READY OR NOT CO.

A FREE PRINTABLE GUIDE

THE REBUILD GUIDE

What to do in the first day, the first week and the first months after a disaster or a long disruption, written to be printed, kept in your binder and used with no power and no internet.

Every instruction names its source. Where safety needs it, the guide says to call a professional.

Ready or Not Co., readyornotco.com. Version 1, November 17, 2026. General planning information, not medical, legal, financial or structural engineering advice. It does not replace local emergency officials, professional safety engineering, or legal and insurance advice.

START WHERE YOU ARE

This guide is for the days and months after a disaster or a long disruption: a flood, a storm, a wildfire, a long outage. It is not a prediction of anything. It is a set of steady steps from public agencies, in the order you will need them.

CONTENTS

01 **Day one**: Safety and people come first, Before you go back inside

02 **First week**: Clean water, A private well after a flood, Safe food, Washing and keeping clean, Heat and cooking, safely, First aid and staying in touch

03 **First months**: Cleaning up a damaged home, Mold, Document the damage, Insurance and help, Money and records, Replacing lost documents

04 **The long run**: Feeding a household, A starter garden and saved seed, Skills worth having on paper

05 **Neighbors**: Check on your neighbors, The neighbor roster

06 **Community**: A street or a church gets back on its feet, Skills and needs roster

07 **Care**: Taking care of yourselves

08 **A word of hope**: Ready is a good feeling

GROUND RULES

- [ ] People first, then the house, then the paperwork.
- [ ] Do not enter a building until officials say it is safe.
- [ ] Call a professional for gas, electric and structural questions.
- [ ] "Our note" marks our own practical suggestion. Everything else names its source.
- [ ] One small thing, then the next.

SAFETY AND PEOPLE COME FIRST

The first day after a disaster or a long disruption is for people, not for the house. Take it slowly.

DO THESE, IN ORDER

01 Give first aid to anyone who is hurt, and seek medical attention for any injured person (Ready.gov).

02 Do not return home before local officials say it is safe to return (Ready.gov, FEMA).

03 Do not go into a building the authorities have not declared safe to enter (Ready.gov).

04 Tell the authorities about downed power lines, and stay away from them (Ready.gov).

05 Avoid wading in floodwater, which can be contaminated and contain dangerous debris (FEMA).

06 Account for everyone in your household and anyone you promised to check on. Our note: use the paper contact list and your meeting place from the plan.

OUR NOTE, THE FIRST DAY

Write down what you see and what you do, with times. It helps with insurance later and it helps you remember. Eat and drink something. Rest when you can.

Sources: Ready.gov, Recovering from Disaster; FEMA, Returning Home After a Flood

BEFORE YOU GO BACK INSIDE

This is the checklist for a home after a flood or storm. If anything feels wrong, stay out and call the utility or a professional.

CHECKLIST

- ☐ Local authorities have said it is safe to go in
- ☐ Check for loose power lines and gas leaks before you enter (Ready.gov)
- ☐ Use a flashlight. Avoid matches and open flames, because gas may be trapped (FEMA)
- ☐ Turn off the electricity to prevent shock, only if it is safe to do so (FEMA)
- ☐ If you smell gas or suspect a leak, leave and contact emergency authorities right away (CDC)
- ☐ Never turn power on or off, or use an electric tool or appliance, while standing in water (CDC)
- ☐ If circuits are wet, shut off the main breaker, or have an electrician do it if there is standing water (CDC)
- ☐ Wear sturdy shoes, gloves and eye protection

BEFORE YOU TOUCH ANYTHING

01 Photograph every room and every damaged item, before you clean up. Take photos and make a list (Ready.gov, FEMA).

02 Do not throw out damaged items until you have photographed them.

03 Call professionals for gas, electric and structural questions. This guide does not replace them.

Sources: FEMA, Returning Home After a Flood; Ready.gov, Recovering from Disaster; CDC, Cleaning Up After a Disaster

CLEAN WATER

If the tap is off or you are not sure it is safe, make water safe before you drink it, cook with it or brush your teeth with it.

BOIL IT (BEST WHEN YOU CAN)

01 If the water is cloudy, filter it first through a clean cloth, paper towel or coffee filter, or let it settle and pour off the clear water (CDC).

