. Qhov chaw nug tom ntej

Lug nug	Pib ntawm nuav	Lub hom phaj
Kev phom sij taamsim	911	Emergency responders saib xyuas kev hem tam sim rua txuj sia hab kev nyab xeeb pejxeem.
Kev xaav tau tseem ceeb hab referrals taamsim nuav	211 Wisconsin: hu 211 lossis 877-947-2211	Siv rua health hab human-service referrals huv zos tam sim nuav.
Ntaub ntawv rov zoo Fox Valley taamsim nuav	FoxValleyRecovery.org	Siv live Hub rua cov resources, organizations, temporary operations, hab local recovery information uas hloov tshab.
lug nug lossis complaints txug insurance	Wisconsin Office of the Commissioner of Insurance (OCI): 800-236-8517	Insurance regulation, consumer information, hab complaints.
lug nug txug contractor / consumer protection	Wisconsin DATCP Consumer Protection: 800-422-7128	Home-improvement practices, contractor concerns, scams, complaints, hab landlord-tenant consumer information.
lug nug txug rental repair / responsibility	Pib nrug landlord lossis property manager; Wisconsin DATCP rua general landlord-tenant rights	Lub luag haujlwm kho tsev hab tenancy questions yuav nyob ntawm lease hab qhov tseeb ntawm xwm txheej.
Permits / building safety / demolition	Local building official, municipality, lossis county uas saib xyuas qhov property address	Permit, inspection, unsafe-building, hab local property rules txawv raws jurisdiction.
lug nug txug mortgage claim funds	Koj mortgage servicer	Nug seb insurance proceeds yuav endorse hab tso tawm le caag ua ntej cog lug them contractor.

Qhov nuav yog kev qha txuj kev, tsi yog lug cog tias yuav them nyiaj

Kev tiv tauj agency, insurer, landlord, utility, nonprofit, lossis program kuam raug tsi tau txhais tias lawv muaj financial responsibility lossis tias koj eligible. Nws tsuas pab koj lo lug nug mus rua qhov chaw raug ua ntej koj cog lug siv nyiaj.

Cov ntaub ntawv siv hab ciam teb ntawm phoo qha nuav

phoo ntawv nuav yog kev qha dav dav txug disaster recovery hab consumer education rua tsev neeg Wisconsin. Nws tsi txiav txim insurance coverage, legal responsibility, permit requirements, benefit eligibility, tax treatment, lossis qhov xaus ntawm dispute. Cov kev txiav txim ntawd nyob ntawm qhov tseeb, contracts, policies, laws, program rules, hab responsible authorities.

Fox Valley Recovery Library txhob txwm tsi luam temporary aid sites, current distribution schedules, incident-specific deadlines, lossis programs uas siv sijhawm luv rua huv evergreen guides. Siv live Hub hab original sources rua yaam uas muaj tam sim nuav.

Cov sources siv rua edition nuav

[Wisconsin Office of the Commissioner of Insurance - Consumer's Guide to Settling Property Insurance Claims](#)

[Wisconsin Office of the Commissioner of Insurance - After a Storm Hits](#)

[Wisconsin OCI - July 28, 2026 storm-damage consumer guidance](#)

[Wisconsin DATCP - Following Storm Damage, Wisconsin Consumers Should Use Caution When Seeking Repairs \(Apr. 15, 2026\)](#)

[Wisconsin DATCP - Home Improvement Consumer Tips](#)

[Wisconsin DATCP - Tenants' Rights and Responsibilities](#)

[Consumer Financial Protection Bureau - Start Recovering and Rebuilding Your Financial Life](#)

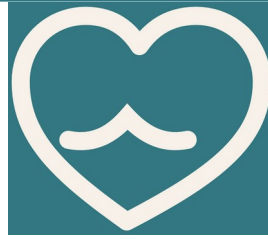
[FEMA - Individual Assistance / Duplication of Benefits guidance](#)

[211 Wisconsin](#)

Sources hab core consumer guidance tau rov xyuas Lub Yim Hli 8, 2026.

Thaus official information taamsim nuav tsi sib haum nrug phoo qha nuav

Ua raws official information tam sim nuav. Laws, program rules, policy terms, local ordinances, hab agency procedures yuav hloov tau.



FOX VALLEY RECOVERY LIBRARY

**Tiv thaiv qhov kev txav txim ua ntej nwg
dhau lug ua nuj nqes luj.**

rua recovery information tam sim nuav, temporary operations, established resources, hab
community connection, siv live Hub. rua kev paub uas siv tau ntev, rov lug rua Fox Valley
Recovery Library.



FoxValleyRecovery.org

Nrhav kev paab. Muab kev paab. Rov zoo ua ke.

Muaj lug nug lossis xaav kuam khu: info@foxvalleyrecovery.org

Tsim nrug kev saib xyuas lug ntawm Decent Ops.

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