



Disaster recovery financial checklist

When disaster strikes, it's hard to think clearly about what needs to happen next. This checklist breaks down the essential financial actions to take in the days, weeks and months after losing your home. Check off items as you complete them and remember: you don't have to do everything at once.

First 48 hours: Immediate action

Ensure your family's health and well-being first

Your loved ones are the priority. Everything else can wait. Don't forget to take care of yourself and your own well-being as well.

Start replacing essential items

Buy back the things you and your family need most right now — clothing, toiletries, medications and items that bring comfort.

Contact your bank for emergency cash access

Report lost cards, request expedited replacements and ask about ATM fee waivers.

Take photos of all damage

Document everything before cleanup begins, if safe to do so.

Secure temporary housing

Book a hotel or find a short-term rental. Keep all receipts. You may qualify for [housing assistance through FEMA](#) even if you have insurance.

Begin inventory of lost items

List everything you can remember. Add photos, receipts or purchase records if available.

Week 1: Getting organized

- Start your expense tracking system**
Create a spreadsheet or folder for every receipt (hotels, meals, clothing, supplies).
- File insurance claims immediately**
Don't wait to assess full damage. Start the process now and remember to file claims for all coverages (property, car and personal belongings like jewelry).
- Contact your mortgage lender**
Ask about forbearance, deferment or other relief options.
- Notify all creditors**
Request payment relief, fee waivers and late payment forgiveness.
- Contact utility providers**
Suspend service at damaged property to avoid unnecessary charges.
- Apply for disaster assistance**
File for FEMA aid if in a federally declared disaster area. Check state and local programs. When you're ready, apply online at [disasterassistance.gov](https://www.disasterassistance.gov), by phone at 800-621-3362 or in person at a [Disaster Recovery Center \(DRC\)](#).
- Replace critical documents**
Start the process for driver's license, Social Security card, passport, insurance policies, and deeds. Visit FEMA's [Replacing Vital Documents](#) page for guidance.
- Set up mail forwarding**
Update address with banks, credit card companies and insurance providers.
- Access emergency credit if needed**
Use existing lines of credit for immediate expenses.

Weeks 2 – 8: Stabilizing

- Continue tracking all disaster-related expenses**
Save every receipt for hotels, meals, temporary housing, replacement items.
- Follow up on insurance claims weekly**
Stay in regular contact with your adjuster. Document all communications.
- Monitor your credit report**
Set up alerts for suspicious activity and verify that relief arrangements aren't misreported.
- Notify your employer or business partners**
Discuss remote work options, time off or other accommodations you may need.
- Meet with your financial advisor**
Discuss your situation, review available cash and explore financing options.
- Organize receipts and documentation**
Create folders (physical or digital) by category: insurance, housing, medical, replacement items.
- Research temporary housing options**
If your first choice isn't working, explore alternatives before signing long-term leases.
- Avoid major financial decisions**
Don't liquidate investments, buy property or make large commitments while in crisis mode.

Months 2 – 6: Planning recovery

- Create a recovery budget**
Calculate temporary living costs, rebuild expenses and income gaps.
- Evaluate housing options**
Consider whether to rebuild, relocate or buy new.
- Maximize insurance proceeds**
Submit complete documentation with receipts and inventory to support your claim.
- Plan for funding gaps**
If insurance won't cover full costs, work with your advisor to identify sources of additional capital.
- Begin rebuilding emergency fund**
Once settled, start replenishing cash reserves for future needs.
- Reassess insurance coverage on all properties**
Review replacement cost estimates and consider additional disaster coverage.
- Consult tax and legal advisors**
Understand potential casualty loss deductions and estate planning implications.
- Update estate documents if needed**
Replace any wills, trusts or powers of attorney that were destroyed.

Important reminders

- **Save everything.**
Receipts for hotels, meals, clothing, furniture, supplies and any disaster-related expense may be reimbursable under loss of use coverage.
- **Don't rush major decisions.**
Housing markets can be chaotic after disasters. Take time to think through your options.
- **Ask for help.**
Your financial advisor, insurance agent, attorney and tax professional are there to support you. Lean on them.
- **Be patient with yourself.**
Recovery takes time. The emotional and financial impacts don't resolve overnight.
- **Stay in communication.**
Keep your advisor informed about insurance proceeds, housing decisions and changing circumstances.

Need support?

If you've been affected by a natural disaster, contact your advisor to discuss your specific situation and explore solutions tailored to your needs.

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