02 Bring clear water to a rolling boil for 1 minute. Above 6,500 feet, boil for 3 minutes (CDC).

03 Let it cool, and store it in clean containers with tight covers (CDC).

IF YOU CANNOT BOIL: BLEACH

WATER	BLEACH (5% TO 9%)	CLOUDY OR COLD WATER
1 gallon	8 drops (about 1/2 mL)	Double it: 16 drops
5 gallons	40 drops (about 1/2 teaspoon)	Double it: 80 drops

THEN

Stir, and let it stand at least 30 minutes before you use it (CDC). Our note: use plain household bleach, read the label, and do not use bleach with added cleaners or scents. Portable filters do not remove viruses, so add a disinfectant after filtering (CDC).

Remember. Store one gallon per person per day for several days, as Ready.gov advises, and review your supplies on a schedule.

Sources: CDC, Making Water Safe in an Emergency; Ready.gov, Build a Kit

A PRIVATE WELL AFTER A FLOOD

A flooded well is not safe to drink from until it has been tested.

WHAT TO DO

01 Do not use the well water for cooking, drinking or brushing teeth until a laboratory analysis confirms it is safe (University of Nebraska).

02 Use stored water or water you have made safe with the steps on the previous page.

03 Call your county health office or a certified lab about testing. Our note: ask them also how to flush and disinfect the well.

OUR NOTE

If your home has an electric pump, no power means no water, so the stored water in your plan is what you drink. Keep it labeled and rotated.

Sources: University of Nebraska, Well Water Safety After a Disaster; CDC, Making Water Safe in an Emergency

SAFE FOOD

When in doubt, throw it out. That one line prevents most trouble.

THE RULES WE CAN SOURCE

01 A closed refrigerator keeps food cold for about four hours (Ready.gov).

02 A full freezer keeps its temperature for about 48 hours (Ready.gov).

03 Discard food that has reached 40 degrees Fahrenheit or higher (Ready.gov).

04 Keep canned goods cool and dry, and swap out expired items (Ready.gov).

05 Keep a thermometer in the refrigerator and freezer so you can read the real temperature.

OUR NOTE: AFTER A FLOOD

We could not read the USDA pages on floodwater and food tonight. Until you have checked the USDA Food Safety and Inspection Service guidance, throw away food that touched floodwater, and do not eat from damaged cans without checking with USDA.

Sources: Ready.gov, Power Outages; Ready.gov, Build a Kit

WASHING AND KEEPING CLEAN

Clean hands do more than almost anything else for a household that is sharing small spaces.

HANDWASHING

01 Wash your hands with soap and clean water (CDC).

02 Wash often, especially before preparing food, before eating, after using the toilet and after cleaning (CDC).

03 Wash cuts exposed to floodwater with soap and water, and wash up with soap and water when you are done cleaning (CDC).

04 Wash cleanup clothes separately in hot water (CDC).

OUR NOTE

Keep soap and a lidded bucket of safe water by the door. Our kit lists include moist towelettes and garbage bags, which Ready.gov also lists.

Sources: CDC, Handwashing After a Disaster; CDC, Cleaning Up After a Disaster

HEAT AND COOKING, SAFELY

Carbon monoxide kills more than 500 Americans each year, and a lot of it happens during outages (CDC).

NEVER

- ☐ Never use generators, grills or other gasoline, propane or charcoal burning devices inside your home, garage or carport (CDC)
- ☐ Never grill indoors (CDC)
- ☐ Never heat the home with a gas stove or oven (CDC, Ready.gov)
- ☐ Never run a camp stove indoors (Ready.gov)

ALWAYS

- ☐ Keep a generator outside, at least 20 feet from any doors, windows or vents (CDC, Ready.gov)
- ☐ Install working carbon monoxide detectors on every level, with battery backup (Ready.gov)
- ☐ Seek medical help right away if anyone has symptoms. Call 800-CDC-INFO (800-232-4636) for general information (CDC).

Sources: CDC, Avoiding Carbon Monoxide Poisoning; CDC, Use a Generator Safely; Ready.gov, Power Outages

FIRST AID AND STAYING IN TOUCH

Two small skills that matter every day of a long disruption.

FIRST AID

01 Give first aid for what you know, and seek medical attention for any injured person (Ready.gov).

02 Keep a first aid kit in the home and in each bag, and a printed first aid manual on the shelf (Ready.gov lists a first aid kit).

