Hurricane Recovery: Cleaning Up The Mess

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This educational booklet compiled and designed by the University of Florida - Martin County Cooperative Extension Service
Chris Kilbride - Extension Agent IV
Family & Consumer Sciences
2614 SE Dixie Hwy. • Stuart, FL 34996
(772) 288-5654 • kilbride@ufl.edu
Remember the story of the opening of King Tut’s tomb? Mold was reportedly thick and pungent. The treasure hunters and laborers took ill after spending long days inside, and many died, but we now know it was NOT because the tomb was “cursed.”

Only in the past decade or less have we begun to understand the potential health risks associated with exposure to mold contamination. Spores can be inhaled, absorbed through the skin or ingested on our food. And, because some people are more susceptible than others, one person may become debilitated by exposure to mold in the home, another person sharing the same environment is essentially unaffected. Infants, the elderly and anyone with immune system deficiencies due to disease, chemotherapy, etc. are particularly susceptible to serious illness following exposure to microbial contamination.

Many species of mold and mildew (or the mycotoxins they produce) can cause or aggravate a number of ailments. Common effects from molds such as stachybotris atra, penicillium, cladosporium and several strains of aspergillus, are asthma, pneumonitis, upper respiratory problems, sinusitis, dry cough, skin rashes, stomach upset, headaches, disorientation and bloody noses. Numerous other species of mold and mildew are also toxic, and many mycotoxins are known carcinogens. Severe exposures can lead to internal bleeding, kidney and liver failure and pulmonary emphysema.

These molds can be found anywhere that dark and dank conditions permit them to grow. When you try to kill them, they take to the air, spreading themselves with no forethought to the damage they can cause. They are just trying to survive. And they’re good at it.

### Eight Things You Should Know About Mold

1. Potential health effects and symptoms associated with mold exposures include allergic reactions, asthma, and other respiratory complaints.

2. There is no practical way to eliminate all mold and mold spores in the indoor environment; the way to control indoor mold growth is to control moisture. Fix the source of the water problem or leak to prevent mold growth.

3. Reduce indoor humidity (to 30-60%) to decrease mold growth by: venting bathrooms, dryers, and other moisture-generating sources to the outside; using air conditioners and dehumidifiers; increasing ventilation; and using exhaust fans whenever cooking, dishwashing, and cleaning.

4. Clean and dry any damp or wet building materials and furnishings within 24-48 hours to prevent mold growth.

5. Clean mold off hard surfaces with water and detergent, and dry completely. Absorbent materials such as ceiling tiles that are moldy, may need to be replaced.

6. Prevent condensation: Reduce the potential for condensation on cold surfaces (i.e., windows, piping, exterior walls, roof or floors) by adding insulation.

7. In areas where there is a perpetual moisture problem, do not install carpeting (i.e., by drinking fountains, by classroom sinks, or on concrete floors with leaks or frequent condensation).

8. Molds can be found almost anywhere; they can grow on virtually any substance, providing moisture is present. There are molds that can grow on wood, paper, carpet, and foods.

### Air Treatment

In a home, moisture also gets into closets, cabinets, and drawers during humid, non-air conditioning periods. The moisture is released very slowly when room air dries out.

Controlling the temperature. Since mildew thrives at temperatures between 77°F and 86°F, summer conditions will encourage mildew growth. Air conditioning will reduce the interior temperature of homes, but the
temperature may not be uniformly low enough to stop mildew growth if the air is fairly humid. Areas within cabinets and closets or behind draperies may be warmer, and humidity will be trapped unless the doors are louvered or left ajar.

**Ventilation.** The function of ventilation in inhibiting mildew growth is to replace moist indoor air with dry air. Open windows and doors or exhaust fans can serve this purpose if the outside air holds less moisture than the inside air. When trying to control moisture during the air conditioning season, windows and doors probably should not be opened at night unless the nighttime low temperature is at least 15°F lower than the air conditioning thermostat setting. The dew point temperature should be below 55°F or 60°F. As much as 7 or 8 pints of excess moisture can be brought into a house every hour. An air conditioner would have to work much harder the following day to remove the moisture.

**Desiccants.** In small enclosed areas, where temperature and humidity cannot be controlled by air conditioning or dehumidification, desiccants can be used. Desiccants are materials such as silica gel or alumina that absorb up to half of their weight in moisture. Place an open container on the floor or a shelf of a closet that can be tightly closed. Once a desiccant becomes saturated it can still feel dry, but will remove no more moisture. To be used again, these desiccants must be heated in a vented oven at 300°F for several hours. They will then be dry and can be cooled and replaced in the closet to continue removing moisture.

**Calcium chloride granules** are also desiccants and can be used to remove excess moisture from an enclosed area. Granular calcium chloride can absorb and hold moisture equal to several times its weight. As it absorbs moisture, it liquefies and cannot be reused. The granules should be placed on a screen over a container that can catch the liquid as it forms. Calcium chloride will damage fabrics if it comes in contact with them. Calcium chloride is sometimes combined with other materials to keep it from liquefying as it absorbs moisture. Follow package instructions when using.

**Chemical Mildew Inhibitors** - There is no true mildewcide — no product that will kill mildew and guarantee it will not return. Chemical mildew inhibitors should be used with caution, as they are toxic to people and animals.

Cleaning agents that claim to remove mildew most often have a chlorine component. Chlorine both kills mildew and bleaches the darkened mildew filament. However, when such products are used, some scrubbing and rinsing are required to remove the mildew and soil residue. Otherwise, as soon as humidity and temperature conditions are right, mildew will use the residue as a substrate to grow on. A new supply of mildew spores is always floating in the air waiting for the right conditions.

Commercial fungicidal products in pressurized cans provide some mildew protection. Check the label on the container to see what it claims to do and for instruction on how to use it safely and effectively.

**Air Conditioner Operation:** Always set the fan mode switch of your air conditioner thermostat in the AUTO position, never in the ON position. Why? When set to the ON position the blower fan runs continuously and the moisture which has condensed on your air conditioner’s evaporator coil during cooling is re-evaporated and blown back into your home before it can drain off the coil and out of your home. This causes the relative humidity in your home to be significantly greater than if the air conditioner thermostat fan mode switch is set to the AUTO position.

Even in the “auto” position, some air conditioners run the blower for 1-3 minutes after the compressor shuts off. To maximize dehumidification, it is best to disable this feature. A qualified mechanical contractor should be able to disable this feature so that the blower and compressor turn off simultaneously.

**Measure the RH in Your Home:** Invest in a digital temperature and relative humidity (RH) sensor (about $20) and observe your indoor relative humidities. Two sources for these sensors are Radio Shack and Therma-Stor Products (1-800-533-7533).

During the hot summer months, with the air conditioning on, the RH should not exceed 55% during
the day on a regular basis. If it does, you probably have problems either with leaks in your duct system or with your air conditioner unit itself – it could be too large, improperly charged or have insufficient air flow across the coil. Consult with a qualified air conditioning expert or mechanical engineer to determine the problem.

Vinyl Wall Covering: Impermeable interior surfaces like vinyl wall coverings can result in severe mold problems in hot humid climates such as Florida’s. Moisture coming from outdoors can accumulate within the gypsum wallboard that is behind the vinyl wall covering. This normally occurs as a result of house depressurization where outdoor air is being sucked into the home through the very minute air pathways that exist in all normal wall systems. Where this problem occurs, outbreaks of mold often occur beneath the wall covering on the surface of the gypsum wallboard. This mold growth is normally characterized by pinkish to yellowish “splotches” on the vinyl wall covering. The moisture accumulation also can be severe enough to cause the gypsum wallboard to badly deteriorate and become “mushy.” If you have noticed these symptoms, a building science professional should be consulted. Positive pressurization of your home is one method of minimizing the potential occurrence of this problem.

