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Before You Spend Money After a Disaster

Protect your options before you pay, sign, repair, replace, borrow, relocate, or throw things away.

EVERGREEN DECISION-PROTECTION GUIDE

Updated August 2026

Life safety comes first

Do not delay emergency action to preserve paperwork, get approval, or compare prices. Once the immediate danger has passed, a short pause to document the problem, identify responsibility, and understand the process can protect your options.

The central rule

Document before you discard. Ask before you authorize. Understand responsibility before you spend.

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About this guide

Disaster recovery is a system most people never expected to have to learn. This guide does not try to teach insurance law, contractor law, municipal procedure, or assistance programs in miniature. Its job is to help you protect a decision before money changes hands or an irreversible step is taken.

Start with the right question

Do not begin only with “How am I going to pay for this?” Begin with: Who handles this? Who may be responsible for it? Who needs to be notified? What needs to happen before I spend?

Four distinctions that protect decisions

Help is not responsibility. A neighbor, volunteer, nonprofit, or contractor may help solve a problem without being the party responsible for the underlying loss.

Responsibility is not payment. The person or agency that owns, controls, or handles something may not be the source that ultimately pays for your loss.

Availability is not eligibility. A program, grant, policy benefit, or charitable resource can exist without covering your household, your loss, or this expense.

Potential coverage is not authorization. An expense being potentially covered does not mean every contractor, price, method, replacement, or timing decision will automatically be reimbursed.

Financially protective warning

Paying for something yourself does not guarantee reimbursement later. Conversely, something being potentially covered does not mean every way of spending the money will be covered.

1. The decision gate

Before you pay, sign, discard, demolish, relocate, borrow, or authorize permanent work, walk through these questions in order.

1. Is there an immediate life-safety or public-safety issue?
2. Have I documented the condition before changing it, if it is safe to do so?
3. Who owns, controls, or is responsible for this property, system, or problem?
4. Who should be notified before I proceed - insurer, landlord, utility, municipality, mortgage servicer, or another party?
5. Does anyone need to inspect, approve, document, or permit the work first?
6. Could insurance, a responsible party, public assistance, charitable assistance, volunteer help, or another source apply?
7. Have I verified the contractor, provider, or seller and understood exactly what I am authorizing?
8. What records, receipts, estimates, photographs, and written instructions should I keep?
9. Is this truly urgent, or do I have time to get another answer, estimate, or review before committing?

Three speeds of recovery decisions

ACT NOW	PAUSE BRIEFLY	SLOW DOWN
Immediate safety, evacuation, emergency medical care, fire, gas, live wires, active structural danger.	Safe temporary protection, essential lodging, medicine, food, basic replacement necessities.	Demolition, permanent repairs, major tree work, high-value replacement, long-term relocation, financing, settlements, major contracts.
Do what is necessary for safety. Document afterward when possible.	**Document, notify the right party, keep receipts, and confirm what the expense is for.**	**Use the full decision gate before money or rights are committed.**
Do not wait for paperwork.	Do not confuse temporary stabilization with permission for permanent work.	Urgency from a salesperson is not the same as an emergency.

2. Who handles this?

Before asking who can help, identify the door that normally handles the problem. This does not decide who ultimately pays; it helps you avoid authorizing the wrong work or bypassing a required step.

Problem	Start here	Why
Immediate danger to life or public safety	911 / emergency responders	Safety overrides the financial decision process.
Essential needs after an incident	211 Wisconsin and current local recovery resources	Use for referrals to shelter, food, transportation, health and other services; availability varies.
Insured home or personal-property damage	Your homeowners or renters insurer	Ask about claim reporting, evidence, temporary repairs, inspections, deductibles, living expenses, and payment process.
Rental building damage	Landlord / property manager	Notify building damage in writing. Do not assume the tenant should authorize building repairs.
Renter's damaged belongings	Renters insurer, if applicable	The building and the tenant's personal property are different recovery questions.
Utility hazard or outage	The utility that serves the property	Report the utility problem before hiring someone to address utility-owned equipment.
Unsafe building, permits, demolition, local debris rules	Local building official / municipality / county as applicable	Rules and authority depend on the property address and type of work.
Insurance claim funds on a mortgaged home	Mortgage servicer, when applicable	Ask how insurance funds will be endorsed or released before promising a contractor payment schedule.
Contractor complaint or consumer-protection concern	Wisconsin DATCP	Use for contractor practices, complaints, scams, home-improvement protections, and consumer questions.
Problem with insurer, adjuster, or insurance company	Wisconsin OCI	Use for insurance questions and complaints.
Tree, debris, fence, road edge, or right-of-way question	First determine private property vs. public right-of-way vs. utility involvement	Do not assume the nearest property owner, municipality, utility, or insurer is automatically responsible.