03 Our note: take a first aid class when one is offered near you, before you need it.

STAYING IN TOUCH

01 Use a battery-powered or hand-crank radio and a NOAA Weather Radio for local instructions (Ready.gov).

02 Keep a phone charger or a backup battery (Ready.gov).

03 Keep contacts on paper, and a meeting place you agreed on in advance.

04 Tell your out-of-area contact where you are. Leave a note at the house if you move.

Sources: Ready.gov, Recovering from Disaster; Ready.gov, Build a Kit

CLEANING UP A DAMAGED HOME

Cleanup is slow, heavy work. Protect yourself first and take it one room at a time.

THE RIGHT GEAR (CDC)

- ☐ Hard hat and goggles
- ☐ N95 mask or a respirator with higher protection
- ☐ Heavy work gloves
- ☐ Steel-toe waterproof boots

THE STEPS

01 Photograph first, then clean (Ready.gov).

02 Dry wet areas within 24 to 48 hours if possible, with fans and open windows (CDC).

03 Never mix bleach with ammonia or any other cleaner, and never use bleach in a closed space (CDC).

04 If you use a chainsaw, always follow the manufacturer's instructions, keep bystanders away and avoid power lines (CDC).

05 Seek immediate medical attention if you become injured or sick (CDC).

Sources: CDC, Cleaning Up After a Disaster; EPA, Homeowner and Renter Guide to Mold Cleanup After Disasters

MOLD

Water that sits becomes mold. Dry fast, protect your lungs and finish the cleanup before you move back in.

WHAT TO DO

01 Wear an N-95 respirator at a minimum, goggles and protective gloves (EPA).

02 Dry wet areas within 24 to 48 hours if possible (CDC).

03 Make sure cleanup is finished before you move back in (EPA).

04 Our note: for large areas of mold, ask a professional. This guide is not a substitute for one.

Sources: EPA, Homeowner and Renter Guide to Mold Cleanup After Disasters; CDC, Cleaning Up After a Disaster

DOCUMENT THE DAMAGE

Good records make an insurance claim and a tax return easier.

DO

- ☐ Photograph or video every room and every item before you clean up (Ready.gov, FEMA)
- ☐ Make a list of what was damaged (Ready.gov)
- ☐ Keep receipts, canceled checks and any photos or videos. They can help establish the value of damaged or lost property (IRS)
- ☐ If you have insurance and damages, you must file a claim (Ready.gov)
- ☐ Keep a notebook of every call: who, when and what they said. Our note.

Sources: Ready.gov, Recovering from Disaster; FEMA, Returning Home After a Flood; IRS, How Taxpayers Can Reconstruct Records After a Disaster

INSURANCE AND HELP

Help exists. It is easier to use when you have the numbers written down.

STEPS

01 Contact every insurer you have (CFPB).

02 Photograph damage before repairs (CFPB). Your policy may require a claim within a certain period of time (CFPB).

03 If a claim is denied, ask for the reasons in writing (CFPB).

04 FEMA Helpline: 1-800-621-3362, apply online at DisasterAssistance.gov. Hours are listed as 7 a.m. to 10 p.m. local time, seven days; check the site for the current hours (DisasterAssistance.gov).

05 SBA disaster loans: homeowners and renters in a declared area, up to $500,000 for a home and $100,000 for personal property; apply at lending.sba.gov/search-disaster or call 800-659-2955 (SBA).

Sources: CFPB, If I have been affected by a natural disaster, what should I do in the weeks following it; DisasterAssistance.gov, Contact Us; SBA, Disaster Assistance

MONEY AND RECORDS

This is general information from the CFPB, not financial advice.

ASK AND CHECK

01 Call your mortgage servicer. HUD-approved housing counseling: (855) 411-2372 (CFPB).

02 Ask your lenders about disaster hardship or forbearance programs, and waived interest or late fees (CFPB).

03 Federal student loans may qualify for disaster forbearance of up to 90 days. Interest accrues (CFPB).

04 Check your credit reports for errors at AnnualCreditReport.com (CFPB).

05 Red Cross: (800) RED-CROSS (CFPB).

Sources: CFPB, If I have been affected by a natural disaster, what should I do in the weeks following it

REPLACING LOST DOCUMENTS

Start with the ones you need most: identification, then everything else follows.

