

[Roadmap to Recovery Program Update: March 2009](#)

Wildfire relief work continues in San Diego, Arrowhead/Running Springs/ Fallbrook/Escondido and in Yorba Linda and Santa Barbara

UP continues our work hosting meetings, insurance break-out group sessions and providing online resources to 2007 wildfire survivors in San Diego and San Bernardino counties. Our recent meeting in Rancho Bernardo on February 12th was a special one. Speakers included several individuals who have used UP's resources, settled their insurance claims and recently moved back into rebuilt homes. 2003 Cedar Fire survivor, UP volunteer and Rancho Bernardo Community Presbyterian Church (RBCPC) member David Shalinsky was at the meeting as always. He said, "whereas Cedar Fire Survivors once offered encouragement and could share photos of our rebuilt homes, Witch Creek Survivors are now sharing their own."

David also passes along the good news that in April, RBCPC will distribute lemon trees donated by Specialty Plants to survivors who have recently moved home. RBCPC's Carpenter's Ministry and Fire Recovery Ministry also help with small home projects (labor for fencing, small carpentry projects, etc)—please contact him at drshalinsky@aol.com if you can use their help.

Since December 2008, UP staff and volunteers have been providing information and support to homeowners impacted by the Freeway Complex Fire (Orange County), Tea Fire (Santa Barbara County) and Sayre Fire (Los Angeles County.) UP is sponsoring live meetings in the Yorba Linda area. Topics covered so far include reconstruction, insurance, mortgages, and scopes of loss.

Thanks to a generous donation from sponsor [Stonefield Development](#) and **Mary Schrieber**, (a realtor with **Coldwell Banker** and a **FireSafe Council** member) UP is distributing Roadmap to Recovery Organizers, which include a copy of the [Disaster Recovery Handbook and Household Inventory Guide](#), to help survivors stay organized throughout the recovery process.

In addition to hosting live meetings and distributing recovery tools, UP continues to help survivors communicate with each other and access the information they need to navigate the challenges of recovering from a disaster. We do this primarily through a private 2008 “Survivors to Survivor” list serve and our “Ask An Expert” online forum. For more information about the UP **Roadmap to Recovery** program email **Emily Cabral** at emily@unitedpolicyholders.org.

UP Disaster Recovery Mentors reaching out far and wide

In late 2007, **Karen Reimus** formally established the UP Disaster Recovery Mentor Program to connect current disaster survivors with mentors who have already gone through the recovery process. Mentors provide free, confidential emotional support and “real-life” insight about recovering from a catastrophic loss. UP provides mentors with training and reference manuals to support their problem-solving capabilities.

The Disaster Recovery Mentor Program currently has 120 members and is growing quickly. Mentors are currently working with '07 and '08 California wildfire families. **Amy Bach** has supplied Australian wildfire relief workers with email contact information for the program, so wildfire survivors down under can access this unique help resource via the Internet. If your home has been damaged or destroyed in a natural disaster, email info@uphelp.org and we'll connect you with a mentor who has “been there and done that.”

In Memoriam: Dean Luvisa

We are deeply saddened to hear that Disaster Recovery Mentor **Dean Luvisa** has passed away. After recovering from the loss of his home in the 2003 Cedar Fire, Dean became a volunteer with UP as a Disaster Recovery Mentor, helping people who lost their homes in the devastating 2007 Witch Creek Fire. His compassionate nature made him an ideal volunteer to support others who were traveling a journey he had himself taken. He made a tremendous difference in the lives of those he touched. In lieu of flowers, his wife, **Katy** decided that she would like anyone interested to donate to United Policyholders in Dean's name (Dean Michael Luvisa). We are touched by this honor and grateful for Dean's generous service.

Federal Disaster Survivors Tax Alert

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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If you suffered property damage in a Federally-declared disaster during 2008, make sure to gather information and/or consult an experienced tax professional before the April 15, 2009 deadline to evaluate your options for claiming uninsured losses. You have the choice under the Tax Code of deducting a loss on your tax return for the year of the loss, or the year preceding. So if your loss was in 2008 you can claim it on your 2008 or your 2007 return (which presumably you've already filed). If it is in your best financial interest to do so, you can claim an uninsured 2008 loss by filing an amended return for 2007. Claiming a casualty loss on your tax return is critically important if you're underinsured, so make sure to get informed before the April filing deadline.

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