



# After the Fire

A guide designed to assist homeowners and occupants after a fire has occurred



Provided By The:

Wyoming County Office of Emergency Services

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## Vital Information

**Date of Fire:** \_\_\_\_\_

**Time of Fire:** \_\_\_\_\_

**Location of Fire:** \_\_\_\_\_

**Vehicle identification number for cars, trucks, and recreational vehicles destroyed in fire:**

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**Name of the Primary Responding Fire Department:** \_\_\_\_\_

**Fire Incident report number issued by the primary responding fire department:** \_\_\_\_\_

**Fire investigator Name and Agency:** \_\_\_\_\_

## Day 1- The Aftermath – The first 24 Hours



Now, a fire has occurred and your local fire department arrived to ensure it was extinguished. They are now in the process of or have already rolled up their hoses, picked up their tools and boarded or placed plastic over the windows that were broken. The last units may still be on scene or may have just rounded the corner and headed back to the fire station. Your standing in the driveway looking at what used to be your home and wondering, ***what do I do now?***

A fire will change your life in many ways that you cannot imagine. Knowing where to begin and who can help you is important. The Office of Emergency Services hopes you find the following information useful in getting through the things you must do after the fire. Some of this information may seem redundant, but it is important to stress the importance of these points.

**We are sorry for any loss you have sustained and understand that this is a trying time for you, if you have any questions, please contact the Wyoming County Office of Emergency Services at:**

585-786-8867 or [oem@wyomingco.net](mailto:oem@wyomingco.net)

One of the first things to do is to contact a local disaster relief service such as the American Red Cross (585-241-4472). These services can aid with your immediate needs, such as:

- Temporary Housing
- Food
- Medicine
- Clothing and other essential items

**One of the next steps to take is to contact your insurance company or agent as soon as possible.** Your insurance agent/adjuster will be able to assist in making immediate repairs or help in getting the building secured. The site of the fire needs to be protected from further damage by weather, theft, or vandalism.

### If You Are the Owner

It is your responsibility to see that any holes are covered against rain and entry. All outside doors to your home should be locked or secured, if possible. The fire department will help with this activity. Contact your insurance agent. He or she must be notified of the fire and may also be able to help you in making immediate repairs. If you cannot reach your agent or you need professional assistance in boarding up your home, a general contractor, fire damage restoration firm, or fire service firm can help. Check your telephone book yellow pages or google for listings.

If the fire is not under investigation and you plan to leave the fire site, try to remove any valuables that remain in the building. Do not leave until the site has been secured and your valuables have been removed.

If the fire department is investigating the fire, they will have fire department personnel (normally a fire officer, or investigator) accompany you while you remove valuables from your property, and they will inventory the property you take.

## If You Are a Tenant

Contact the resident manager, the owner or the owner's insurance agent. It is the owner's responsibility to prevent further loss or damage to the site. See that your personal belongings are secure within the building or move them to another location, such as the home of a relative or friend. Contact your own insurance agent to report the loss.

Furthermore, you should check for important legal documents which may have been damaged. If your property is not insured, or if your insurance will not cover all of your losses, contact your attorney or the Internal Revenue Service for directions. You may be eligible for a tax deduction from your losses.



## Inventory and Documentation

It is always good to keep a record or inventory of your belongings for insurance purposes. When a fire strikes, you will be barraged with many things that will need addressing and having this already done and in a safe place will aid in getting back on your feet.

It is also a good idea to record and document what has transpired. Photographs and video provide a basis of what occurred and can provide information you may need in the future. Keep detailed records of what was removed from the residence and where it is located.

***I NEED TO STRESS THE IMPORTANCE OF THE NEXT STATEMENT Speaking from personal experience, having been through a house fire myself.*** Businesses, called **Public Adjusters** will possibly be contacting you. It cannot tell you to utilize them or not, however, these are not YOUR insurance company adjusters. Multiple Public Adjusters may contact you, soliciting their business. They are a business, and charge accordingly, utilizing your insurance money for payment of their services. They can ease the burden; however, they can also be costly. You have the right to tell them to leave, and not contact you. Don't be afraid to voice your right if they harass you.

## What to expect

A fire in a home, whether you live in an apartment, a single family, or multifamily home, can cause serious damage. The building and many of the things in your home may have been badly damaged by flames, heat, smoke, and water.

You will find that things the fire did not burn up are now ruined by smoke and soggy with water used to put out the flames. Anything you want to save or re-use will need to be carefully cleaned.

The firefighters may have cut holes in the walls of the building to look for any hidden flames. They may even have cut holes in the roof to let out the heat and smoke. Cleanup will take time and patience.

If your home had a home fire sprinkler system, you will find little damage from flames, heat, smoke, and water. If not, and you plan to rebuild your home, now is the time to think about installing sprinklers into your home. Talk with the owner about it if you are a renter.

You can find more information at the Home Fire Sprinkler Coalition's website: [www.hfsc.org](http://www.hfsc.org)

## **After The Fire**

***Use caution;*** It is important to understand the risk to your safety and health even after the fire is out. The soot and dirty water left behind may contain things that could make you sick. Be very careful if you go into your home and if you touch any fire-damaged items. Ask the advice of the fire department, local building official, your insurance agent, and restoration specialists before starting to clean or make repairs.