WHERE TO GO

DOCUMENT	HOW (USA.GOV AND IRS)
Birth certificate	The vital records office in the state or territory where you were born
Social Security card	Online, by mail or in person with the Social Security Administration
Driver license	Your state motor vehicle agency
Passport	Report it lost or stolen: 1-877-487-2778 (TTY 1-888-874-7793). In the U.S. apply in person with Form DS-11
Medicare card	1-800-MEDICARE (1-800-633-4227)
Tax records	IRS transcripts through your online account, or call 800-908-9946 (allow 5 to 10 calendar days), or Form 4506-T
Not sure where to start	USAGov, 1-844-USAGOV1 (1-844-872-4681)

Sources: USA.gov, Replace vital documents; USA.gov, Lost or stolen passport; IRS, How Taxpayers Can Reconstruct Records After a Disaster

FEEDING A HOUSEHOLD

A pantry that is used and rotated is a pantry that is ready.

PANTRY ROTATION

01 Keep food that needs no cooking, and a manual can opener (Ready.gov).

02 Keep cans cool and dry, and swap out expired items (Ready.gov).

03 Our note: write the date on each item. Eat the oldest first, and replace as you go.

04 Reassess your needs every year (Ready.gov).

PRESERVING FOOD

The USDA Guide to Home Canning (2015 revision) is free as PDFs from the National Center for Home Food Preservation: nchfp.uga.edu. Start with Part 1, Principles of Home Canning. Follow tested recipes exactly. Canning is a safety skill; do not improvise.

Sources: Ready.gov, Build a Kit; National Center for Home Food Preservation, USDA Guide to Home Canning

A STARTER GARDEN AND SAVED SEED

A small garden takes a season to start. Plant early and keep it simple.

SEED SAVING (PENN STATE EXTENSION)

01 Start with beans, peas, tomatoes, peppers and lettuce.

02 Save seed from open-pollinated plants, not hybrids.

03 Dry the seeds until they snap.

04 Keep them cool, dry and dark, and label the variety and the date.

OUR NOTE, A STARTER PLAN

- [ ] Pick a sunny spot you can water
- [ ] Start with three to five of the crops above
- [ ] Ask your county extension office what grows in your area and when to plant
- [ ] Keep a notebook of what you plant and when

Sources: Penn State Extension, Seed Saving Basics

SKILLS WORTH HAVING ON PAPER

A short shelf of paper beats a long list of links when the power is out.

OUR SUGGESTIONS

- [ ] A first aid manual
- [ ] A home repair manual
- [ ] A gardening and preserving book, plus the free USDA canning guide printed out
- [ ] A paper atlas of your state
- [ ] Basic hand tools: hammer, hand saw, screwdrivers, pry bar, tape measure, work gloves, tarp

LEARN ONE SKILL THIS SEASON

01 Making water safe

02 First aid (take a class)

03 Using a hand saw and hammer safely

04 Canning, from the USDA guide

05 Saving seed

Sources: Ready.gov, Build a Kit; National Center for Home Food Preservation, USDA Guide to Home Canning

CHECK ON YOUR NEIGHBORS

The people nearest to you are your first help, and you are theirs.

A SIMPLE WAY

01 Walk your street or building when it is safe. Knock and ask if they are all right.

02 Write down who needs help: a baby, an older person, someone who uses medical equipment.

03 Ask what each household can share: tools, a generator, a vehicle, first aid skills.

04 Report what you cannot handle to local officials.

OUR NOTE

Use the neighbor roster on the next page. Share only what each household is happy to share.

THE NEIGHBOR ROSTER

Print one for your street, your building or your church.

SKILLS AND NEEDS

HOUSEHOLD AND ADDRESS	PHONE	SKILLS OR TOOLS WE CAN SHARE	NEEDS A CHECK-IN

A STREET OR A CHURCH GETS BACK ON ITS FEET

A community recovers faster when it organizes itself, one small task at a time.

HOW TO BEGIN

01 Pick a gathering place: a driveway, a church hall, a school gym.

02 Meet once a day at a set time. Keep it short.

03 List needs and skills on a board or a sheet of paper.

04 Make small teams: water, food, children, checking on people, repairs.

05 Name a person for each team, and a backup.

06 Take care of the helpers: rest, food, water.

TRAINING

FEMA runs Community Emergency Response Team (CERT) training, which teaches volunteers fire safety, light search and rescue, team organization and disaster medical operations. There are more than 3,200 local programs. See fema.gov/cert.

Sources: FEMA, Community Emergency Response Team (CERT)

SKILLS AND NEEDS ROSTER

For a church, a school or a block. Fill it in together.

WHO CAN DO WHAT

NAME	PHONE	SKILL (FIRST AID, TOOLS, COOKING, DRIVING, LANGUAGES)	TEAM

TAKING CARE OF YOURSELVES

Recovery is long. It is normal to be tired and to feel a lot.

