SJBA
South Jersey Business Association

HOMEOWNER PLANNING SERIES · WORKBOOK 07

A Clearer Plan After the Storm.

Storm Recovery Coordination Workbook



Safety and official instructions come first. Once hazards are controlled, this workbook helps you keep records, coordinate stabilization and insurer conversations, and organize repairs without losing track.

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02 · SAFETY FIRST

Before anything else: stay safe

Documentation and repairs can wait. Follow official instructions.

Immediate safety

- If anyone is in danger, call 911.
- Follow official evacuation and reentry instructions from local and state authorities.
- Stay away from downed power lines and anything touching them. Report them to your electric utility.
- If you smell gas, leave the area and call your gas utility or 911 from a safe place.
- Do not enter a building that may be unsafe until officials or qualified professionals say it is safe.
- Avoid floodwater; it can hide hazards.

What this workbook does not do

It does not provide rescue, repair, or utility shutoff instructions. Use official sources and qualified professionals for those.

Electric utility outage line

Gas utility emergency line

Water utility

Municipal emergency management

Insurance claims line

Family emergency contact

NOTES

03 · HOUSEHOLD STATUS

Household status and immediate needs

Keep this page private. Record only what helps you coordinate.

Where we are staying

Best contact phone

Access restrictions in effect

Next official update expected

HOUSEHOLD MEMBERS AND PETS

Name	Location	Immediate needs	Checked in

PRACTICAL NEEDS THIS WEEK: KEEP PERSONAL HEALTH DETAILS PRIVATE

04 · DOCUMENTATION

Damage documentation

Document only areas you can access safely.

Before discarding damaged items

NJ DOBI recommends photographing damaged property before disposal and, where possible, keeping it until your insurer inspects it or says it can be discarded. Ask your insurer how to proceed.



Area	Condition observed	Date	Photo / video reference	Item kept for inspection?

05 · INSURER CONTACT

Insurer contact log

Write down every conversation: who, when, what was asked, and what happens next.

Keep sensitive numbers private

Do not write full policy or account numbers on any copy you share. This workbook makes no coverage determination and does not promise reimbursement.

Insurer	Claim reference (private)	Adjuster and contact

Date	Spoke with	Questions asked	Answers / documents requested	Next action

If you cannot resolve an issue with your insurer, NJ DOBI's consumer hotline is 1-800-446-7467.

06 · STABILIZATION

Emergency stabilization record

Temporary measures that protect property from further damage should be done by qualified professionals. Keep receipts and photos.

Date	Work performed	By (company)	Before / after photos	Receipt kept

ASK BEFORE TEMPORARY WORK BEGINS

1 Does my insurer want to be notified or to see the damage before this work?

2 Is this temporary work, and what permanent repair will follow?

NOTES

07 · TEMPORARY LIVING

Temporary living and continuity costs

A private record for you. Ask your insurer which costs may be considered and what documentation they need.

Date	Expense	Amount	Receipt	Submitted to insurer?

Running total

Asked insurer about these costs on

08 · REPAIR SCOPE

Repair scope, priorities, and dependencies

Some repairs must wait for others. Record what each depends on.

Repair need	Assessed by	Priority 1 to 3	Depends on	Insurer approval needed?

SEQUENCE WE AGREED ON

09 · CONTRACTORS

Contractor verification and proposal comparison

Take time to verify. Urgency is not a reason to skip checks.

Verify registration

New Jersey requires home improvement contractors to register with the Division of Consumer Affairs. Check registration at the state verification portal. DOBI notes you are not required to use an insurer's recommended contractor.

Check	Contractor A	Contractor B	Contractor C
NJ registration verified (date)			
Insurance certificate			
Written scope matches assessment			
Exclusions			
Schedule			
Payment terms			
Warranty			
Total			

QUESTIONS FOR A QUALIFIED ADVISOR BEFORE SIGNING

10 · COORDINATION

Repair coordination and document retention

One log for communications and changes keeps everyone aligned.