RESOURCES
Please feel free to download this whole booklet and email to your friends:
http://www.mcifas.com/fcs.html

• University of Florida Hurricane Links to Mold, Mildew and Recovery:
  http://edis.ifas.ufl.edu/TOpic_Moisture_Mold_and_Mildew
  http://edis.ifas.ufl.edu/TOpic_Indoor_Air_Quality
  http://edis.ifas.ufl.edu/TOpic_Housecleaning
  http://edis.ifas.ufl.edu/TOpic_Homes

The Disaster Handbook - Click on Master Guide:
  http://disaster.ifas.ufl.edu/
  http://disaster.ifas.ufl.edu/updates.htm

After the Disaster (English/Spanish):
  http://disaster.ifas.ufl.edu/chap4fr.htm
  4.32 - Individual Assistance Programs from FEMA
  4.38 - What You Need to Apply for Disaster Rehabilitation Assistance

• FEMA - How To Apply for Assistance, Recovery and Mitigation Information:
  (English/Spanish 24pg booklet)
  http://www.fema.gov/about/process/
  Main site - http://www.fema.gov/

• Environmental Protection Agency (EPA) - Indoor Air Quality (IAQ)
  http://www.epa.gov/iaq
  http://www.epa.gov/mold/

• Occupational Safety & Health Administration
  http://www.osha.gov/SLTC/molds/

• Remodeling - section on Mold
  http://www.startremodeling.com/toxic_mold_brochure.htm

Heavy growth of Stachybotrys Chartarum and some other fungi on sheetrock in a flooded school basement. This growth occurred within several weeks after the flood.

Article compiled by Chris Kilbride, University of FL Family & Consumer Sciences, Martin County Extension Service
2614 SE Dixie Hwy. • Stuart FL 34996 • (772) 288-5656 • kilbride@ufl.edu
Granny Knew Best
by Tyler Treadway, Stuart News

Old-fashioned, homemade cleaners outshine store-bought competition. When it comes to ‘50s sitcoms, maybe Father Knows Best; but Chris Kilbride says that when it comes to cleaning, it’s more like ‘Granny knew best.’

“Everything she used for cleaning - vinegar, baking soda, club soda, and ammonia - still work today,” says Kilbride, the Family and Consumer Sciences Agent for the University of Florida - Martin County Cooperative Extension Service Granny made her own household cleaners because she had to - she was keeping house before the latest “spray-and-wipe” cleaners began glutting the grocery store aisles and the daytime airwaves. Kilbride says there are still good reasons to stick to her time-tested recipes: economics and the environment.

Simply put, making your own cleaners costs a lot less than buying them off the shelf. For example: Rubbing alcohol costs about 2 cents an ounce, vinegar about 3 cents an ounce and commercial window cleaner about 6 cents an ounce.

Old-fashioned, homemade cleaners also safer to both the user and the environment than most store varieties, Kilbride said.

To make their products work faster and better, manufacturers add some pretty serious chemicals to the basic ingredients Granny used, Kilbride says.

“People get sick after cleaning the house and wonder why,” she said. “Well, the reason is the chemicals (in the cleaning products). Besides saving you money, what you’re really saving when you use (homemade) cleaners is your lungs. You’re also keeping all those chemicals from running off into the environment.”

Because of the potentials for dangerous fumes, Kilbride says to make sure that store-bought cleaners aren’t stored in the same cabinet as food.

“On the other hand, many of the products Granny used, including vinegar and baking soda, are foods,” Kilbride says, “so you know they’re safe.”

With all those benefits to homemade cleaners, you figure there has to be a down side. Well, there is.

“There is a little more physical labor, a little more elbow grease involved in using Granny’s cleaners,” Kilbride admits. “But what’s a little more scrubbing when you can breathe easier when you’re done and save money in the process?”

More cleaning tips and information about homemade cleaners are available by calling Chris Kilbride (772) 288-5656 or by writing her care of the Martin County Cooperative Extension Service, 2614 S.E. Dixie Hwy, Stuart, FL 34996-4007. She is also available to speak to community and civic groups.

Home Cookin’: How to make & use do-it-yourself cleansers

Multipurpose Cleaner for floors, woodwork, walls and cupboards - Combine 1/2 cup ammonia and 1 cup washing soda in a 1-gallon plastic jug. Add a couple of cups of warm water, cover and shake to dissolve the washing soda. Then add enough water to fill the jug. Use 1/2 cup of this mixture in a bucket of water for large jobs or use full-strength in a spray bottle for appliances and tile. (If your hands are sensitive, use rubber gloves when working with any solution containing washing soda.)

Toilet Bowl Cleaner - Remove waterline marks in the toilet bowl by pouring in 2 cups of white vinegar. Let soak overnight, then flush to rinse. If this doesn’t do the job, rub the waterline mark with a wet pumice stone.

Fabric Softener - Unless you hang clothes out on a clothesline to dry, there’s not much need to use fabric softener. Much of the harshness of clothing is because of either hard water or detergent residue. (Overuse of fabric softener can make towels less absorbent.) If you do use fabric softener, don’t use it every time you wash. White vinegar makes a good fabric softener, especially in 100-percent polyester garments that can be stained by regular fabric softener. Add 1/2 cup of vinegar to the rinse water when you do laundry. It will cut detergent residue and leave clothes smelling fresh.

Safe Scrubbing Powder - Plain baking soda makes a good, safe scouring powder for surfaces including Formica, Plexiglas and fiberglass. Just dampen a
cloth or sponge, dip it in dry baking soda and scrub away. It won’t scratch the surface but provides enough abrasion to dislodge grime.

Cleaning Painted Walls and Ceramic Tiles - Combine 1/2 cup of vinegar, 1 cup of clear ammonia, 1/4 cup of baking soda and a gallon of water. Apply with a sponge, let soak a few minutes and rinse with clear water. Caution: Wear rubber gloves and work in a well-ventilated area when using this powerful solution.

Window Cleaners - Using a squeegee is the fastest and easiest way to clean large windows. Just a few drops of liquid dishwashing detergent in a bucket of water is all you need, or try a home brew of 1/2 cup of vinegar or 1/3 cup of clear ammonia in a gallon of water. If you prefer to wipe windows dry, polish them with a lint-free cloth or paper towels. Newspaper leaves an ink residue that dulls the shine of the glass.

For bathroom mirrors that have a film, use equal parts rubbing alcohol and water. Full-strength rubbing alcohol works well to clean the inside of car windshields. It cuts the film that can cause windshields to fog.

Treated Dust Rag - Place an old, but clean, cotton T-shirt in a glass jar, add 2 tsp. of furniture polish, seal the jar and let it sit overnight. The oil will spread throughout the cloth and be just enough to pick up dust without leaving an oily residue. Put the cloth back in the jar after each use. When it get dirty, wash it and repeat the oiling process.

Furniture Polish - For homemade furniture polish as good as any bought at the store, add 1/2 tsp. light olive oil to 1/4 cup white vinegar and enough water to fill a 1-quart container. A standard recipe for a wood restorer is equal parts of boiled linseed oil (make sure it says “boiled” on the label), turpentine and white vinegar. Shake well. Apply with a soft, clean cloth. Wipe completely dry and then wipe again with another clean cloth. Always wear rubber gloves and make sure the work area is well ventilated.

Mineral Deposits - Lime and calcium buildups from hard water can be softened the area with the full-strength acid and let it sit. Then scrub with a white, nylon scrub pad. Professionals use phosphoric acid mineral-scale removers, which are available at janitorial supply stores.

Prewash Stain Treatment Spray - Put equal parts liquid dishwashing soap, ammonia and water in a spray bottle. Spray on stain immediately before washing. Don’t allow the solution to stay on clothes more than a minute or so.

Mildew Remover - Mildew is a live fungus growth, not dirt. Mildew spores are in the air, so permanent control is impossible. Moisture control and disinfectants are your best means of control. Three disinfectant products kill and remove mildew: chlorine bleach, rubbing alcohol and trisodium phosphate. Commercial mildew removers contain trisodium phosphate (Spic and Span) and/or chlorine bleach but cost a lot more than the basic ingredients. (Trisodium phosphate can be found at most paint and hardware stores.) Rubbing alcohol is good for killing mildew on upholstered furniture, books, shoes, purses and luggage.

Cleaning Drains - Pour 1/2 cup baking soda down the drain followed by 1/2 cup white vinegar. Cover the drain for a few minutes while it sizzles and fizzes. Pour a quart or two of water down the drain to flush it.

The combination of baking soda and vinegar can break down fatty acids into soap and glycerin, allowing the clog to wash down the drain. This is safe to use with garbage disposals. Do not use this method after a commercial drain opener has been used or is still present in standing water.

An alternative method: Pour 1/2 cup of salt and 1/2 cup baking soda down the drain, followed by 6 cups of boiling water. Let sit overnight, then flush with water.

Tips for keeping it clean

1 - When you apply cleaning solutions, give them time to dissolve and suspend the grit and grime. Don’t just spray and wipe right away.

2 - Keep white nylon scrub pads on hand. Scrub pads are color-coded, with the white ones
the most gentle so that they can be used on fiberglass tubs, Formica and other surfaces.