HELP IS AVAILABLE, ANY TIME

01 Disaster Distress Helpline: call or text 1-800-985-5990. Open 24/7, every day, for anyone in distress about a disaster (SAMHSA).

02 988 Suicide and Crisis Lifeline: call or text 988, 24/7, free and confidential (988 Lifeline).

03 If you or someone is in danger now, call 911.

04 Eat, drink, sleep, and be with people you trust. Our note.

Sources: SAMHSA, Disaster Distress Helpline; 988 Suicide and Crisis Lifeline

READY IS A GOOD FEELING

You do not have to do all of this at once. One small thing, then the next.

OPTIONAL

"God is our refuge and strength, a very present help in trouble. Therefore we won't be afraid, though the earth changes." Psalm 46:1-2, World English Bible. "In nothing be anxious, but in everything, by prayer and petition with thanksgiving, let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your thoughts in Christ Jesus." Philippians 4:6-7, World English Bible.

WHERE EVERY FACT CAME FROM

Read on November 17, 2026. Agency pages change, so check the page before you rely on a number.

- [ ] **Ready.gov, Recovering from Disaster.** https://www.ready.gov/recovering-disaster
- [ ] **FEMA, Returning Home After a Flood.** https://www.fema.gov/fact-sheet/returning-home-after-flood
- [ ] **CDC, Cleaning Up After a Disaster.** https://www.cdc.gov/DISASTERS/CLEANUP/FACTS.HTML
- [ ] **CDC, Making Water Safe in an Emergency.** https://cdc.gov/water-emergency/about
- [ ] **Ready.gov, Build a Kit.** https://www.ready.gov/kit
- [ ] **University of Nebraska, Well Water Safety After a Disaster.** https://disaster.unl.edu/home-health-and-safety/well-water-safety
- [ ] **Ready.gov, Power Outages.** https://www.ready.gov/power-outages
- [ ] **CDC, Handwashing After a Disaster.** https://www.cdc.gov/natural-disasters/psa-toolkit/handwashing-after-a-disaster.html
- [ ] **CDC, Avoiding Carbon Monoxide Poisoning.** https://www.cdc.gov/natural-disasters/psa-toolkit/avoiding-carbon-monoxide-poisoning.html
- [ ] **CDC, Use a Generator Safely.** https://www.cdc.gov/natural-disasters/psa-toolkit/use-a-generator-safely.html
- [ ] **EPA, Homeowner and Renter Guide to Mold Cleanup After Disasters.** https://epa.gov/mold/homeowners-and-renters-guide-mold-cleanup-after-disasters
- [ ] **IRS, How Taxpayers Can Reconstruct Records After a Disaster.** https://www.irs.gov/newsroom/how-taxpayers-can-reconstruct-records-after-a-disaster
- [ ] **CFPB, If I have been affected by a natural disaster, what should I do in the weeks following it.** https://www.consumerfinance.gov/ask-cfpb/if-i-have-been-affected-by-a-natural-disaster-what-should-i-do-in-the-weeks-following-it-as-i-rebuild-en-1515/
- [ ] **DisasterAssistance.gov, Contact Us.** https://www.disasterassistance.gov/help/contact-us
- [ ] **SBA, Disaster Assistance.** https://www.sba.gov/funding-programs/disaster-assistance
- [ ] **USA.gov, Replace vital documents.** https://www.usa.gov/replace-vital-documents
- [ ] **USA.gov, Lost or stolen passport.** https://www.usa.gov/lost-stolen-passport
- [ ] **National Center for Home Food Preservation, USDA Guide to Home Canning.** https://nchfp.uga.edu/resources/entry/about-the-usda-guide-to-home-canning-2015-revision
- [ ] **Penn State Extension, Seed Saving Basics.** https://extension.psu.edu/seed-saving-basics
- [ ] **FEMA, Community Emergency Response Team (CERT).** https://fema.gov/cert
- [ ] **SAMHSA, Disaster Distress Helpline.** https://www.samhsa.gov/find-help/helplines/disaster-distress-helpline
- [ ] **988 Suicide and Crisis Lifeline.** https://988lifeline.org/

Not read tonight, so not cited: USDA Food Safety and Inspection Service pages on food after floods, EPA flooded-well pages, the Red Cross, the Social Security Administration. If you need those, check them directly.