

FINANCIAL RECOVERY FROM A DISASTER

PLANNING FOR CLEAN-UP

Before you are deciding whether to clean up, tear down, and throw away there are a number of financial considerations to consider. You may feel an urgency to start cleaning and making order of the destruction. Before you begin, complete these five important “pre-clean up” tasks:

1. *Document the damage of all items, no matter how small.* It is difficult to resurrect the damage once you have begun clean-up and repairs. Your written documentation should include the following details:
 - Manufacturer.
 - Model.
 - Serial number.
 - Total number of similar items that were damaged.
 - Age.
 - Value new. *(Fill in only if your insurance offers replacement value coverage.)*
 - Approximate current value.
 - Damage incurred.

Use the **Documenting Loss and/or Damaged Property** tool found at the end of this factsheet to help you document the damage. Note, you only need to use the “Value New” column if your insurance offers replacement value coverage. Here is an example of how you could use the tool.

Item	Manufacturer	Model	Serial Number	Quantity	Age	Value New	Value Now	Damage Incurred
Toaster	West Bend	S7a	H220107A	1	6 yrs	\$16	\$8	fire
Bath towels	??	??	??	12	varies	\$72	\$48	fire
Push lawn mower	Toro	TR200	GH453991Z	1	5 yrs	\$345	\$175	fire
1999 car	Chevrolet	Malibu	VIN # SFG100060007D DX53Z	1	11 yrs	??	\$900 Blue Book	totally destroyed (in garage; burned)

Photos and/or video footage of the damage is very useful to support the written documentation. If your camera is gone, use a disposable camera or cell phone camera. You can then download images and print them as needed.

Enlist family, friends, or coworkers to assist in this big task. Have them work in pairs, room by room, documenting the damage. You may need to fill in some of the details yourself, but getting them to help you start the list will save several hours of valuable time. If you have homeowners or renters insurance, you will need to calculate the portion of the property loss that insurance and donations do not cover. If you do not have insurance you will be able to claim the property loss as a deduction on your income taxes.

2. *Search your property for important papers that may be needed in the financial recovery process.* Secure these documents before volunteers, family, and friends begin to help you with the clean-up and throw away the documents by mistake.

If you can find the sales slips/receipts for items that have a higher cash value such as appliances, computers, entertainment systems, etc. this is helpful. Such documents will also show proof of purchase, date purchased, and purchase price which will be useful when filing insurance claims and/or taxes.

Key documents are needed to prove who you are, what you own, and what you owe. These important papers are also needed to file insurance claims, apply for assistance, obtain loans, and file for taxes. Some key important papers you need are:

- Social Security numbers for you, your spouse, and all your dependents.
- Birth and death certificates.
- Most recent federal income tax return.
- Home mortgage/property deed.
- Bank account numbers.
- Drivers license.
- Titles of vehicles, particularly those damaged by the disaster.
- Military discharge papers.
- Credit cards/store charge cards.

Don't worry if you cannot find these documents in the damage. See the **Replacing Important Papers** tool found at the end of this factsheet for information about how you can replace one or more of these missing/damaged documents.

3. *Go through your property to identify and secure items you wish to save.* Family heirlooms like pictures, videotapes, glassware, and trophies may be just as important to save (if not more so) as antiques or valuable collections.

Please note that some items, like mattresses, upholstered furniture, and contaminated/moldy items, may be too hazardous to keep. Remember safety first; material items that could risk your health are not worth saving!

4. *Contact city or county officials to find out:*
 - How and where to properly dispose of damaged property.
 - If dumpsters will be made available and how to secure one.
 - A list of items that are not salvageable, like mattresses
 - Steps to follow in cleaning and sanitizing your home and household items
 - Guidelines for safe clean-up procedures, like wearing goggles, masks, and disposable coveralls; where to shower; etc.
5. *Find out when volunteers will be coming to help you.* Be present to supervise or recruit someone to help supervise.

REPLACING IMPORTANT PAPERS

After a disaster, important papers may be destroyed, lost or damaged. Agencies, The following agencies, websites, and procedures can help you replace your important papers.

Birth and Death Certificates

To replace a birth or death certificate for U.S. citizens who were born or died in the United States, visit <http://www.vitalrec.com> or call:

Minnesota: 651-201-5970

North Dakota: 701-328-2360

South Dakota: 605-773-4961

Iowa: 515-281-4944

Wisconsin: 608-266-1371

For birth records of U.S. citizens born abroad, visit http://travel.state.gov/passport/get/first/first_828.html or request a copy of Form FS-240 (Consular Report of Birth Abroad) from:

U.S. Department of State
Passport Services
Vital Records Section
1111 19th Street, NW, Suite 510
Washington DC 20522-1705

This address is also used to obtain a "Report of the Death of an American Citizen" who died abroad.

Citizenship and Naturalization Papers

For papers related to citizenship, immigration, permanent resident card (green card), re-entry permit employment authorization, etc. visit <http://uscis.gov/graphics/formsfee/forms/n-565.htm>. Complete Form N-565. Alternatively, contact your county court house.

Credit Cards

American Express: 800-528-4800.

Discover: 800-347-2683 (TDD/TTY – 800-347-7449)

Master Card: Contact issuing financial institution or 800-622-7747

Visa: Contact issuing financial institution or 800-847-2911.