3 - A slick surface is harder for grit and grime to settle and stick on.

4 - Read all labels carefully, even ones on products you’ve used before. Manufacturers often reformulate their products.

5 - Never mix chlorine products (bleach, mildew remover, tile cleaner, powdered cleaners) with automatic dishwasher detergent or ammonia products (glass, floor and appliance cleaners) or acid (toilet bowl cleaners); they give off hazardous gases.

Tips from Cleaning Products for Pennies by Mary Chernesky and Judith A. Wakefield of the University of Florida Cooperative Extension Service.

VINEGAR HINTS & TIPS

Kill Bacteria in Meats - Marinating meat in Vinegar kills bacteria and tenderizes the meat. Use one-quarter cup vinegar for a two to three pound roast, marinate overnight, then cook without draining or rinsing the meat. Add herbs to the vinegar marinating as desired.

Dissolve Warts - Mix one part Apple Cider Vinegar to one part glycerin into a lotion and apply daily to warts until they dissolve.

Stains - Remove stubborn stains from furniture upholstery and clothes. Apply White Vinegar directly to the stain, then wash as directed by the manufacturer’s instructions.

Grow Beautiful Azaleas - Occasionally water plants with a mixture of two tablespoons White Vinegar to one quart water. Azaleas love acidic soil.

Relieve Arthritis - Before each meal, drink a glass of water containing two teaspoons Apple Cider Vinegar. Give this folk remedy at least three weeks to start working.

Kill Unwanted Grass - Pour White Vinegar in crevices and between bricks.

Remove Corns - Make a poultice of one crumbled piece of bread soaked in one-quarter cup Vinegar. Let poultice sit for one-half hour, then apply to the corn and tape in place overnight. If corn does not peel off by morning, reapply the poultice for several consecutive nights.

Washing Machine - Clean the hoses and unclog soap scum from a washing machine. Once a month pour one cup of White Vinegar into the washing machine and run the machine through a normal cycle, without clothes.

Relieve an Upset Stomach - Drink two teaspoons Apple Cider Vinegar in one cup water to soothe an upset stomach.

Kill Germs on Bathroom fixtures - Use one part Vinegar to one part water in a spray bottle. Spray the bathroom fixtures and floor, then wipe clean. Clean soap scum, mildew, and grime from bathtub, tile, and shower. Simply wipe the surface with Vinegar and rinse with water.

Deodorize the Air - Vinegar is a natural air freshener when sprayed in a room.

Relieve Itching - Use a cotton ball to dab mosquito and other bug bites with Vinegar straight from the bottle.

Lime Deposits - Clean lime deposits and calcium sludge from an automatic drip coffee maker. Once a month fill the reservoir with White Vinegar and run through the brew cycle. Rinse thoroughly with two cycles of cold water.

Relieve a Sore Throat - Put two teaspoons of Vinegar in your humidifier.

Soothe Sunburn Pain - Apply undiluted Vinegar to the burn.

Clean food-Stained Pots and Pans - Fill the pots and pans with White Vinegar and let stand for thirty minutes. Then rinse in hot, soapy water.

Clean Rust from Tools, Bolts, and Spigots - Soak the rusted tool, bolt, or spigot in undiluted White Vinegar overnight.

Prevent Bright colored Clothes from Fading - Before putting the article in the washing machine, soak it in White Vinegar for ten minutes.

Keep a Garbage Disposal clean and smelling fresh - Mix one cup of Vinegar in enough water to fill an ice cube tray, freeze the mixture, grind the cubes through the disposal, and flush with cold water.

Clean a Toilet Bowl - Pour in one cup of White Vinegar, let it stand for five minutes, and flush.

Clean Dentures - Soak dentures overnight in White Vinegar, then brush away tartar with a toothbrush.

Remove Perspiration Stains from Clothes - Apply one part White Vinegar to four parts water, then rinse.
Unclog a Shower Head - Unscrew the shower head, remove the rubber washer, place the head in a pot filled with equal Vinegar and water, bring to a boil, then simmer for five minutes.

Keep Drains Open - Pour one-half box of old baking soda down the drain followed by one cup White Vinegar. When the bubbling stops, run the hot water.

Condition Dry Hair - Shampoo, then rinse hair with a mixture of one cup Apple Cider Vinegar and two cups water. Vinegar adds highlights to brunette hair, restores the acid mantel, and removes soap film and sebum oil.

Clean Mineral Deposits from a Steam Iron - Fill the water tank with White Vinegar. Turn the iron to the steam setting and steam-iron a soft utility rag to clean the steam ports. Repeat the process with water, then thoroughly rinse out the inside of your iron.

Remove Light Scorch Marks from Fabrics - Rub lightly with White Vinegar, then wipe with a clean cloth.

Repel Ants - Use a spray bottle or mister filled with a solution of equal parts Vinegar and water around door jambs, window sills, water pipes, and foundation cracks.

Prolong and Brighten Propane Lanterns - Soak new wicks for several hours in White Vinegar and let them dry before inserting. Propane lanterns will burn longer and brighter on the same amount of fuel.

Remove Decals or Bumper Stickers - Soak a cloth in Vinegar and cover the decal or bumper sticker for several minutes until the vinegar soaks in. The decals and bumper stickers should peel off easily.

Deodorize a Wool Sweater - Wash sweater, then rinse in equal parts Vinegar and water to remove odor.

Prevent Lint from Clinging to Clothes - Add one cup Vinegar to each wash load.

Prevent Ice - Prevent ice from forming on a car windshield overnight. Coat the window with a solution of three parts Apple Cider Vinegar to one part water.

Prolong the Life of Flowers in a Vase - Add two tablespoons of White Vinegar plus three tablespoons of sugar per quart of warm water. Stems should be in three to four inches of water.

Prevent Cracked hard-boiled Eggs - Add two tablespoons of White Vinegar per quart of water before boiling to prevent the eggs from cracking. The egg shells will also peel off faster and easier.

Clean Windows - Use undiluted Vinegar in a spray bottle. Dry with a soft cloth.

Eliminate Unpleasant Cooking Odors in the Kitchen - Boil one tablespoon of White Vinegar with one cup of water.

Remove Wallpaper - Mix equal parts Vinegar and hot water. Use a paint roller to wet the paper thoroughly with the mixture. Repeat. Paper should peel off in sheets.

Eliminate Animal Urine Stains from Carpet - Blot up urine, flush several times with lukewarm water, then apply a mixture of equal parts White Vinegar and cool water. Blot up, rinse, and let dry.

Relieve a Cold - Mix one-quarter cup Apple Cider Vinegar with one-quarter cup honey. Take one tablespoon six to eight times daily.

Deodorize a Stale Lunch Box - Soak a paper napkin in Vinegar and leave it inside the closed lunch box overnight.

Cigarette smoke - Deodorize a room filled with cigarette smoke or paint fumes. Place a small bowl of White Vinegar in the room.

Stop the Hiccups - Mix one teaspoon Apple Cider Vinegar in one cup of warm water, and drink.

Eliminate Odors from used jars - Rinse peanut butter and mayonnaise jars with White Vinegar.

Prevent Soapy Film on Glassware - Place a cup of White Vinegar on the bottom rack of your dishwasher, run for five minutes, then run though the full cycle. A cup of white vinegar run through the entire cycle once a month will also reduce soap scum on the inner workings.

Source: Blanton’s Mesquite Wood, Stephenville, Texas

home & garden
HOME & GARDEN - Ask Martha Stewart

Spring to it - cleaning, that is

Spring is officially upon us. Maybe you’re like many people and simply have been so caught up with your daily schedule that you’ve let some household chores fall by the wayside. Whatever the case, now is a great time to refresh your surroundings both inside and out. Use the following spring-cleaning checklist as a guide, and nothing will be forgotten.
**Indoors**

**Freshen rugs and carpeting.** Start by giving your vacuum cleaner a tune-up: Cut away threads from the rotating beater, replace the motor belt if stretched and replace the bag. Hang area rugs on a clothesline to air them out, and beat them with a tennis racket to remove dust. Some rugs can be machine-washed; check the manufacturer’s care instructions.

**Wash and wax floors.** Wash vinyl or linoleum floors with warm water and mild detergent. Dry thoroughly, and seal with a water-based floor polish; buff. For urethane-coated wood floors, wash with a mop wrung of excess water, then buff. For waxed wood floors, vacuum, strip off old wax, then reseal with liquid or paste wax.

