

After the Fire!

Returning to Normal

FA-46/February 1999

FEMA

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Recovering from a fire can be a physically and mentally draining process.

When fire strikes, lives are suddenly turned around. Often, the hardest part is knowing where to begin and who to contact.

The Federal Emergency Management Agency's (FEMA) United States Fire Administration (USFA) has gathered the following information to assist you in this time of need. You will need to take action immediately on some of the suggestions. Some actions may be needed in the future, while others will be ongoing. This information is intended to give you the assistance needed to help you as you begin rebuilding your life.

THE FIRST 24 HOURS

Securing Yourself and The Site

■ Contact your local disaster relief service, such as the American Red Cross or the Salvation Army, to help with your immediate needs, such as:

- temporary housing;
- food;
- medicine;
- eyeglasses;
- clothing; and
- other essential items.



■ Contact your insurance agent/company.

Cautions

■ Do not enter the damaged site. Fires can rekindle from hidden, smoldering remains.

■ Normally, the fire department will see that utilities (water, electricity and natural gas) either are safe to use or are disconnected before they leave the site. Do not attempt to turn on utilities yourself.

■ Be watchful for structural damage caused by the fire. Roofs and floors may be damaged and subject to collapse.

■ Food, beverages, and medicine exposed to heat, smoke, soot, and water should not be consumed.

Leaving Your Home

■ Contact your local police department to let them know that the site will be unoccupied.

■ In some cases it may be necessary to board up openings to discourage trespassers.

■ Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent related to your fire loss, and also for verifying losses claimed on your income tax.

- If it is safe to do so, try to locate the following items:
  - identification, such as driver's licenses and Social Security cards;
  - insurance information;
  - medication information;
  - eyeglasses, hearing aids, or other prosthetic devices;
  - valuables, such as credit cards, bank books, cash, and jewelry.



- Many people/entities should be notified of your relocation, including:
  - your insurance agent/company;
  - your mortgage company (also inform them of the fire);
  - your family and friends;
  - your employer;
  - your child's school;
  - your post office;
  - any delivery services;
  - your fire and police departments; and
  - your utility companies.

- Do not throw away any damaged goods until after an inventory is made. All damage is taken into consideration in developing your insurance claim.

- If you are considering contracting for inventory or repair services, discuss your plans with your insurance agent/company first.

IF YOU ARE INSURED

■ Give notice of the loss to the insurance company or the insurer's agent/company.



■ Ask the insurance company what to do about the immediate needs of the dwelling, such as covering doors, windows, and other exposed areas, and pumping out water.

■ Ask your insurance agent/company what actions are required of you. Some policyholders may be required to make an inventory of damaged personal property showing in detail the quantity, description, and how much you paid for the items.

IF YOU ARE NOT INSURED

■ Your recovery from a fire loss may be based upon your own resources and help from your community.

■ Private organizations that may be sources of aid or information:

- American Red Cross;
- Salvation Army;
- religious organizations;
- department of social services;
- civic organizations;
- State or municipal emergency services office; and
- nonprofit crisis counseling centers.

VALUING YOUR PROPERTY

You will encounter different viewpoints on the value of your property in adjusting your fire loss or in claiming a casualty loss on your Federal income tax. Knowing the following terms will help you understand the process used to determine the value of your fire loss:

Your personal valuation: Your personal loss of goods through fire may be difficult to measure. These personal items have SENTIMENTAL VALUE to you; however, it is objective measures of value that you, the insurer, and the Internal Revenue Service will use as a common ground for discussion. Some of these objective measures are discussed below.

Cost when purchased: This is an important element in establishing an item's final value. Receipts will help verify the cost price.

Fair market value before the fire: This concept is also expressed as ACTUAL CASH VALUE. This is what you could have received for the item if you had sold it the day before the fire. The price would reflect its cost at purchase minus the wear it had sustained since purchase. DEPRECIATION is the formal term used to express the amount of value an item loses over a period of time.

Value after the fire: This is sometimes called the item's salvage value.

Restoration Services

There are companies that specialize in the restoration of fire-damaged structures. Whether you or your insurer employs this type of service, be clear on who will pay. Be sure to request an estimate of cost for the work. Before any company is hired, check its references. These companies provide a range of services that may include some or all of the following:

- securing the site against further damage;
- estimating structural damage;
- repairing structural damage;
- estimating the cost to repair or renew items of personal property;
- packing, transportation, and storage of household items;
- securing appropriate cleaning or repair subcontractors; and
- storing repaired items until needed.

REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

Here's a checklist of documents you will need to replace if they have been destroyed, and who to contact for information on the replacement process.