Roles can overlap

Insurance, a landlord, a utility, government assistance, charitable assistance, volunteer labor, and personal funds are not always mutually exclusive. Each has its own rules. Do not assume one source automatically replaces all others.

3. Document before you change it

Documentation is not busywork. Before cleanup or spending, it can preserve proof of the condition, support a claim or assistance request, clarify responsibility, and help reconstruct the decision later.

A practical evidence set

- ☐ Wide photographs showing the overall area and closer photographs showing specific damage.
- ☐ Video when movement, water intrusion, instability, or the extent of an area is easier to understand in motion.
- ☐ A room-by-room or area-by-area damage list.
- ☐ Brand names, model numbers, serial numbers, approximate age, and purchase information for high-value items when available.
- ☐ Names, dates, times, claim numbers, confirmation numbers, and instructions from every important call.
- ☐ Written estimates and the scope each estimate actually includes.
- ☐ Receipts for temporary repairs, lodging, meals, transportation, supplies, replacement necessities, and other disaster-related costs.
- ☐ Copies of contracts, warranties, permits, change orders, lien waivers, and payment records.

Before throwing damaged property away

If an insurance claim may be involved, Wisconsin OCI advises not discarding damaged property without the claim adjuster's agreement unless local officials require disposal for safety. Photographs, lists, and samples can matter when physical items cannot be kept.

What if something must be removed now?

Safety and public-health requirements come first. If damaged material must be discarded or removed immediately, document as much as can be done safely: photographs, video, measurements, labels, model numbers, samples when appropriate, and the name of the authority or professional directing the removal.

Keep the original record

Do not rely on text messages, cloud links, or one phone as your only record. Save copies of important documents and photographs in more than one place.

4. Insurance before major spending

Insurance is not the only recovery path, but when a policy may apply, notifying the insurer early can affect what evidence is needed, when an adjuster needs to inspect, and how repair money is handled.

Ask before you authorize

- ☐ What is my claim number and who is my contact?
- ☐ What temporary repairs should I make to prevent further damage?
- ☐ What photographs, inventories, samples, estimates, or damaged property should I preserve?
- ☐ Should permanent repairs wait for an adjuster or other inspection?
- ☐ How are emergency expenses and additional living expenses handled under my policy, if covered?
- ☐ Is more than one estimate required or useful?
- ☐ How are claim payments issued, and will a mortgage servicer or other party be named on the payment?
- ☐ What should I do before replacing high-value property or disposing of damaged items?

Temporary protection is different from permanent repair

Wisconsin OCI advises taking reasonable temporary steps to protect property from further damage and keeping receipts, while permanent repairs should wait until the adjuster has had an opportunity to assess the damage.

Insurance money may not move the way you expect

For mortgaged homes, insurance checks may involve the mortgage company or servicer and may be released as repairs progress. Ask how funds will be handled before agreeing to a contractor payment schedule.

When insurance is not enough - or does not apply

Do not jump directly from “insurance did not cover all of it” to “I must pay everything myself.” Recheck responsibility, rental or utility roles, current assistance, nonprofit or volunteer options, and any incident-specific public programs. Assistance programs have eligibility rules, and federal disaster assistance cannot duplicate payment for the same loss already covered by insurance.

5. Before hiring or paying a contractor

A contractor may be the person who performs the work. That does not make the contractor your insurer, adjuster, lender, building official, or decision-maker.

Before signing

- ☐ Confirm the business identity and a real address, not only a phone number or social-media page.
- ☐ Ask for recommendations and check complaint history when practical.
- ☐ Request proof of liability insurance appropriate to the work.
- ☐ Ask the local building inspector whether permits or inspections are required.
- ☐ Get a written contract describing the work, materials, price, payment schedule, start/completion expectations, warranties, and cleanup responsibilities.
- ☐ Understand what is excluded from the price and how changes will be approved.
- ☐ Request lien waivers when making payments for home-repair work.
- ☐ Keep copies of every contract, receipt, message, warranty, change order, and payment record.
- ☐ Do not sign a completion certificate or make final payment until the agreed work is actually complete and any required inspection is satisfied.

> **Wisconsin storm-repair protections**
>
> Wisconsin DATCP states that storm-repair contractors cannot promise to pay any portion of a property-insurance deductible or negotiate a customer's insurance claim. Contractors may discuss damage and costs with the insurer with the customer's permission.

Pressure is information

- “This price disappears tonight.”
- “Just sign this so I can talk to your insurance company.”
- “Give me the insurance check and we will handle the rest.”
- “You do not need a permit.”
- “We can cover your deductible.”
- Refusal to put promises, materials, price, or warranty details in writing.
- A request for substantial payment before you understand who the business is or what will be delivered.

