

By: Matthew Haave

OMAHA, Neb. (KMTV) — The University of Nebraska-Lincoln has released a toolkit for families to get back on their feet after the flood stops:

Recovery After Disaster: The Family Financial Tool kit:--University of Minnesota Extension

Recovery After Disaster: The Family Financial Toolkit discusses strategies and provides tools that can help you move along the road towards financial recovery. The tools provided in this toolkit are designed to help families make decisions that are best for their family. This toolkit is designed so that those financially impacted by a disaster can utilize the individual units or use the entire toolkit as their situation requires.

Family Financial Toolkit Highlights: Financial Recovery and Documentation

Recovering financially after a disaster is complex. It is important in the midst of the struggle to keep things simple. Financial documentation will help survivors and the helping agencies get a clear picture of what resources will be most beneficial and identify the biggest gaps.

Document Details: The more detailed and accurate your records, the more you may be reimbursed and/or able to recoup your losses.

Below you will find a list of forms that will help you refine the documentation process. You will need this information when talking with helping agencies, applying for disaster assistance, taking tax deductions and submitting your claims to insurance, FEMA, et al.

Remember to **KEEP ALL RECEIPTS:**

Accurate Information: Typically, your best source of information and support is found within your community. Your neighbor is experiencing the same disaster and therefore might have information that has not yet been made available to you. Pulling together as a community creates synergy and recovery. That being said, it is also common for rumors and misinformation to spread.

Disaster assistance with the Federal Emergency Management Agency (FEMA)

To Register:

Online: <http://www.disasterassistance.gov>

Your smartphone: m.fema.gov, click on Apply Online for FEMA Assistance

By phone: 1-800-621-3362

TTY: 1-800-462-7585

It is important that you register with FEMA even if you have filed a claim with another organization or Nebraska Emergency Management Agency (NEMA).

For further information about applying for assistance visit:

FEMA: Federal Emergency Management Agency

NEMA: Nebraska Emergency Management Agency

The United Way can be reached by phone at 2-1-1 if you have any questions or would like further information.

Ask for Help "Many hands make light work," (John Heywood) concept applies especially during times of trouble. Often people collude asking for help as a weakness, when really it is a strength as it shows you are able to leverage resources around you. A simple question will make the recovery process more palatable.

Financial Professional / Public Resources:

Accredited Financial Counselors: www.afcpe.org

Certified Financial Planners: www.cfp.net

Certified Public Accountant, who is also a credentialed Personal Financial Specialist: www.aicpa.org

The National Foundation for Credit Counseling: <http://www.nfcc.org>

Local Housing Administration: <http://portal.hud.gov/hudportal/HUD?src=/states/nebraska>

Rural development: www.rurdev.usda.gov/home.html

Farm Service Agency: www.fsa.usda.gov

Nebraska Department of Health and Human Services -help with flooding

IRS Publication 2194 Disaster Losses Kit

Publication is a set of documents to help individuals claim casualty losses on property that was destroyed by a natural disaster. The kit contains tax forms needed to claim a casualty loss. It also answers common questions like how to extend the time you need to file, how you can receive free tax services and how to identify which disaster losses to claim.

Veterans' benefits: Ph: 877.222.8387

Replacing Important Papers Besides documentation and keeping all receipts, other documents are needed to prove what you say. This may seem frustrating and distrusting and yet it is a fact of life that we do have to have documentation to show evidence of our words. The following is a list of key papers you will need. Check them off as you find them.

- 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.
- Driver's license.
- Titles of vehicles, particularly those damaged by the disaster.
- Military discharge papers.
- Credit cards and store charge cards.

The following is a directory for replacing important documents.

Birth and Death Certificates: to replace a birth or death certificate for U.S. citizens who were born or died in the United States:

for Nebraska: Nebraska Vital Records office or call: 402.471.2871

Address: 301 Centennial Mall South
P.O. Box 95065
Lincoln, NE 68509

Citizenship and Naturalization Papers: For papers related to citizenship, immigration, permanent residency (green card), re-entry permit, employment authorization, etc. visit: uscis.gov: **Complete form N-565** .

Credit Cards:

American Express: 800.528.4800

Discover: 800.347.2683 (TDD/TTY-800.347.7449)

Master Card: 800.622.7747

Visa: 800.847.2911

Driver License or State ID Cards: The quickest way to obtain a duplicate driver's license is to apply in person at any state department of motor vehicles. You will need to complete an application for a license or identification card, which may be accessed at: Nebraska: <http://www.dmv.state.ne.us/>

Income Tax Return: Call the nearest IRS office, or call 1.800.829.3676 and request form 4506.

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

Marriage Certificates and Divorce Records: <http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm>

Military Discharge Papers: Request Standard Form 180 (SF-180) from any Veterans Administration, the American Legion, the Veterans of Foreign Wars, the American Red Cross, a veteran's association, or military recruiter. You may also download the form from the center for Military Personnel Records.

Fax the completed form to 314-9195 or, mail it to:

National Personnel Records Center
Military Personnel Records
9700 Page Avenue
St. Louis, MO 63132.5011

Mortgage Papers: Contact your lending institution.

Passports: Complete form DS-64 (Statement Regarding Lost or Stolen Passport) from US Passport Services. **Mail 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 the County Court in the county where the property is located.

Savings Bonds/Notes: Go to: US Treasury Bureau of the Public Debt and complete form PDF 1048# (Claim for Lost, Stolen or Destroyed U.S. Savings Bonds) or call 304.480.7527.

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 Public Debt
P.O. Box 7012
Parkersburg, WV 26106.7012

Social Security Card: Obtain Form SS-5 (Application for Social Security Card) from your local office. Find your local Social Security Administration Office. For additional help, contact the Social Security Administration at 1.800.722.1213, or write:

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

Vehicle Titles: State of Nebraska: <http://www.dmv.state.ne.us/dvr>

Wills: Contact the attorney or persons that may have a copy of your will. If circumstances have changed, you may need to revise your will.

Family financial information provided by: Dr. Deanna Peterson, University of Nebraska - Lincoln Extension Educator.