**Flip mattresses and cushions.** Vacuum mattresses and box springs. If possible, air mattresses outdoors. Rotate and flip mattresses to promote even wear. Sofa and chair cushions should also be flipped if their design and construction allow.

**Clean refrigerator.** Sort through contents, discarding any item that has reached its expiration date. Unplug the machine, storing food in a cooler to keep it fresh. Wash and deodorize the refrigerator from top to bottom with soapy water and baking soda about 4 tablespoons of soda per quart of water is adequate. Clean the gaskets on the doors with a diluted bleach solution: Mix a gallon of soapy water with 3/4 cup bleach.

**Replace filters.** Vacuum and clean grates (and coils or condensers) on furnaces, refrigerators, stoves and air conditioners. Clean or replace filters in furnaces and air conditioners.

**Wash windows.** Use a soft brush or vacuum attachment to remove dust, cobwebs and dirt. Wash windows inside and out with a squeegee, using a rag to absorb excess water. Choose a cloudy day the sun’s heat can dry windows too fast, creating streaks.

**Clean curtains.** Remove dust from shades and curtains with a brush or upholstery vacuum attachment, on a low-suction setting. If window treatments look dingy, take them down and either hand-wash or dry clean, depending on care instructions.

**Sort through wardrobes and reorganize linen closet.** Separate clothes into piles: off-season, giveaway, dry cleaning, tailoring and so on. Make sure clothing and bedding are clean (since dirt attracts moths and other pests) and mended before returning to the closet or storing. Fabric garment bags which allow air to circulate will keep stored clothing dust-free. Tablecloths should be rolled around cardboard tubes rather than folded, so the fabric will not weaken along the creases.

**Check safety equipment.** Test smoke detectors, replacing any batteries older than 6 months. Check batteries in carbon-monoxide detectors and flashlights. Inspect pressure gauges on fire extinguishers.

**Outdoors**

**Survey the yard.** Send lawn mower and leaf blower out for annual service. Remove fallen branches, stones and other debris from the yard. Tree limbs that overhang buildings should be trimmed, cut down or secured by cables. Remove mulch from beds planted with bulbs. Check fences, steps and pathways for disrepair.

**Inspect chimneys.** If you didn’t do so in the fall, schedule an appointment with a certified chimney sweep to inspect the structure and clear it of soot and creosote. Chimneys should be professionally inspected once a year and cleaned after two cords of wood have been burned.

**Refresh garden furniture.** Clean, repair or replace cushions and/or webbing, as needed. Remove rust from frames by scrubbing with a wire brush; then smooth the exposed metal with steel wool, wipe with a clean cloth and brush on rustproof primer. Scrub umbrellas with a mild bleach solution to eliminate mildew.

**Exchange storm windows and screens.** Remove storm windows. Replace broken panes, recaulk windows and repaint frames before storing. Check screens for holes, and reweave patches with tweezers or replace before installing.

**Examine gutters.** Make sure that all sections are still connected and that the downspouts are in place. Clear gutters of leaves and debris. To check that downspouts are unobstructed, run a stream of water through them with a hose.

**Prepare gas grill.** Clean all pipes and openings, including burner ports and manifold, with pipe cleaners or a narrow bottle brush. Replace lava rocks. Burn off any food buildup on grates. Fill propane tank, and stock up on specialty woods.
Cleaning Flood-Damaged Carpets and Rugs

When to Discard, Clean, or Call a Professional

When faced with flood-damaged carpeting and rugs, your options will depend on the source of flooding. If floodwater consisted of clean basement seepage or lawn runoff into a sub-basement, drying and cleaning is an easy decision. But if sewage-contaminated floodwater has covered your carpeting, you probably will need to discard it for health safety reasons. You can assume the water and the carpet contain infectious organisms. Throw rugs can usually be saved.

General Rules

- Wall-to-wall carpeting, most large area rugs and any rug with foam backing should be discarded if flooded with contaminated water. Except for valuable rugs, the time and expense of professional cleaning generally is not worth the effort or the health risk.
- If you are determined to salvage carpeting soaked with contaminated water, consult a professional cleaning company that services carpets at its own cleaning and drying facilities. A steam cleaning (hot-water extraction) method is preferable.
- Wall-to-wall carpeting soaked by clean rainwater can be salvaged. Have it professionally cleaned or clean it using the directions below.
- Throw rugs usually can be cleaned adequately in a washing machine.

Cleaning Rain-Soaked Carpets

Cleaning basement carpeting indoors is not a good idea in summer because you are adding even more moisture to an already wet area.
If the carpeting is installed with tack strips you may be able to remove it, have it cleaned and reinstalled. Padding is nearly impossible to clean, so it should be replaced.

“If you can’t remove the carpeting, dry it as quickly as possible to minimize the growth of mildew.”

If possible, use a wet/dry vacuum system. A dehumidifier can help remove moisture from the air. Keep windows closed when using a dehumidifier.

- When the carpet is thoroughly dry, vacuum the area.
- Shampoo and repeat the drying process. Keep in mind that most modern carpeting is made of nylon and should not be treated with bleach.
- Vacuum again.

You can reduce a musty smell with the following process:

- Sprinkle baking soda over the carpet, working it in with a broom or sponge mop.
- Leave the baking soda treatment on overnight.
- Vacuum the baking soda out. Vacuum twice, moving back and forth in a different direction the second time.

Additional Resources

- Your county Extension agent
- Your local emergency government office
- The American Red Cross
- Federal Emergency Management Agency (FEMA)

Related Publications


Portable Generators: Know Watt’s Right and Wrong

University of Florida extension safety experts say common mistakes include:

- operating generators in closed spaces without proper ventilation
- overloading them with too many appliances and
- plugging or wiring them directly into house electrical systems.

First, if you’re going to buy a generator, don’t wait until the last minute, buying before demand peaks will save money.

Before you buy, determine your power needs. Some people think a generator will provide enough power to run everything in the house. An average household needs 3,000 to 5,000 watts to provide enough energy for basic needs such as lighting, cooking, refrigeration and pumping water.

Calculate the wattage needed for additional appliances that are convenient but not essential for day-to-day living. Then find the right combination of power and price to fit your needs. Most generators in this wattage range sell for $400 to $700.

When you determine how many watts of generating capacity you will need, calculate running watts and starting watts. Starting watts are the extra power needed to start the appliance, and they are usually at least twice the amount needed to operate the appliance. Add the running and starting watts to get the total wattage that will be needed - overloading your generator can damage the appliances and generator.

It’s important to start the generator without the appliances plugged in. Start by plugging in the most necessary appliance and the one that consumes the highest wattage. Add other appliances one at a time, allowing the generator to stabilize as each one is added. Stay under the wattage rating, and do not operate the generator at maximum wattage for more than 30 minutes.

Never plug a generator into a household outlet. This may cause a problem known as back feeding, sending a surge of power through the lines that can injure or kill power workers or your neighbors. When your electric utility restores the power, the resulting power could damage your generator.

The only way to hook up a generator to house wiring is with a transfer switch installed by a licensed electrician. This may require a permit from the local electric utility provider.

Portable generators should be operated in a safe, secure, well-ventilated place. Generators give off dangerous carbon monoxide (CO) gas that cannot be seen or smelled. Do not place generators near doors, windows, ventilation intakes or any other place that lets gas into your home. Generators should be at least five feet from buildings or anything that might catch fire. Protect the generator from rain by placing it under a roof or canopy. Keep children away from the generator, and keep it out of view to prevent theft.

Be courteous to your neighbors, since a generator can be very noisy. Make sure fumes from the generator don’t enter their homes.

It’s important to read the owner’s manual before starting the generator for the first time. Don’t wait until you need the generator before using it. Start your generator every month to help maintain the engine and recharge the battery. If you wait until there is a power failure to start the generator, it may not start or run properly.

Use the manufacturer’s recommended fuel and oil. Never refuel the generator when it is running, and allow it to cool down before adding fuel. Improper fueling can lead to fire or explosion. Don’t store fuel inside the living area of your home, and only store it in approved containers. Estimate your fuel and oil needs in case of emergency. Most generators use about one-half to three-quarters of a gallon per hour - about 12 to 18 gallons per day.

There also are 15,000-watt generators that can provide back-up power for small homes. These standby units, which automatically start when there is a power failure, are usually wired directly into the house electrical system. Local utilities require a permit to install and operate this type of system.

