Personal Property
Debris Removal and
Cubic Yard Documentation
Personal Property

Clients determine the threshold and vendors determine the garage sale value.

- An item should not be classified as having zero value just because it's located outside, thrown about, or dust covered.
- What would be the garage sale value be if the item went through a reasonable amount of cleaning and sold at a garage sale. You should keep this in mind when determining the total threshold.
- Do not remove items if accumulative personal property has a garage sale value of the clients threshold or greater.
- Read the work order as some clients want automobiles to be considered personal property and need to be considered in determining whether threshold for personal property is met and some clients may want to treat the automobile as a separate item to store or leave.
• Look closely at property that may be in the mix of clutter. Does it have garage sale value if it were an item by itself.

• Just because property is in piles or looks like it is ready to haul away, does not by itself classify it as having zero value, nor necessarily reduce its value if it were clean, organized neatly, or separate from other items.

• Remember that there are many times when a mortgagor may re-occupy a property or return to the property in search of items.
Distinguish between property (interior or exterior) that is merely dirty or dust-covered.

Properly photo documenting items to validate their condition is of the utmost importance prior to removing as debris.
Remember:

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Work Order Example:

If accumulative personal property has a garage sale value of $300 or greater (excluding affixed exterior items such as kennels, swing sets or attached grills). Bid must include quantity, approximate value inventory list and bid to remove and store for 30 days.

$125 (mower) + $75 (laptop) + $50 (Bed) + $20 (TV) = $270

Here are a couple of links that can assist as a guide to property “garage sale” value.

Proper Photo Documentation

When reporting personal property vs. debris it may require two photos to properly document the condition. The condition will dictate if an item has value. For example, the above shows two lawn chairs that appear from afar to have garage sale value; however, from near they are rusted and have no value. It is crucial to show the condition of the items. This includes photo documenting that they are broken or rusted if deeming them debris.
There are times when personal and financial papers are found on properties. They need to be bid to store.

It is IMPORTANT that these types of papers and documents are treated as personal property. They include, but are not limited to records, and certificates of any kind:

- Birth
- Death
- Tax
- Military
- School including report cards, diplomas, school books, software, disks (hard or floppy)
- Health and insurance paperwork
- Business records
- Deeds, Liens, other legal papers
- Files and file folders
- Lockboxes and safes
- Mail of any kind
If guidelines and proper photo documentation is not followed, and a claim is filed by the mortgagor, you will be responsible to indemnify Safeguard and/or the client for reimbursement to the mortgagor of the cost of the item(s).

If there are questions on how to properly identify personal property you can reference the linked charts that provide “garage sale value” and follow the work order instructions as well as the total threshold. This together will allow a good decision on reporting personal property vs. debris. **Safeguard will complete quality check audits to confirm compliance by Vendors.**
Debris Removal and Cubic Yard Documentation
Keys to success

- Right Resource
- Vehicles for transporting debris
- Disposal options
- Placards
- Camera Techniques
Right Resource

- Not all labor requires equal skill
- Let people work their way up in your organization with the reward of new responsibility
- Save technical work for technical individuals
  - Determining value of personals
  - Winterizations
  - Identifying and correcting safety hazards
Vehicles for transporting debris

• Your vehicle does not just transport, it helps to document quantity
• Move debris once, use trailers and trucks with dump beds
• Load smart
  • Items that require special handling should go on last and taken off first
  • If there is a significant number of items that require special handling consider how you can handle better: separate vehicles; specialized dumpsters; 3rd party transport; etc.
Disposal Options

• County Dumps
• Private Dumps
• Transfer Stations
• Dumpsters
• **Be sure to follow all local regulations for handling debris**
Placards

- Intended to help explain conditions at property
- Effective use yields easier payment of justified debris

12% still reduced due to poor packing of containers, inaccurate calculations of capacity or non-sufficient documentation of vehicle upon arrival
Placards

• Vehicles are measured off and marked off to give actual container capacity and allows for a more precise review
• Vendors who do it right are much less frustrated
Good Camera Techniques:
Perspective on debris
Contradictions in Documentation:
185 cyds submitted
127 cyds paid
Dimensions Done Right:
Length
Width
Height
Progressive Load Photos
Progressive Load Photos
Camera Techniques

• Stand far enough back to capture the actual scene but close enough that details are not missed
• Avoid having multiple images of the same items, from the same perspective
• Be sure that lighting is sufficient
• If an image looks blurry on your camera, it will still be blurry when it is uploaded
• Remember that you are attempting to document a story, each time you take a photo