> **A salesperson's urgency is not an emergency**
>
> If the building is stabilized and no one is in danger, you usually gain options by taking enough time to verify the business, the scope, the permit process, and the payment path.

6. Before demolition, disposal, tree work, or permanent repair

Some of the most expensive recovery mistakes happen when physical evidence is removed or permanent work begins before the responsible parties have seen the condition.

Decision	Pause to verify
Demolition	Confirm safety orders, ownership, insurer evidence requirements, local permits, utility disconnections, and what must be preserved before major demolition begins.
Tree and debris work	Identify whether the hazard is on private property, a public right-of-way, or involves utility infrastructure. Ask the insurer and local authority what documentation or disposal rules apply before paying for major work.
Roof, siding, windows, structural repair	Temporary protection may be necessary. Permanent scope and price should be documented, reviewed with the insurer when applicable, and permitted/inspected when required.
Damaged contents	Separate hazardous items that must be discarded from property that should remain available for documentation or inspection. Photograph and inventory before disposal whenever safe.
Utilities and service equipment	Report utility hazards to the serving utility. Do not hire someone to work on utility-owned or energized equipment without first establishing who controls it.
Rental property	A tenant should notify the landlord/property manager about building damage rather than independently authorizing major building work. Personal-property loss is a separate question for the tenant and any renters insurance.

Do not let cleanup erase the story

The condition before repair can matter to insurance, permits, warranties, contractor disputes, assistance programs, and later questions about what actually happened.

7. Before replacing, relocating, or borrowing

Recovery costs can become permanent long before the recovery itself is settled. Separate what is necessary now from what commits you for months or years.

Before replacing expensive property

- Document the damaged item and confirm whether inspection or proof is still needed.
- Understand whether a claim uses repair cost, replacement cost, depreciated value, limits, or other policy terms before assuming the final reimbursement amount.
- Keep receipts and model information for replacement purchases.
- For immediate necessities, buy what is reasonably needed and preserve the record; do not delay health or basic safety.

Before a long-term move or housing commitment

- Separate emergency lodging from a long-term lease or relocation decision.
- If renting, notify the landlord in writing and review the lease before assuming the disaster automatically ends the tenancy.
- Ask the insurer about any covered additional living expense before committing to housing you expect to be reimbursed.
- Use 211 and the live Hub to identify current housing and recovery options before assuming a high-cost private option is the only one.

Before borrowing

- Ask current lenders and creditors whether disaster-related payment relief, fee waivers, or adjusted repayment options are available.
- Confirm what insurance or assistance may still be pending before borrowing against an expected reimbursement.
- Understand the total cost, payment amount, fees, interest rate, term, and whether your home or another asset secures the debt.
- Do not borrow an amount you could not repay if the reimbursement, grant, or claim payment is delayed or lower than expected.

Expected money is not available money

A claim, grant application, reimbursement request, or verbal assurance is not the same as funds already approved and available. Build major commitments around what is confirmed, not what is hoped for.

8. Before you sign away money or rights

A signature can authorize work, financing, access to property, payment terms, claim-related communication, completion, settlement, or release of rights. Know which one you are signing.

Read for these questions

- ☐ What exactly am I authorizing?
- ☐ What is the total price and how can it change?
- ☐ When are payments due, and what work must occur first?
- ☐ Am I authorizing financing or a lien on property?
- ☐ Does this document assign insurance proceeds, claim rights, or authority to communicate on my behalf?
- ☐ Am I acknowledging that work is complete when it is not?
- ☐ Am I releasing claims or accepting a settlement?
- ☐ What cancellation rights, if any, apply to this transaction?
- ☐ What happens if insurance pays less than expected?
- ☐ What happens if work stops, the contractor disappears, or additional damage is discovered?

Do not sign blanks

Never sign a blank or incomplete contract, completion certificate, financing form, or authorization. Keep a complete copy of what you sign.

Wisconsin cancellation rights can depend on the transaction

Wisconsin law provides specific cancellation rights for some home-solicited transactions and additional storm-repair protections tied to insurance denials. The details depend on how and where the contract was made. If cancellation matters, contact DATCP promptly rather than assuming a general rule applies.