COMMUNICATION LOG

Date	With	Topic	Outcome

CHANGE LOG

Date	Change	Approved by	Insurer informed?

DOCUMENTS TO RETAIN

- [ ] Photos and video
- [ ] Insurer letters
- [ ] Estimates
- [ ] Contracts
- [ ] Receipts
- [ ] Permits

NOTES

11 · PROGRESS

Progress, completion, and follow-up

Confirm each repair is complete before closing it out.

REPAIR PROGRESS

Repair	Status	Completion confirmed by	Date

UNRESOLVED ISSUES

Issue	Responsible	Follow-up date	Resolved

12 · PROFESSIONAL CONVERSATIONS

Professional conversation planner

Use this page after emergency guidance has been followed. Prepare for each conversation and record decisions.

ROLES THAT MAY BE RELEVANT

- [ ] General or restoration contractor
- [ ] Roofer
- [ ] Tree service
- [ ] Electrician
- [ ] Plumber
- [ ] Water damage specialist
- [ ] Insurance agent
- [ ] Public adjuster, if you choose one
- [ ] Engineer, if structure is in question

Conversation 1: professional role | **Name / company** | **Date**

Questions to ask

Documents to bring | **Recommendation received**

Action and owner | **Deadline** | **Follow-up date**

Conversation 2: professional role | **Name / company** | **Date**

Questions to ask

Documents to bring | **Recommendation received**

Action and owner | **Deadline** | **Follow-up date**

Finding current professionals

Membership changes over time, so this workbook names roles, not members. Visit SJBA to explore current professionals. A listing is not an endorsement or guarantee; verify registration, licensing, insurance, and references for any professional, inside or outside SJBA.

13 · ACTION PLAN

Flexible next-action plan

Plan the next few steps, not the whole recovery. Update this page as decisions arrive.

#	Action	Owner	Due	Depends on	Done
1					
2					
3					
4					
5					
6					
7					

REVIEW CADENCE

- ☐ Weekly
- ☐ Every two weeks
- ☐ Monthly
- ☐ At each milestone

No fixed timeline

Recovery timelines vary with damage, insurer decisions, contractor availability, and approvals. Revisit priorities as information changes.

NOTES

14 · SOURCES AND NEXT STEPS

Official sources, About SJBA, and next steps

OFFICIAL SOURCES, CHECKED OCTOBER 2026

Ready.gov
Federal guidance on staying safe during and after storms and floods.
www.ready.gov

FEMA
Federal disaster preparedness, recovery, and assistance information.
www.fema.gov

NJ Office of Emergency Management
State emergency management information and official updates.
www.nj.gov/njoem

NJ DOBI: Filing insurance claims for storm-related damage
State guidance on reporting a loss, temporary repairs, documentation, and resolving disputes.
www.nj.gov/dobi/division_consumers/pdf/insuranceclaimsafterstorm.pdf

FloodSmart (National Flood Insurance Program)
Federal information on flood insurance. Standard homeowners policies exclude flood damage.
www.floodsmart.gov

NJ Division of Consumer Affairs: Home Improvement Contractors
State registration program for home improvement contractors, with a link to verify a contractor's registration.
www.njconsumeraffairs.gov/ocp/Pages/hic.aspx

Companion article: "Recovering From Storm Damage." Find it with SJBA's homeowner resources at southjerseybusinessassociation.org.

SJBA Inc. South Jersey Business Association

About SJBA

Founded in 1994, the South Jersey Business Association is a structured, category-exclusive referral network for South Jersey business owners serving Camden, Gloucester, and Burlington counties. Members hold one seat per professional category and follow attendance and referral standards.

Visit SJBA to explore current professionals

Established business owner? Visit a Meeting

Planning note. This workbook is general educational planning information for South Jersey homeowners. It is not individualized legal, insurance, financial, engineering, or construction advice. Requirements vary by municipality, property, and project; qualified professionals and the relevant authorities should confirm applicable decisions. SJBA does not perform, supervise, or guarantee the work of any member or other professional. Rules change; confirm details with each source. Photos are illustrative, not SJBA members or member projects.