Sources:

- Julie England (352) 343-4101 julieeng@ufl.edu
- Carol Lehtola (352) 392-1864 Ext. 223 CJLehtola@ufl.edu


Emergency Food and Water

Following a disaster, some people may not have access to food and water for days and perhaps even weeks. Taking steps to prepare and maintain a food and water emergency kit can prevent a difficult situation from becoming a life-threatening one.

Emergency Foods to Consider
❖ What foods are nonperishable and do not need cooking and refrigeration?
❖ What foods are easily prepared?
❖ What foods are calorie- and protein-rich and help build energy?
❖ What foods appeal to family members?
❖ What foods are needed to meet the special dietary needs of those such as babies, toddlers, diabetics and elderly people?

Food Storage Tips
❖ Keep food in the driest and coolest spot in the house - a dark area if possible.
❖ Keep food covered at all times.
❖ Seal cookies and crackers in plastic bags, and keep in tight containers.
❖ Open food boxes and cans carefully so that they can be closed tightly after each use.
❖ Store packages susceptible to pests, e.g., opened packages of sugar, dried fruits and nuts in screw-top jars or airtight cans.
❖ Store wheat, corn and beans in sealed cans or sealed plastic buckets.
❖ Buy powdered milk in nitrogen-packed cans for long-term storage.
❖ Keep salt and vitamins in their original packages.
❖ Inspect all items periodically to make sure there are no broken seals or dented containers.

Emergency Cooking

In an emergency, food can be cooked using a fireplace, or a charcoal grill or camp stove, outdoors only. Food can also be heated with candle warmers, chafing dishes and fondue pots. Canned foods can be heated and eaten directly out of the can. Completely remove the lid and label before heating the can to prevent internal combustion or the label catching fire.

Emergency Water:

3-Day Water Supply

Store a 3-day supply of water for each family member. The needs of each person will differ depending upon age, physical condition, activity, diet and climate. A normally active person needs to drink at least 2 quarts of water daily. Children, nursing mothers and ill people need more. Additional water is necessary for food preparation and hygiene. At least 2 gallons per person per day should be stored.

Purchasing Foods

Most of the foods appropriate for a Disaster Supplies Kit are available at local supermarkets. Specialty food stores such as health food stores or food storage supply houses as well as sporting goods stores may have foods prepared especially for this purpose.
unbreakable. Glass containers are non-permeable, but they are breakable and heavy. Metal containers should be be considered as a last resort because they may corrode and tend to give water an unpleasant taste.

### Purifying Contaminated Water

In addition to having a bad odor and taste, contaminated water contains micro-organisms that cause diseases such as dysentery, cholera, typhoid and hepatitis. All water of uncertain purity should be purified prior to use.

The best method of purifying water is **boiling for 10 minutes**. If circumstances prevent this option, an alternate method is to mix water with a sterilizing agent to kill any microorganisms.

### Purifying Agents

Your emergency food and water supply should include a liquid chlorine bleach that contains 5.25% sodium hypochlorite and no soap or fragrances. *(Purification tablets and iodine are not effective purifying agents and are no longer recommended by the U.S. Department of Agriculture or the Centers for Disease Control.)*

### General Tips

- The kit should be assembled based on the idea of providing each family member with at least one well-balanced meal per day.
- The food supplies should be rotated every 6 months to keep them fresh.
- A nonelectric can opener and disposable utensils are essential additions to the kit.
- Include only dry food for pets.
- Provide enough calories to retain the strength to work.
- Include vitamins, minerals and protein supplements to ensure adequate nutrition.
- By reducing activity and staying cool, the amount of water a body requires can be minimized.

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**Meal Preparation and Food Safety during and after a Power Failure**

**Preparing Food during a Power Failure**

During a power failure, cooking and eating habits must change. You may have no heat, no refrigeration, and limited water. Health risks from contaminated or spoiled food may increase. When preparing food during a power outage follow these guidelines.

**Conserve Fuel**

- Consider the amount of cooking time needed for particular foods. If you have limited heat for cooking, choose foods which cook quickly. Prepare casseroles and one-dish meals, or serve no-cook foods.
- Alternative cooking methods include:
  - Fireplace—Many foods can be skewered, grilled or wrapped in foil and cooked in the fireplace.
  - Electric utensils—If gas is cut off but you still have electricity, use electric skillets, hot plates or coffee makers to heat food.
  - Candle warmers—Devices using candle warmers such as fondue pots may be used if no other heat sources are available.
  - Camp stoves and charcoal burners—These may be used outside your home. Never use fuel-burning camp stoves or charcoal burners inside your home, even in a fireplace. Fumes from these stoves can be deadly.
- Do not cook frozen foods unless you have ample heat for cooking. Some frozen foods require much more cooking time and heat than canned goods. Also, if power is off, it is best to leave the freezer door closed to keep food from thawing.
- Commercial canned foods can be eaten straight from the can. Do not use home canned vegetables unless you have the means to boil them for 10 minutes before eating.

**Conserve Water**

- Save liquids from canned vegetables. Substitute these for water in cooked dishes.
- Drain and save juices from canned fruits. Substitute these for water in salads and beverages.

**Observe Health Precautions**

- Boil all water used in food preparation for at least...
10 minutes.

- If you are without refrigeration, open only enough food containers for one meal. Some foods can be kept a short time without refrigeration. If available, packaged survival or camping foods are safe. Do not serve foods that spoil easily, such as ground meats, creamed foods, hash, custards and meat pies. These are potential sources of food-borne illness.

- If necessary, substitute canned and powdered milk for fresh milk. Canned milk will keep safely for many hours after you open the can. If you are using canned milk to feed a baby, however, open a fresh can for each bottle. Use only boiled or disinfected water to mix powdered milk. Use reconstituted milk immediately after it is mixed if you have no refrigeration. If safe water or water disinfectants are not available, use canned or bottled fruit juices instead of water.

- Prepare and eat foods in their original containers, if possible. This will help if dishwashing facilities are limited.

Safety of Frozen Foods after a Power Failure or Flood

- When anticipating a power failure (as prior to a flood warning), set the refrigerator and freezer temperature to the coldest setting to build up a cooling reserve.

- If flood water enters your freezer or refrigerator, dispose of all food not sealed in metal airtight cans or glass jars.

Keep Freezer Closed!

With the freezer closed, foods usually will stay frozen at least a day, or perhaps two or three days depending on the quantity of insulation. Food in well-fitted, well-insulated 4-cubic-foot home freezers will not begin to spoil in fewer than three days; in 12- to 36-cubic-foot freezers, food will not begin to spoil in fewer than five days, and may be all right seven or eight days if the food is very cold. Open the freezer only to take out the food for moving to a locker plant or to add dry ice.

Thawing Rate

With the door closed, food in most freezers will stay below 40°F up to three days, even in summer. Thawing rate depends on:

- The amount of food in the freezer. A full freezer stays cold longer than a partially-full one.

- The kind of food. A freezer filled with meat stays cold longer than a freezer filled with baked goods.

- The temperature of the food. The colder the food, the longer it will stay frozen.

- The freezer. A well-insulated freezer keeps food frozen longer than one with little insulation.

- Size of freezer. The larger the freezer, the longer food stays frozen.

NOTE: Do not put hot foods in the freezer since this will increase the temperature. (Keep hot foods covered and discard if not eaten within 2 hours. Keep meat above 140°F.)

Emergency Measures

- Keep the door closed.

- If possible, move food to a locker plant. Call the locker plant to see if it is operating and if so, whether it has room for your food. If space is available, wrap the food in plenty of newspapers and blankets or use insulated containers, such as camping coolers. Then rush the food to the locker plant. It is best to make arrangements well in advance with your local locker plant to take care of food in an emergency.

- If you can’t take food to a locker plant, leave it in your freezer and cover the freezer with blankets, quilts, crumpled newspaper or excelsior. Do not cover air vent openings.

- Use dry ice if it is available. Wear gloves to handle dry ice and proceed as recommended.

- Can the food if it is possible to do so under sanitary conditions and with proper equipment.

When Food Has Thawed

Partial thawing and re-freezing does reduce the quality of foods, particularly fruits, vegetables and prepared foods. Red meats are affected less than many other foods.

You may safely re-freeze foods if they still contain ice crystals or if they have been kept at 40°F or below for no more than 2 days. If the temperature is above 50°F throw food away. Foods that cannot be re-frozen but are safe may be canned immediately.

Treat completely thawed foods as follows:

- Fruits. Re-freeze fruits if they taste and smell good. Fruit that is beginning to ferment is safe to eat, but will have an off flavor. Such fruit could be used in cooking.
Frozen dinners. Do not re-freeze frozen dinners that have thawed.