ITEM	WHO TO CONTACT
Driver's license, auto registration	Department of motor vehicles
Bank books (checking, savings, etc.)	Your bank, as soon as possible
Insurance policies	Your insurance agent
Military discharge papers	Department of Veterans Affairs
Passports	Passport service
Birth, death, and marriage certificates	Bureau of Records in the appropriate State
Divorce papers	Circuit court where decree was issued
Social Security or Medicare cards	Local Social Security office
Credit cards	The issuing companies, as soon as possible
Titles to deeds	Records department of the locality in which the property is located
Stocks and bonds	Issuing company or your broker
Wills	Your lawyer
Medical records	Your doctor
Warranties	Issuing company
Income tax records	The IRS center where filed, or your accountant
Citizenship papers	U.S. Immigration and Naturalization Service
Prepaid burial contract	Issuing company
Animal registration papers	Humane Society
Mortgage papers	Lending institution

SALVAGE HINTS

Professional fire and water damage restoration businesses may be the best source of cleaning and restoring your personal belongings. Companies offering this service can be located in the phone directory.

Clothing



A word of caution before you begin: test garments before using any treatment, and follow the manufacturer's instructions. Several of the cleaning mixtures described in this section contain the substance Tri-Sodium Phosphate. This substance can be purchased under the generic name TSP. Tri-Sodium Phosphate is a caustic substance used commonly as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using if you have sensitive skin. Read the label for further information.

Smoke odor and soot sometimes can be washed from clothing. The following formula may work for clothing that can be bleached:

- 4 to 6 tbsp. Tri-Sodium Phosphate;
- 1 cup household cleaner or chlorine bleach: and
- 1 gallon warm water.

Mix well, add clothes, rinse with clear water. Dry thoroughly.

An effective way to remove mildew from clothing is to wash the fresh stain with soap and warm water, rinse, and then dry in the sun. If the stain has not disappeared, use lemon juice and salt or a diluted solution of household chlorine bleach.

Cooking Utensils

Your pots, pans, flatware, etc., should be washed with soapy water, rinsed, and then polished with a fine-powdered cleaner. You can polish copper and brass with special polish, salt sprinkled on a piece of lemon, or salt sprinkled on a cloth saturated with vinegar.

Electrical Appliances

Don't use appliances that have been exposed to water or steam until you have a service representative check them. This is especially true of electrical appliances. In addition, steam can remove the lubricant from some moving parts.

If the fire department turned off your gas or power during the fire, call the electric or gas company to restore these services--do not try to do it yourself.

Food



Wash your canned goods in detergent and water. Do the same for food in jars. If labels come off, be sure you mark the contents on the can or jar with a grease pencil. Do not use canned goods when the cans have bulged or rusted. Do not refreeze frozen food that has thawed.

To remove odor from your refrigerator or freezer, wash the inside with a solution of baking soda and water, or use one cup of vinegar or household ammonia to one gallon of water. Baking soda in an open container or a piece of charcoal also can be placed in the refrigerator or freezer to absorb odor.

Rugs and Carpets

Rugs and carpets should be allowed to dry thoroughly. Throw rugs can be cleaned by beating, sweeping, or vacuuming, and then shampooing. Rugs should be dried as quickly as possible--lay them flat and expose them to warm, circulated, dry air. A fan turned on the rugs will speed drying. Make sure the rugs are thoroughly dry. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly cause the rug to rot. For information on cleaning and preserving carpets, call your carpet dealer or installer or a qualified carpet cleaning professional.

Leather and Books

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspaper to retain shape. Leave suitcases open. Leather goods should be dried away from heat and sun. When leather goods are dry, clean with saddle soap. Rinse leather and suede jackets in cold water and dry away from heat and sun.



Wet books must be taken care of as soon as possible. The best method to save wet books is to freeze them in a vacuum freezer. This special freezer will remove the moisture without damaging the pages.

If there will be a delay in locating such a freezer, place them in a normal freezer until a vacuum freezer can be located.

A local librarian also can be a good resource.

Locks and Hinges



Locks (especially iron locks) should be taken apart and wiped with oil. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges also should be thoroughly cleaned and oiled.

Walls, Floors and Furniture

To remove soot and smoke from walls, floors, and furniture use a mild soap or detergent or mix together the following solution:

- 4 to 6 tbsp. Tri-Sodium Phosphate;
- 1 cup household cleaner or chlorine bleach; and
- 1 gallon warm water.

Wear rubber gloves when cleaning with this solution. Be sure to rinse your walls and furniture with clear warm water and dry thoroughly after washing them with this solution.

Wash a small area at one time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last.

Do not repaint until walls and ceilings are completely dry.

