

Disaster Documents Needed

Note: Be sure that all of these documents are stored to the “Internet Cloud”. In the event of loss of your home, that may be the only way you can recover papers you will need. Store copies in a bank deposit box.

FEMA – Required Documents should you wish to file for disaster assistance:

1. File for FEMA Disaster Assistance as soon as possible after the loss. Very important.
2. Insurance policies, photos of the damage to your home/property,
3. Proof of Identity: They will request utility bills, bank or credit card statements, state-issued ID cards (driver’s license), phone bills and/or voter registration documents that show both your name and your address (damaged property) on the same piece of paper. They will request your Social Security number. IF they cannot establish your identity, your application will be denied.
4. Proof of Occupancy: You must be able to demonstrate and document to FEMA the damaged property was your primary resident at the time of the disaster.
5. Verification of loss: FEMA will have an independent inspector visit your property to verify that the loss did occur and photograph the damage.
6. Rental Assistance: FEMA may be able to provide short-term rental assistance if your home is uninhabitable and you can demonstrate that you had to move out.
7. **IF YOU LOOSE all of these documents or have no email/internet ability to send and receive documents, they may move onto other applicants. They move very quickly on these claims.**
8. **You have the right to appeal if your claim is denied.** Note: In a December 3rd document from Lane County on Recovery Updates, it notes that FEMA was no longer approving requests for direct housing assistance due to risk of landslides and flooding as well as availability of rental housing. Conditions continually change.

PERSONAL INSURANCE – You need Home Structural insurance, Personal Property Insurance, Earthquake, Flood and Auto Insurance as your primary means of financial recovery.

1. Check your insurance coverage and be sure it is up to date and adequate to cover a total loss of your property being sure you get earthquake coverage. Over time, you will find your situation changes. Don’t be under-insured! File a claim with your insurer as soon as possible and take plenty of photos.
2. Keep a copy of your policy and documentation noted below on the internet cloud!
3. Verification: After filing the claim, your insurance adjustor or representative will need to verify the loss by visiting the property, taking some measurements and photographs.
4. Personal Property Claims: You will be asked to provide a COMPLETE inventory of EVERYTHING you lost to your insurance agency. This includes for each item (socks, pianos, coats, tools, books, everything. Do this NOW:

- a. Draw a sketch of every room in your house. Photograph every room. Go room-by-room to draw in furniture, desks, dressers, storage drawers, etc. Then pull out every drawer and photograph it. Photograph every closet, the attic space, garage, outside belongings and all your landscaping.
- b. Using these photos and sketches, start a spreadsheet that has columns for manufacturer, item description, what you paid for that item, when you bought that item, and it's condition (average, better than average, worn). Have at least two people do this independently and go over both list to find things you missed. **This is HARD to do, takes WEEKS**, requires much research to find prices on EBay and for more costly items, calls to Oriental Carpet stores, Piano shops, art dealers to come up with reasonable estimates. Again, keep these records all on the Internet Cloud and back all of it up on multiple devices. Keep copies in your Bank Deposit Box. Your insurance company will review ALL of these records and ask you to justify some of them. They may depreciate the values you provide.

TIME

Expect that settlement of claims with FEMA and your personal insurance agency will take MONTHS. Many agencies will provide small "pre-settlement" funds to help you get established but final resolution and release of funds may take many months.