Vegetables. Do not re-freeze thawed vegetables. Bacteria in these foods multiply rapidly. Spoilage may begin before bad odors develop. Such spoilage may be very toxic. Re-freeze vegetables only if ice crystals remain throughout the package. If you question the condition of any vegetables, discard them.

Meat and Poultry. Meat and poultry become unsafe to eat when they start to spoil. If any package of meat has an offensive or questionable odor or if the freezer temperature has exceeded 40°F for 2 hours or longer, don’t use. It may be dangerous! Discard all stuffed poultry. Immediately cook thawed but unspoiled meat or poultry. Cooked meat can be re-frozen.

Fish and Shellfish. These are extremely perishable. Do not refreeze unless ice crystals remain throughout the package. Seafood may be spoiled even if it has no offensive odor.

Ice Cream. Do not re-freeze melted ice cream. Discard or consume it in the liquid form before off flavor develops.

Cook thawed frozen foods and frozen dinners immediately if they are still cold. Do not re-freeze. If any foods have an offensive or questionable odor, do not eat.

Using Dry Ice during a Power Failure

If it seems likely that your freezer will not be operating properly within one or two days, dry ice may help keep some frozen food from spoiling. The more dry ice you use, the longer the food will stay frozen. However, dry ice is very expensive and is not easy to obtain in some areas. If a flood is predicted and you decide to use dry ice, locate a source in advance and obtain it quickly.

You may be able to buy dry ice from a local dairy or cold-storage warehouse or your power company may be able to direct you to a source of dry ice. Follow these guidelines for using and handling dry ice:

Wear gloves when handling dry ice. Do not touch it with your bare hands; it causes severe frostbite and tissue damage.

Allow 2-1/2 to 3 pounds of ice per cubic foot of freezer space (More will be needed for an upright freezer, because ice should be placed on each shelf.).

Move any food from the freezing compartment to the storage compartment of the freezer. Place boards or heavy cardboard on top of packages. Place dry ice on top of boards. In an upright freezer, place ice on each shelf.

You may cover the freezer with blankets, quilts or some other covering, but do not lock it or cover air vent openings. It will help to put crumpled newspaper or excelsior between the cabinet and the blankets.

Gas given off by the dry ice needs a place to escape. Open basement or room windows or doors to vent out gas from dry ice.

Safety of Refrigerated Food after a Power Failure

Most chopped meats, poultry and seafood sandwich fillings should not be left unrefrigerated longer than 2 hours. If you have to leave your home without an ice chest containing ice, take cold salad ingredients to mix and eat as soon as you arrive. If any salad is left, throw it away.

You can extend your food supply by cooking all unspoiled meat immediately. Cooked meat needs to be kept above 140°F if it cannot be cooled below 45°F within two hours. Large, solid, unboned pieces of fresh beef or lamb such as rump roast or leg of lamb are least susceptible to quick spoilage.

Uncured sausage is vulnerable to contamination because it is free of preservatives. Keep frozen until you must leave, and then cook before it is completely thawed.

Raw chopped meats, like hamburger, spoil quickly. Pork, fish and poultry spoil quickly. Dispose of them if they have been in the refrigerator without power for 12 hours or more. Do not trust your sense of smell.

Hard cheese usually keeps well at room temperatures. Other cheeses, such as cream cheese, opened containers of cheese spreads and cottage cheese spoil quickly. Throw out when off flavor develops. If surface mold develops on blocks of cheese, slice 1-inch below the surface and discard.

Milk spoils quickly without refrigeration. Throw out spoiled milk. Sour milk may be used in baking.
Custard, gravies, creamed foods, chopped meats, poultry and seafood sandwich fillings spoil quickly when unrefrigerated and provide ideal growing places for organisms causing foodborne illness. Dispose of these foods if they have warmed to room temperatures. Spoilage is difficult to detect since there may be no offensive odor or taste.

Commercially-made baked goods with cream fillings are not safe to take when evacuating unless you have a cold place to keep them. It is best to leave cream pies and all foods containing high protein and moisture at home unless you store them in a cooler with ice.
Think Nutrition
During the Hurricane Season

Buy early and stock up. Gathering hurricane supplies should be a family affair with input from each member. Everyone has different wants, needs and tastes, so all these need consideration during planning.

Set aside some time to design daily menus covering one or two weeks, and the amount of groceries needed for your plan. Think of how it will most likely be hot weather with no electricity, so food choices should require no refrigeration. Plan at least 2 quarts of water per person daily for drinking, and additional water for cooking. Filling the tub with water is for other uses.

Try putting food supplies in large brown grocery bags, staple them shut, label as hurricane supplies and put in large waterproof plastic bags. You could also use a large waterproof container with a lid. Store in your pantry so food supplies will be ready when needed. Avoid using your hurricane supplies before the storm, but use them up after the season is over or donate to a food pantry to avoid the food expiring.

The following sections will help you plan your daily 3-meal menus, and also include healthy snacks throughout the day. Just as important are the supplies that go along with your food preparation, remembering that you are trying to cover both the safety and cleanliness of preparing meals during this disaster time frame. Some people also need to think of elderly neighbors who probably couldn’t fend for themselves or eat properly during this time, so perhaps include them in your planning process.

FOOD OVERVIEW
Have on hand:
• at least one portable cooler
• food for infants and the elderly
• food for pets
• order extra medication if necessary and
• remember to use proper hand washing at all times!

BREAD GROUP
• breakfast cereal • crackers • breakfast/nutrition bars
• rice cakes • whole wheat or multi-grain bread • dry pasta • Boston brown bread with raisins • melba toast
• taco shells • chips • vanilla wafers • bread sticks • muffins • graham crackers • pretzels • purchase just before storm: fresh bread, round flatbread for wraps

VEGETABLE GROUP
• canned vegetables and soups • canned 3 bean salad, mushrooms • salsa • spaghetti sauce • purchase just before storm: fresh carrots, broccoli, etc.

FRUIT GROUP
• canned fruit in its own juice • dried fruit • 100% fruit juice • trail mix with fruit • packaged: raisins, apricots, cranberries, etc. • fruit cocktail • unsweetened applesauce

MILK GROUP
• non-fat milk (powdered, canned or shelf stable)
• Ensure • puddings • nutritional drinks • processed cheese spread

MEAT GROUP
• meat soups • canned: tuna, ham, salmon, sardines, chili, corned beef hash, ravioli, beans (kidney, lima, black eyed peas, lentils, etc.) • peanut butter • bean spreads • packaged nuts (unsalted, dry roasted, peanuts, walnuts, almonds, etc.) • beef or turkey jerky • Vienna sausage

Be sure to include balanced nutrition in your planning.
EXTRA
- bottled water, Gatorade, instant ice tea, instant coffee, tea bags, powdered drink mixes • cream soups • jelly • small packets of ketchup, mustard and mayonnaise • granola bars, fruit bars • infant food, formula • food for special diets

COOKING
- fondue pot with sterno (canned heat) • camping stove • grill with burners • extra propane or charcoal for the grill • heavy duty aluminum foil • disposable aluminum pans • hand operated can opener • bottle opener • fire extinguisher (ABC type) • matches in a waterproof container • sunscreen to use when grilling outdoors • first aid kit • NEVER USE CHARCOAL INSIDE YOUR HOUSE OR GARAGE - the smoke and fumes are deadly. Gas grills need to be outside also for safety and fire hazards.

TABLE SETTING
- plastic utensils: knives, spoons and forks • paper plates and bowls, paper towels, napkins.

CLEAN UP
- kitchen gloves • garbage bags/ties • baby wipes • disinfecting wipes • sponges • bleach and medicine dropper • storage container or bucket with tight fitting lid • extra zip lock bags of all sizes • hand sanitizer

SUPPLIES
- assorted batteries, extra cell phone battery, extra bulbs, flash lights, lanterns, and candles • battery operated TV and radio • room fans (if on generator) • toilet paper • diapers and other infant non-food supplies • fill red gas cans with extra gas if you have a generator

OTHER CONSIDERATIONS
- cash to have on hand to cover expenses in the event the power goes out • fill your car with gas • several cans of “Fix a Flat” tire repair kit • hard soled shoes (in case of glass breakage) • insect repellant • medium sized heavy plastic bags for human waste disposal • consider a popup tent to sleep in • and place important papers in a waterproof carrier.