9. Common expensive mistakes

☐ Paying for major work before determining who owns or handles the damaged property.
☐ Throwing away high-value damaged property before it is documented or the insurer has provided instructions.
☐ Treating a temporary emergency repair as approval for permanent reconstruction.
☐ Hiring the first contractor who appears because the situation feels urgent.
☐ Paying a contractor in full before the work, permits, inspections, and lien-waiver questions are resolved.
☐ Assuming a contractor can speak for you in an insurance claim.
☐ Assuming a deductible can legally be “waived” by the contractor.
☐ Assuming a government or charitable program will reimburse money already spent.
☐ Assuming an assistance program's existence means you qualify.
☐ Assuming an insurance estimate, contractor estimate, and final covered amount are the same thing.
☐ Borrowing against an expected claim or grant without planning for delay or denial.
☐ Making a long-term housing commitment while still unclear about insurance, lease, mortgage, or assistance options.
☐ Signing a completion certificate, release, settlement, financing agreement, or other document you have not fully read.
☐ Relying on verbal instructions when a written confirmation can be requested.
☐ Keeping the entire recovery record on one phone, one email account, or one piece of paper.

The goal is not delay

The goal is informed action. A good pause is long enough to preserve evidence, find the responsible door, and understand what the next step commits you to.

10. The 10-minute decision check

Use this page before a consequential recovery expense. If several answers are unknown, that is a signal to pause and get the missing answer before committing, unless safety requires immediate action.

Gate	Question	Answer
Safety	Is this an emergency that cannot safely wait?	Yes / No
Evidence	Have I photographed, listed, or otherwise documented the condition?	Yes / No
Responsibility	Do I know who owns, controls, or normally handles this problem?	Yes / No
Notification	Have I notified the insurer, landlord, utility, municipality, servicer, or other relevant party?	Yes / No / N/A
Inspection / approval	Does anyone need to inspect, approve, or permit this before work begins?	Yes / No / Unknown
Payment path	Do I know who may pay or assist and what is actually confirmed?	Yes / No
Provider	Have I verified the contractor, provider, or seller?	Yes / No / N/A
Agreement	Do I understand exactly what I am signing or authorizing?	Yes / No / N/A
Records	Do I know what receipts and records I need to keep?	Yes / No
Urgency	Is the deadline real, or is someone pressuring me to decide?	Real / Pressure / Unsure

Decision notes

What am I considering paying for? ____

Estimated amount: ____________________ Deadline I was given: ___________________

Who says this must happen now? ____

Who have I contacted? ____

What approval / inspection / documentation is still missing? _______________________

Next action before I spend: ____

If you cannot answer the responsibility question

That is not failure. It is exactly what this guide is designed to reveal. Use the contact map on the next page, 211, and the live Hub to find the next appropriate door.

11. Where to ask next

Question	Start here	Purpose
Immediate danger	911	Emergency responders handle immediate threats to life and public safety.
Current essential needs and referrals	211 Wisconsin: dial 211 or 877-947-2211	Use for current local health and human-service referrals.
Current Fox Valley recovery information	FoxValleyRecovery.org	Use the live Hub for changing resources, organizations, temporary operations, and local recovery information.
Insurance questions or complaints	Wisconsin Office of the Commissioner of Insurance (OCI): 800-236-8517	Insurance regulation, consumer information, and complaints.
Contractor / consumer-protection questions	Wisconsin DATCP Consumer Protection: 800-422-7128	Home-improvement practices, contractor concerns, scams, complaints, and landlord-tenant consumer information.
Rental repair / responsibility questions	Landlord or property manager first; Wisconsin DATCP for general landlord-tenant rights	Building repair responsibility and tenancy questions can depend on the lease and facts.
Permits / building safety / demolition	Local building official, municipality, or county responsible for the property address	Permit, inspection, unsafe-building, and local property rules are jurisdiction-specific.
Mortgage claim-fund questions	Your mortgage servicer	Ask how insurance proceeds are endorsed and released before promising payment to a contractor.

This is navigation, not a promise of payment

Contacting the correct agency, insurer, landlord, utility, nonprofit, or program does not establish financial responsibility or eligibility. It gets the question to the right place before you commit money.

Information sources and editorial boundary

This guide is general disaster-recovery and consumer education for Wisconsin households. It does not determine insurance coverage, legal responsibility, permit requirements, benefit eligibility, tax treatment, or the outcome of a dispute. Those decisions depend on the facts, contracts, policies, laws, program rules, and responsible authorities.

The Fox Valley Recovery Library intentionally does not reproduce temporary aid sites, current distribution schedules, incident-specific deadlines, or short-lived programs in evergreen guides. Use the live Hub and original sources for current availability.

Sources used for this edition

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 and core consumer guidance reviewed August 8, 2026.

When current official information conflicts with this guide

Follow the current official information. Laws, program rules, policy terms, local ordinances, and agency procedures can change.

FOX VALLEY RECOVERY LIBRARY

Protect the decision before it becomes expensive.

For current recovery information, temporary operations, established resources, and community connection, use the live Hub. For durable knowledge, return to the Fox Valley Recovery Library.

FoxValleyRecovery.org

Find help. Offer help. Recover together.

Questions or corrections: info@foxvalleyrecovery.org