Driver's License or State ID Card

The quickest way to obtain a duplicate driver's license is to apply in person at any state Office of Motor Vehicle Driver's License Office. You will need to complete an "Application for License or Identification Card," which may be accessed at:

Minnesota: dvs.motor.vehicles@state.mn.us

North Dakota: <http://www.dot.nd.gov/formsbytitle.htm>

South Dakota:
http://dps.sd.gov/licensing/driver_licensingapplications

Iowa: <http://www.iadotforms.dot.state.ia.us>

Wisconsin: <http://www.dot.wisconsin.gov/forms/>

Income Tax Returns

Call the nearest department of the treasury or IRS office, or call 1-800-829-3676) and request form 4506 (Request for Copy of Tax Return). To find your local office, go to:

Minnesota:
www.irs.gov/localcontacts/article/0,,id=98289,00.html

North Dakota:
www.irs.gov/localcontacts/article/0,,id=98321,00.html

South Dakota:
www.irs.gov/localcontacts/article/0,,id=98333,00.html

Iowa:
www.irs.gov/localcontacts/article/0,,id=98276,00.html

Wisconsin:
www.irs.gov/localcontacts/article/0,,id=98349,00.html

Insurance Policies

Contact the agent or company providing the coverage. You may be required to complete a form, pay a fee for duplicate copies or both. The policy number will expedite this request.

Marriage License or Divorce Records

Copies of certificates of marriage are available from the county that issued the marriage license, and divorce decrees are available from the county that granted the divorce. For ordering and fee information, please contact the local registrar in the county where the marriage license was issued or the divorce granted.

If the marriage or divorce occurred in another state, contact the National Center for Health Statistics at:

<http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm>.

Military Discharge Papers

Request Standard Form 180 (SF-180) from any office of the Veterans Administration, the American Legion, the Veterans of Foreign Wars, the American Red Cross, a veteran's association, or military recruiter. It may also be downloaded from: http://www.archives.gov/facilities/mo/st_louis/military_per-sonnel_records/standard_form_180.html.

Fax the completed form to 314-801-9195 or send it to:

National Personnel Records Center
Military Personnel Records
9700 Page Avenue
St. Louis, MO 63132-5011

To find out if you are eligible for veteran's benefits, how to apply, and what it will cost, complete an application form online. Call the VA Health Benefits Service Center at 877-222-8387.

Mortgage Papers

Contact the lending institution.

Passports

Complete form DS-64 (Statement Regarding Lost or Stolen Passport) from

http://travel.state.gov/passport/lost/us/us_848.html.

Submit it to:

U.S. Department of State
Passport Services
Consular Lost/Stolen Passport Section
1111 19th Street, NW, Suite 500
Washington DC 20036

Property Deeds

Contact the Clerk of Court in the parish where the property is located.

Savings Bonds/Notes

Call 304-480-7527 or visit

<http://www.treasurydirect.gov/NC/FoRMSHome?FormType=SBF&site=indiv> and complete Form PDF 1048E (Claim for Lost, Stolen or Destroyed U. S. Savings Bonds).

To replace Series HH/H Bonds, mail the completed form to:

Bureau of the Public Debt
P.O. Box 7012
Parkersburg, WV 26106-2188

To replace Series EE/E Bonds, mail the completed form to:

Bureau of the Public Debt
P.O. Box 7012
Parkersburg, WV 26106-7012

Social Security Card

Go to a Social Security Administration Office.

Complete form SS-5 (Application for Social Security Card). It can be downloaded at:

<http://www.ssa.gov/online/ss-5.html>. For additional help, contact the Social Security Administration at 1-800-772-1213, or write:

Office of Public Inquiries
Social Security Admin., Windsor Park Building
6401 Security Blvd.
Baltimore, MD 21235

Vehicle Title

Contact your state’s Department of Motor Vehicles; find it at <http://www.4dmv.com/>.

Complete a “Vehicle Application” form. Submit to the address given on the form.

Wills

Contact the attorney who prepared it. If circumstances have changed, a new will may be appropriate.

Additional Information About this Document

At the time of this publication (10/12/10) all contact information was verified. This information is subject to change.

This was originally adapted by Jeanette A. Tucker, Ph.D., Associate Professor, Family Economics, Louisiana State University Agricultural Center (4/06).

This version was adapted by Becky Hagen Jokela, M.S., AFC, CFCS, Extension Educator, Family Resource Management, University of Minnesota Extension (10/12/10).



This document was developed as part of the Recovery After Disaster: The Family Financial Toolkit, a joint project between the University of Minnesota Extension, North Dakota State University Extension Service, and Lutheran Social Service of Minnesota. The toolkit was developed by Phyllis Onstad and Sara Croymans, Extension Educators, University of Minnesota Extension; Trish Olson, Program Leader, University of Minnesota Extension; Lori Scharmer, Extension Agent, North Dakota State University Extension Service; and Nancy Beers and Cindy Johnson, Lutheran Social Service.

For more resources, visit www.extension.umn.edu/disasterresponse/. If you do not have access to the internet, you can receive additional information by calling the following information lines:

- Farm Information Line (general flood questions)— 800-232-9077 (Mon–Fri, 8:30 a.m.-1:30 p.m.)
- AnswerLine (household issues like cleaning and cooking safely)— 800-854-1678 (MN area codes only; Mon–Fri, 9 a.m.–noon and 1 p.m.–4 p.m.)

© 2010, Regents of the University of Minnesota. All rights reserved. Reviewed March 2011. Send copyright permission inquiries to: Copyright Coordinator, University of Minnesota Extension, 405 Coffey Hall, 1420 Eckles Avenue, St. Paul, MN 55108-6068, Email: extcopy@umn.edu, Fax: 612-625-3967.

This material is available in alternative formats upon request. Direct requests to 612-626-6602.

University of Minnesota Extension shall provide equal access to and opportunity in its programs, facilities, and employment without regard to race, color, creed, religion, national origin, gender, age, marital status, disability, public assistance status, veteran status, sexual orientation, gender identity, or gender expression.