SAMPLE MENU

Breakfast
orange juice • ready to eat cereal or instant oatmeal • small box of raisins • breakfast bar with fruit • skim milk • tea or coffee

Lunch
chunky beef soup (ready to eat style that only needs heating) • crackers • carrot & celery sticks • nuts • fruit cup • vanilla wafers • tea or coffee

Dinner
cheese or peanut butter sandwich • 3-bean salad (canned) • broccoli florets • apple • fat free pudding cup • skim milk • tea or coffee

Notes: Just before the storm buy bread, fresh broccoli, apples and other fruits and vegetables that do not require refrigeration.

This fact sheet was developed by the University of Florida Family & Consumer Sciences Extension Agents of South Florida - Chris Kilbride, Martin County • Jacqueline Gibson and Monica Dawkins, Miami Dade County • Brenda Marty Jimenez and Mary Peters, Broward County.
Keeping a Household Inventory

An up-to-date household inventory is a valuable resource. Before a disaster, the inventory will help you determine if you have enough insurance to cover the contents of your home. After the disaster, the inventory will help prove the value of the possessions that are damaged or destroyed for insurance or tax deduction purposes.

An inventory consists of:
- Description of each item (include model and serial numbers)
- When you bought it
- How much it costs
- It is highly recommended to have photos or a video to accompany your inventory.

Do not forget less expensive items, such as towels and clothes. It will be costly to replace them entirely. Be thorough. Do not forget lawn furniture or tools in the garage. Keep the inventory up to date. There are computer software programs to assist you in this task.

Protecting Valuable Records

The key to a smooth recovery is documentation. Additional copies of valuable records should be in the care of a lawyer, the administrator of wills, business associates or trusted family members residing outside of your home.

Table 1. Valuable Papers to Keep in Your Safe Deposit Box

<table>
<thead>
<tr>
<th>Property</th>
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<tbody>
<tr>
<td>Property records (deeds, titles, leases)</td>
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<tr>
<td>Household inventory</td>
</tr>
<tr>
<td>Home improvement records</td>
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<tr>
<td>Automobile title and bill of sale</td>
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<tr>
<td>Copies of insurance policies</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Identification</th>
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</thead>
<tbody>
<tr>
<td>Social security cards</td>
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<tr>
<td>Citizenship papers</td>
</tr>
<tr>
<td>Passports</td>
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<tr>
<td>Birth certificates</td>
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<tr>
<td>Death certificates</td>
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<table>
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<tr>
<th>Financial</th>
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<tbody>
<tr>
<td>Income tax returns</td>
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<tr>
<td>Copyrights and patents</td>
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<tr>
<td>Contracts (including promissory notes)</td>
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<table>
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<tr>
<th>Other</th>
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<tbody>
<tr>
<td>Divorce decrees</td>
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<tr>
<td>Adoption/Custody papers</td>
</tr>
<tr>
<td>Military service records</td>
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<tr>
<td>Retirement papers</td>
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<tr>
<td>Religious records</td>
</tr>
<tr>
<td>Copies of your and your partner’s wills</td>
</tr>
<tr>
<td>Trust agreements, living wills, powers of attorney</td>
</tr>
<tr>
<td>Health care powers of attorney</td>
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</table>

Table 2. Valuable Papers to Keep at Home in a Waterproof, Fire-proof Locked Box

<table>
<thead>
<tr>
<th>General</th>
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<tbody>
<tr>
<td>Safe deposit box key</td>
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<tr>
<td>Safe deposit records and inventory of items</td>
</tr>
<tr>
<td>List of emergency contacts (doctors, vets, financial advisors, clergy, reputable repair contractors, and family members)</td>
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<table>
<thead>
<tr>
<th>Property</th>
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<tbody>
<tr>
<td>Rental property records</td>
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<tr>
<td>Guarantees and warranties</td>
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<tr>
<td>Appliance manuals</td>
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<tr>
<td>Copies of insurance policies</td>
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<table>
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<tr>
<th>Financial</th>
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<tbody>
<tr>
<td>Income tax returns</td>
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<tr>
<td>Current bank balances</td>
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<tr>
<td>Loan payment books</td>
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<tr>
<td>Employee benefits</td>
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<tr>
<td>Bank account, loan, credit card, investment account numbers</td>
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<table>
<thead>
<tr>
<th>Identification</th>
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<tbody>
<tr>
<td>Social security numbers</td>
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<tr>
<td>Drivers license numbers</td>
</tr>
<tr>
<td>Copies of citizenship papers</td>
</tr>
<tr>
<td>Copies of birth certificates</td>
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<tr>
<td>Copies of marriage certificates</td>
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<tr>
<td>Educational records</td>
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<th>Health</th>
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<tr>
<td>Health records</td>
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<tr>
<td>Copies of immunization records</td>
</tr>
<tr>
<td>Copies of prescriptions for medicines and eyeglasses</td>
</tr>
<tr>
<td>Copies of veterinary/vaccination records</td>
</tr>
<tr>
<td>Health, dental, or prescription insurance cards</td>
</tr>
</tbody>
</table>
Replacing Lost or Damaged Papers

1. Birth and Death Certificates

Birth Certificates In Florida
To order a birth certificate by either mail or fax, provide a signed letter which includes the following information:
1. Information about the person whose record is being requested:
   a. Full name at birth and any subsequent name change that may have affected the indexing status of the birth record
   b. Date of birth (month, day, year)
   c. City of birth or county of birth
   d. Father’s full name and mother’s full name, including her maiden surname
2. Information about the person making the request (By law, birth records can only be issued to the person to whom the record is filed, if at least 18 years old, or a parent, guardian or legal representative or upon court order):
   a. Full name
   b. Relationship to the person named on the record being requested
   c. Mailing address
   d. Telephone number during our office hours
4. Send the information described above along with the appropriate fee to:
   
   State Office of Vital Statistics
   Attn: Customer Services
   Post Office Box 210
   Jacksonville, FL. 32231-0042

A form containing this information can be downloaded at: http://www.doh.state.fl.us/planning_eval/vital_statistics/birth_death.htm

Death Certificates In Florida
To order a death certificate by either mail or fax, provide a signed letter which includes the following information:
1. Information about the person whose record is being requested:
   a. Full name of the deceased person
   b. Sex
   c. Date of death (month, day, year or series of years to be searched)
   d. City or county of death
2. Information about the person making the request:
   a. Full name
   b. Relationship to the decedent, if requesting cause of death information
   c. Mailing address
   d. Telephone number
3. Please see the same information above for “Office of Vital Statistics” in #3 regarding Birth Certificates.

Births outside Florida
If the birth did not occur in Florida, contact the vital statistics office in the state where the birth occurred. For a list of offices see the National Center for Health Statistics Web site at: http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm.

For birth records of those born abroad, or for consular death records of U.S. citizens who died abroad, write for replacement Form FS-240 from:

Department of State
Passport Correspondence Branch
1111 Nineteenth St. NW, Suite 510
Washington, DC 20522-1705

http://travel.state.gov/consular_records.html
The fee is $30.00 for first copy and $20.00 for each additional copy.

2. Citizenship and Naturalization Papers
You can receive Form N-565 to request citizenship and naturalization papers from:

Department of Justice
Immigration and Naturalization Service
2800 Skyway Drive
Helena, MT 59601
(406) 449-5288

http://www.ins.usdoj.gov/graphics/formsfee/forms/n-565.htm  The fee is $155.00.

3. Driver’s License
In Florida — You must go to your local driver license office and apply for a duplicate driver license. For a list of offices go to http://www.hsmv.state.fl.us/offices/ or call 1-850-922-9000. The fee is $10 and you must present two forms of identification. (NOTE: Proof of citizenship or legal presence may be required for renewal, duplicate or replacement licenses. Please come prepared to present an identification document as proof of citizenship or legal presence.)

4. Income Tax Returns
Federal Returns — Ask for IRS Form 4506, one for each year’s return you are requesting. You can find this form on the Web at: http://www.irs.gov/pub/irs-fill/f4506.pdf  For delivery via US Postal Service call 1-800-TAX-FORM (1-800-829-3676).

5. Insurance Policies
To replace lost or destroyed insurance policies, contact the agent or company providing the coverage. You may be required to complete a form, pay a fee for duplicate copies, or both. The policy number will expedite this request.

