

Use this checklist and the resources identified below to help you navigate the steps you need to take to move forward if you have experienced a natural disaster.

1. Mark the items listed with a checkmark in the first box if it applies to your situation. (This is by no means a comprehensive checklist, and your situation may require additional steps.)
2. Assign a due date, if this applies to your situation.
3. Take notes as appropriate to your needs, and update as you complete items. Your notes may include other people you speak with, others who need to take action or new information you find.
4. If an item will incur costs, note the costs to keep track of your expenses.

**Important Note:**

**It’s advisable to seek legal advice before settling claims for your losses. Keep your guard up and be aware of frauds and contractor rip-offs. Don’t rush into starting the repair work and be sure to obtain estimates from more than one contractor.**

**If you have experienced a natural disaster:**

1. **Protect your property.**
2. **Work with your employer.**
3. **Contact your creditors.**
4. **Seek available tax relief.**

The actions items below are sectioned into these four steps.

✓	ACTION ITEM	DUE DATE	NOTES	COST
<b>Protect Your Property</b>				
✓	Collect important financial documents and valuables. <ul style="list-style-type: none"> <li>Legal documents</li> <li>Wills</li> <li>Powers of attorney</li> <li>Social Security cards</li> <li>Checkbook</li> <li>Bank and financial account information</li> <li>Passwords</li> </ul>			
✓	Take pictures and/or video of your damaged property.			



✓	ACTION ITEM	DUE DATE	NOTES	COST
	Contact your insurance agent as soon as possible.			
	Arrange for guardians and administrators for children.			
	Separate damaged and undamaged items, if it is safe to do so.			
	Save all receipts.			
	Keep copies and notes of all correspondence with your insurance provider.			
	Look for relief organizations (e.g., American Red Cross) for shelter, food, clothing and other services.			
<b>Work With Your Employer</b>				
	Apply for disability benefits if you are injured.			
	Use the provisions of the Family Medical Leave Act to care for injured family members, if necessary.			

✓	ACTION ITEM	DUE DATE	NOTES	COST
<b>Contact Your Creditors</b>				
	Pay your bills on time, but see if your creditors can work out delayed payment schedules if necessary.			
	Prioritize your insurance and mortgage payments ahead of others.			
	Find out about suspending or cancelling some services like utilities, telephone and cable if your home is damaged.			
<b>Seek Available Tax Relief</b>				
	Research federal income tax deductions that may be applicable to your situation (see Resources below).			
	Find out if your area has been declared a Federal Disaster Area to take advantage of filing amended tax returns reflecting your losses or receiving tax filing/payment extensions.			



**Other Resources:**

COMPANY OR ASSOCIATION	WEBSITE	NOTES
U.S. Department of Homeland Security	Ready.gov ( <a href="https://www.ready.gov/">https://www.ready.gov/</a> )	
U.S. Department of Homeland Security	FEMA.gov Disaster Declarations ( <a href="https://www.fema.gov/disasters">https://www.fema.gov/disasters</a> )	
American Red Cross	Redcross.org Get Help ( <a href="http://www.redcross.org/get-help">http://www.redcross.org/get-help</a> )	
U.S. Department of Labor	Family Medical Leave Act ( <a href="https://www.dol.gov/general/topic/benefits-leave/fmla">https://www.dol.gov/general/topic/benefits-leave/fmla</a> )	
U.S. Internal Revenue Service (IRS)	Deducting Casualty, Disaster and Theft Losses at a Glance ( <a href="https://www.irs.gov/credits-deductions/individuals/deducting-casualty-disaster-theft-losses">https://www.irs.gov/credits-deductions/individuals/deducting-casualty-disaster-theft-losses</a> )	