

To-do List for Those of Us Who Lost Homes

SOURCE: BCOE

This was posted by someone who lived through the huge fire in Santa Rosa last year. They had posted this list, and I thought it could be helpful for those who have losses just like us and don't even know where to start. We are safe, but I don't really think it's sunk in yet that everything is gone.

Start with the small list:

1. Get a PO Box
2. Longer term rental search - include insurance on it so they pay directly for rental. Find a nice place that you like, don't settle. You should be able to get a "Like Property" so insurance should cover a nice place for you to live while you work through all this. You might be living here for 2 years, so choose wisely.
3. Find a place to buy some sturdy boots and gloves. Get some shovels.
4. Start working on the personal property list (this is not fun at all, be prepared to cry we sure did). Write down the moment you remember – keep list on phone or pad of paper with you at all times.
5. Save receipts. Loss of use insurance will cover incidentals too – hairbrush, phone chargers, etc.
6. As you buy things, tell the store owner your situation. Most stores will give you some level of discount as their way of helping you.
7. Let people do things for you. Do you have a friend that you can send to the store to buy you some basic clothes or comfort foods? Let them do it – they want to help and you don't need to spend time doing these errands. (The 'fun' of shopping is gone...it quickly becomes a chore because you don't want a new shirt, you want the one that you always liked to wear but now it's gone and you are sad/mad.)

The Big List:

1. Register at the shelters, with Red Cross and any other agency there, California FEMA, etc.
 - a. Most of the aid coming in will use these lists as a point of contact and will help to ensure that you don't get left out of anything.
 - b. This will be especially important should FEMA be activated, which in my opinion is very likely with the amount of devastation experienced.
2. Call Homeowner Rental insurance to trigger "Loss of Use"

This typically will allow you to be in a "Like" property for x number of years and sometimes has a dollar limit attached and sometimes not, this is dependent on your policy.

 - a. This coverage should also give you some immediate access to funds for essentials, clothes, toothbrushes, food, etc.
 - b. This will also get the ball rolling for the insurance claim on your home and rebuilding/personal property Dollars.
3. Get a PO Box and forward all mail to the Box.
 - a. Use this PO Box as the mailing address on all forms you begin to fill out.

4. Start Searching for a Long term rental. Coordinate with your insurance company so that payments can be made directly from them using your "Loss of Use" money.
 - a. Plan on renting 1-2 years, but do not necessarily sign a lease for a full two years as circumstances can change.
5. Itemized List of belongings - (This is very hard but very necessary for your claim)
Organize by room and list everything that was there with a replacement cost. (you will cry a lot doing this and that is ok)
 - a. Replacement Cost should be what it would cost to replace not on sale from pottery barn, it should not be the price you paid for it with that 50% off coupon.
 - b. Make sure you list everything, even if it is above and beyond your policy limit. This is very important because everything above and beyond the policy limit is considered a Loss and can be claimed as such on your taxes - See #9
6. Call all of your utilities and either freeze or cancel service.
Electric, Gas, TV, Land Line phone
 - a. Newspaper delivery, either cancel or update to PO Box.
7. Call the rest of your insurance points as needed.
Car insurance
 - a. Any specialty insurance for unique items
8. Permits - An unfortunate necessity.
Debris Removal - as things wind down it will be necessary to remove the debris, this requires a permit usually. (This should be covered by your insurance, we had to force the issue but ask repeatedly.)
 - a. ErosionControl - If you are on any kind of hill or have sloped property you will need to put some sort of erosion control measures in place, again this will need some sort of permit.
 - b. Temporary Power Pole/Trailer on site Permit - Getting this earlier on can prove helpful in both the rebuilding process.
9. Taxes
You will be able to claim the monetary loss of the value of all your items minus what you receive from your insurance company. I'm unfamiliar with the exact laws, but I believe that we were able to carry our losses back 2-5 years and received most of the money that we had paid in taxes back in a nice large check.
10. Network with others. You will learn so much from others as you go through the rebuilding process. We all have our strengths so share yours and use others. The amount of time that you will spend on the rebuild, insurance, recovery process is staggering so you need to use all your resources.