6. Military Discharge Papers
To obtain copies of military discharge papers, request Form 180 from any Veterans Administration Office, the American Legion, Veterans of Foreign Wars, Red Cross, Veterans Association or military recruiter office. Send the completed form to:
National Personnel Records Center
Military Personnel Records
9700 Page Boulevard
St. Louis, MO 63132

If a veteran has filed for education or disability benefits, the Veterans Administration can furnish a copy of military discharge papers or a statement of service. Write:

Benefits Information and Assistance
Veterans Administration
Ft. Harrison
Helena, MT 59636
(800) 827-1000

If discharge papers were recorded in the county clerk’s office at the time of discharge, they can be replaced by contacting that office (Registrar of Deed) in the county where they were recorded.

7. Marriage License, Marriage Dissolutions
In Florida — To order a marriage certificate by either mail or fax, provide a signed letter, which includes the following information (This applies only to marriage records dating back to June 1927. Records before this date are only available from the clerk of the circuit court in the county where the marriage license was issued.):
1. Information about the record being requested:
   a. Full names of the husband and wife, including wife’s maiden name
   b. Date of marriage
   c. City or county where marriage license was issued
2. Information about the person making the request:
   a. Full name
   b. Mailing address
   c. Telephone number during our office hours

A form containing this information can be downloaded at: http://www.doh.state.fl.us/planning_eval/vital_statistics/marriage.htm

Marriages outside Florida
Contact the vital statistics office in the state where the marriage occurred. For a list of offices see the National Center for Health Statistics at: http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm

8. Passport
Lost in the US — If your passport is lost or stolen in the United States, report the loss or theft immediately to the Department of State, or to the nearest Passport Agency. The loss or theft should also be reported to local police.
Lost Abroad — If your passport is lost or stolen while you are abroad, it should be reported immediately to the nearest United States embassy or consular office. A passport is a traveler’s principal means of identification abroad, and its loss is very serious. Whether lost or stolen in the United States or overseas, you can request a replacement passport from:
Department of State
Passport Correspondence Branch
1111 Nineteenth St. NW, Suite 510
Washington, DC 20522-1705

9. Property Deeds
You may be concerned if the deed to your home or other property is destroyed or lost in a disaster. The deed you receive is really just a certification to you that your transaction has been established as public record; the true declaration of your ownership is held at the county courthouse. Your original deed cannot be replaced, but you can obtain a certified copy of your deed at your county courthouse.
You will not need any identification because you are requesting a public record, but you will need to know the property holder’s name and there will be a small charge for the copying.
For more information, visit: http://www.myfloridacounty.com/services/officialrecords_intro.shtml
If the deed is being held by a bank or mortgage company, check with the current deed holder to be sure that any deed they are holding until full payment has been made is safe. If damage has occurred, work with your lending/mortgage organization to find out how they can replace these critical documents.

10. Social Security Card
Visit your nearest Social Security Administration office. To find your nearest office, visit:
http://s3abaca.ssa.gov/pro/fol/fol-home.html
or call 1-800-772-1213. File an application for a duplicate with two pieces of identification such as a driver’s license and a birth certificate.

11. Savings Bonds/Notes
To get your bond replaced, complete Form PD F 1048 from the U.S. Treasury Department Bureau of Public Debt. This form is at ftp://ftp.publicdebt.treas.gov/forms/sav1048.pdf or call 304-480-6112. On this form, provide the approximate issue date along with the complete names, addresses, social security number that appeared on the bond, and the bond serial number. If you don’t know the serial number or denomination, just write “unknown” in the space provided. If the bond owner is a minor, the form should be signed by both parents and the minor’s age and social security number should be included. Mail the completed form to: Bureau of the Public Debt, Parkersburg, WV 26106-1328. Replacement bonds will show the original issue date.

12. Vehicle Title
In Florida — To replace a lost vehicle title, contact the Florida Department of Highway Safety & Motor Vehicles Application and request a Duplicate or Lost in Transit/Reassignment for Motor Vehicle, Mobile Home or Vessel Title Certificate. This request form can be found at http://www.hsmv.state.fl.us/forms/dup-title.html or call 850-922-9000. Information on fees is found at http://www.hsmv.state.fl.us/hsmvdocs/Fees-01.pdf or call 1-850-922-9000.

13. Will
If your will is misplaced or destroyed, contact the attorney who prepared it. If your circumstance has changed, a new will may be appropriate.

This publication is designed to provide accurate, current, and authoritative information on the subject. However, since the laws, regulations, administrative rulings, and court decisions on which it is based are subject to constant revision, portions of this publication could become outdated at any time. This publication is distributed with the understanding that the authors are not engaged in rendering legal advice or opinions, and the information contained herein should not be regarded, or relied upon, as a substitute for legal advice or opinion. For these reasons, the utilization of these materials by any person constitutes an agreement to hold harmless the authors, the Institute of Food and Agricultural Sciences and the University of Florida for any liability claims, damages or expenses that may be incurred by any person as a result of reference to or reliance on the information contained in this fact sheet.

Sources of This Publication:

This publication was written by Regina Fegan and Michael T. Olexa, Food and Resource Economics Department, University of Florida. This document, IFAS publication DH0505, was published June 1998, revised May 2003. It is part of The Disaster Handbook, a component of the Comprehensive Disaster Preparedness and Recovery Education Module; General editor: Carol J. Lehtola, Agricultural and Biological Engineering Department, Institute of Food and Agricultural Sciences, University of Florida, Gainesville, Florida 32611. For information about products and ordering, please visit: http://disaster.ifas.ufl.edu
Income Tax Deductions for Property Loss

Property losses from natural disasters are tax deductible. Such deductions, which are allowed for partial or total loss of personal or business property, could greatly reduce the amount of federal income taxes owed for the year the disaster occurred.

Records
If you claim a theft or casualty loss resulting from a disaster you may be asked to show:
• The kind of disaster and when it occurred
• That the damage was a direct result of the disaster
• That you were the owner of the property
• Your income tax basis in the property. This is the original cost of the property plus the cost of any improvements before the loss, minus depreciation claimed for income tax purposes (for business and rental property)
• Fair market value before and after the disaster
• Any insurance benefits or other compensation received including free repairs, restoration and clean-up from any disaster relief agencies
• Before-and-after photographs, receipts, canceled checks, deeds, purchase contracts and professional appraisals are good supporting evidence for casualty claims.

Appraisal
If either personal or business property has been damaged extensively, you should have the property appraised as soon as possible following the disaster. A professional estimate of value will serve as evidence for casualty loss claims. The fee charged is also a deductible item.

Itemizing Tax Deductions
If you itemize your tax deductions, you may deduct casualty losses from fire, storm, theft or property destroyed by some sudden external force. However, you must reduce the deduction by any reimbursements or payments received to rebuild or restore property.

Specifically, homeowners can claim a casualty loss deduction for the difference between the fair market value of their property before the disaster and after, subtracting insurance proceeds (or other reimbursements they receive to rebuild or restore a home), 10% of adjusted gross income and $100 per disaster event. To document the before- and after-market value of your home, use the most recent assessed value from property taxes for the before disaster market value and a current appraisal for the after-disaster market value.

If renters make repairs on the property or offer repayment for part of the loss, that too is considered reimbursement and must be subtracted to determine the amount of casualty loss that can be claimed. Grants or other gifts that are specifically designed to repair or replace property must be deducted as well.

Homeowners who haven’t received a reimbursement, but expect to, will be required to make an estimate of the reimbursement and subtract it. Those who find they overestimated their reimbursements can amend their casualty loss claim in another tax year.

How to Figure Deductions
The rules for figuring deductions on business or non-business property losses are the same. Subtract the reduced market value after the disaster from the fair market value before disaster.

For example, on personal property:
• Fair market value before $75,000
• Fair market value after $30,000
• Reduction in value $45,000
• Income tax basis $55,000 (the original cost of property, $40,000, plus the cost of any pre-disaster improvements, $15,000)
• Casualty loss $45,000 (lesser of Line 3 or 4)

The casualty loss deduction is the lesser of the reduction in value or the income tax basis. In the above example, the casualty loss deduction would be $45,000. If a business or income-producing property is completely destroyed by a casualty, special rules apply. In such cases, the loss is the income tax basis reduced by any salvage value, insurance or other compensation. If insurance is more than the income tax basis, a taxable gain results.

Additional Resources
• Your County Extension office
• Internal Revenue Service, (800) 829–3676 for forms, (800) 829–1041 Casualty Loss Department
• Your local emergency government office
• The American Red Cross
• Federal Emergency Management Agency (FEMA)
• IRS Tax Form 4684 and instruction sheet