

If you are unfortunate to actually have a fire, a flood, a tornado or winter weather to damage or destroy your home, the following information will be of extreme importance to you.

### **Right away:**

- Notify your insurance agent.
- Board up broken windows and doors to prevent theft.
- Remove salvageable items or protect them from further damage.
- Start keeping a record of all damage-related expenses and losses. You will need this for tax deduction purposes.
- Mop and wipe up standing water as soon as possible to help minimize the damage.
- In cold weather, have utilities restored -if fire damage is not extensive - to prevent pipes from freezing. Such damage may not be covered by insurance.

### **The next day:**

- If you have lost credit cards, phone the companies involved as quickly as possible.
- If you are not insured, or if your insurance will not cover all your losses, you can take the loss

off your Federal Income Tax. For more information, contact the Internal Revenue Service.

**Salvaging household possessions:**

- For quick, temporary relief from the odor of a fire, you may want to try a professional deodorizing service. This must be followed by a complete cleaning.
- If washable clothes are wet or damp, wash them immediately to avoid mildew. To remove mildew, wash the fresh stain with soap and water, rinse well and dry. If stains remain, use lemon juice and salt.
- A good innerspring mattress probably can be renovated by a company that builds and repairs mattresses. Reconditioning a mattress is too difficult to do at home.
- For blankets, brush off surface dirt and then wash as manufacturers suggest.

**Household cleaning:**

- Wash walls as soon as possible, especially if there is water damage. Use a mild soap or detergent to wipe off or clean soot, and then rinse immediately with clean water. Ceilings should be washed last.
- Wash cooking utensils thoroughly with soapy water and polish with a fine-powdered cleaner.
- If appliance motors are wet, do not use until checked by a qualified professional. Take small appliances to a dealer handling that brand.

- Wash appliance exteriors with a household cleaner.
- Wipe leather with a damp cloth, then with a dry cloth. Stuff purses and shoes with crushed paper to retain shape. Leave suitcases open. Air dry them away from heat or sun. When dry, clean with saddle soap.
- To dry books, place them on end with leaves separated. After a time, they should be pressed to keep the leaves from crinkling.
- Locks and hinges should be taken apart (especially those made of iron), wiped with kerosene and oiled. If locks cannot be removed, squirt with machine oil through a bolt opening or keyhole and work with knob to distribute oil.

### **Repair work:**

If you plan to hire someone to do all of your repair work, choose your contractor carefully. Your insurance agent, bank or Better Business Bureau may be able to offer suggestions. Do not sign a contract unless you understand it fully and know exactly how much it will cost.

- If you have insurance that covers fire or water-damaged furniture, it may be better to apply the allowance to new articles rather than trying to repair furniture.
- Clean off all wood and dry thoroughly. If your furnace is usable, you may want to turn it on -even in the summer. If mold forms, wipe the wood with a cloth dipped in a mixture of water and kerosene or a mixture of borax in hot water.

- Dry rugs as quickly as possible by laying flat and exposing them to warm dry air. A fan will speed the drying. Make sure they are dry by feeling underneath them - if moisture remains at the base of the tufts, it will quickly rot the rug.

**Money matters:**

- If savings bonds are only damaged, take them to your bank, and they will assist you.
- If paper money is damaged, but over half of the bill is recognizable, you can get it replaced at any bank. Coins may also be replaced if they are recognizable. You can send pieces of currency ashes (less than half remaining) to:

Treasury of the United States,

Main Treasury Building,

Room 1123, Washington, DC 20220

- If you cannot find your checkbook, bank checks or savings account book after the fire, notify your bank immediately. Ask them to close your accounts and transfer the funds to new account

numbers.

**Important papers:**

- You may obtain birth certificates (those occurring after 1956) and death certificates from the Health Department. Birth certificates issued before 1956 in the state of Mississippi may be obtained by writing to:

Bureau of Vital Statistics, Mississippi Vital Records,

P.O. Box 1700,

Jackson, MS 39215-1700

[www.health.ms.gov](http://www.health.ms.gov)

- Marriage licenses and divorce decrees may be obtained from the courthouse at a minimal fee.

## **Recovery & Clean Up**

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- Veterans can obtain Standard Form 180 from any Veterans Administration or Red Cross office to replace destroyed military discharge papers.
- If your Social Security or Medicare card was destroyed, contact the Social Security Administration office.
- Clients should notify their caseworker immediately if their medical aid card, food stamp card, etc., were destroyed.
- Copies of your driver's license, registration and automobile title can be obtained at your local court-house. To replace the registration and title, you will need a tag and decal number.