Your wallpaper also can be repaired. Use a commercial paste to repaste a loose edge or section. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be cleansed like any ordinary wall, but take care not to soak the paper. Work from bottom to top to prevent streaking.

Wood Furniture

- Do not dry your furniture in the sun. The wood will warp and twist out of shape.
- Clear off mud and dirt.
- Remove drawers. Let them dry thoroughly so there will be no sticking when you replace them.
- Scrub wood furniture or fixtures with a stiff brush and a cleaning solution.
- Wet wood can decay and mold, so dry thoroughly. Open doors and windows for good ventilation. Turn on your furnace or air conditioner, if necessary.

- If mold forms, wipe the wood with a cloth soaked in a mixture of borax dissolved in hot water.

- To remove white spots or film, rub the wood surface with a cloth soaked in a solution of 1/2 cup household ammonia and 1/2 cup water. Then wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of 1/2 cup turpentine and 1/2 cup linseed oil. Be careful--turpentine is flammable (depending on turpentine's flashpoint).



You can also rub the wood surface with a fine-grade steel wool pad dipped in liquid polishing wax, clean the area with a soft cloth, and then buff.

Money Replacement

Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If money is only half-burned or less (if half or more is still intact), you can take the remainder to your regional Federal Reserve Bank for replacement. Ask your bank for the nearest one. Or you can mail the burned or torn money by "registered mail, return receipt requested" to

Department of the Treasury
Bureau of Engraving and Printing
Office of Currency Standards
P.O. Box 37048
Washington, DC 20013

Mutilated or melted coins can be taken to your regional Federal Reserve Bank or mailed by "registered mail, return receipt requested" to:

Superintendent
U.S. Mint
P.O. Box 400
Philadelphia, PA 19105

If your U.S. Savings Bonds have been destroyed or mutilated, you must obtain Department of Treasury Form PD F 1048 (I) from your bank or www.ustreas.gov and mail to:

Department of the Treasury
Bureau of the Public Debt
Savings Bonds Operations
P.O. Box 1328
Parkersburg, WV 26106-1328



Tax Information

Check with an accountant, tax consultant, or the Internal Revenue Service (IRS) about special benefits for people with limited finances after a fire loss.

A WORD ABOUT FIRE DEPARTMENT OPERATIONS

Common Questions

Q. Why are windows broken or holes cut in the roof?

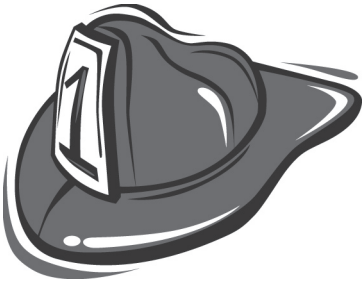
As a fire burns, it moves upward, then outward. Breaking the windows and/or cutting holes in the roof (called ventilation) slows the damaging outward movement, helps remove blinding smoke that obscures the actual fire, and enables firefighters to fight the fire more efficiently. The result of this action is less damage to the structure in the long run.

Q. Why are holes cut in walls?

This is done so that the fire department is absolutely sure that the fire is completely out, and that there is no fire inside the walls or in other hidden places.

Q. Is it possible to obtain a copy of the fire report?

In most localities, a fire report is a public document and is available at the fire department or fire marshal's office.



EMERGENCY AND NONEMERGENCY NUMBERS

Please fill this area in with your local phone numbers and keep copies at locations other than your home.

Emergency _____

Poison Control _____

Doctors _____

Insurance Company

medical policy number _____

home policy number _____

auto policy number _____

Gas/Fuel Company _____

Municipality _____

Banks _____

Neighbors _____

Accountant _____

Family _____

American Red Cross _____

Shelter/Assistance _____

Pharmacy _____

Work Numbers _____

Other _____

NOTES AND INFORMATION

Federal Emergency Management Agency
U.S. Fire Administration
16825 South Seton Avenue
Emmitsburg, Maryland 21727
800-561-3356
www.usfa.fema.gov

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AFTER THE FIRE

The following checklist serves as a quick reference and guide for you to follow after a fire strikes.

1. Contact your local disaster relief service, such as the Red Cross, if you need temporary housing, food, and medicines.

2. If you are insured, contact your insurance company for detailed instructions on protecting the property, conducting inventory, and contacting fire damage restoration companies. If you are not insured, try contacting private organizations for aid and assistance.

3. Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by fire.

4. The fire department should see that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.

5. Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made.

6. Try to locate valuable documents and records. Refer to information on contacts and the replacement process inside this brochure.

7. If you leave your home, contact the local police department to let them know the site will be unoccupied.

8. Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on income tax.

9. Notify your mortgage company of the fire.

10. Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.