## **Frequently asked questions about fire department actions**

### **Q. Why did they break windows and cut holes in the roof?**

A. As a fire burns, it moves up and down and across, growing very fast. Breaking windows and cutting holes in the roof is called ventilation. This slows the fire's growth. It helps get rid of dark smoke that makes it hard for firefighters to see where they are going. It helps them fight the fire more quickly. In the end, ventilation can help save lives and property.

### **Q. Why do firefighters cut holes in walls?**

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

### **Q. How can I get a copy of the fire report?**

A. In most areas, a fire report is a public document. Ask for it at the fire department or fire marshal's office. The fire report will help you with information that your insurance company and other official offices may request.

## **If Your Property is NOT Covered by Insurance**

Emergency assistance, including temporary shelter, food, clothing, eye glasses, and medicine is available through the American Red Cross and The Salvation Army.

## **AFTER THE FIRE: SALVAGE HINTS**

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

### **Clothing:**

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

- 4-6 teaspoons tri-sodium phosphate (can be purchased from paint stores)

- 1 cup Lysol or any household chlorine bleach
- 1 gallon warm water

Mix well, add clothes, rinse with clean water, and dry thoroughly.

An effective way to remove mildew is to wash the fresh stain with soap and water. Then rinse and dry in the sun. If the stain isn't gone, 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 cleanser. You can polish copper and brass with a special polish, salt sprinkled on a piece of lemon, or salt sprinkled on a cloth saturated with vinegar.

#### **Electrical Appliances:**

Please 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. Often a licensed plumber or electrician must make repairs before service can be restored.

#### **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 a circulation of warm, dry air. A fan turned on the rugs will speed drying. 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 your leather goods with a damp cloth, then with a dry cloth. Stuff your purses and shoes with newspapers to retain their shape. Leave your suitcases open. Leather goods should be dried away from heat and sun. When leather goods are dry, clean with saddle soap. You can use steel wool or a suede brush on suede items. Rinse leather and suede jackets in cold water and dry away from heat and sun.

Books can be dried by placing them on end with pages separated. Then they should be piled and pressed to prevent the pages from crinkling. Alternating drying and pressing will help prevent mildew until the books are thoroughly dry. If your books are very damp, sprinkle cornstarch or talc between the pages, leave for several hours, then brush off. A fan turned on the books will help them dry.

### **Photographs:**

Preserving damaged photographs is often very important to victims of fires, floods and other disasters. If photographs are not burned, they can usually be saved. Never try to peel apart photos that have stuck together. Always remember that photographs were originally developed in water solutions and then washed.

Soak the photos in clear, clean water and rinse carefully and thoroughly and let stuck photographs separate on their own. If they stay damp they can be damaged by mold. If you have quantities of wet photos, wrap them in plastic wrap and freeze them, then thaw them and wash them a few at a time. After washing the photos, dry them image side up on a smooth hard surface like a glass table or kitchen counter.

### **Walls, Floors and Ceilings:**

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

- 4-6 tablespoons tri-sodium phosphate (can be purchased from paint stores)
- 1 cup household cleaner or chlorine bleach
- 1 gallon warm water

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

Wash one small area of wall at a time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last. If the weather allows, open windows and use a fan to circulate air.

Do not repaint until walls and ceilings are completely dry.

Your wallpaper can also be repaired. Use a commercial paste to re-paste 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 care must be taken not to soak the paper. Work from top to bottom to prevent streaking.

### **Wood Furniture:**

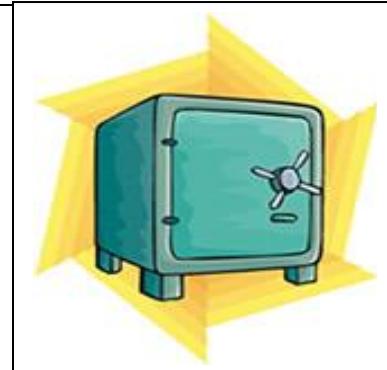
Furniture can be cleaned in the same fashion as walls, floors, and ceilings. Do not dry wooden furniture in the sun, as the wood will warp and twist out of shape. Remove drawers and let them dry thoroughly so there will be no sticking when you replace them.

## **AFTER THE FIRE: DOCUMENTS**

Documents are very important to your well-being and can be damaged or destroyed as a result of a fire or other disaster. The following documents should be located if possible:

- Birth Certificates

- Credit Cards
- Driver's Licenses
- Title to Deeds
- Bank Books
- Stocks and Bonds
- Insurance Policies
- Wills
- Military Discharge Papers
- Medical Records
- Passports
- Death Certificates
- Payment Books
- Social Security Cards
- Warranties
- Marriage Papers
- Income Tax Records
- Divorce Decree
- Auto Registration
- Citizenship Papers
- Title Cards
- Animal Registration Papers
- Prepaid Burial Contract



A good investment is a fire-proof safe that is UL rated for a minimum of 1 hour at 1700° F. This is usually enough time for firefighters to extinguish a blaze. You will then be able to recover your preserved documents when it is deemed safe.

## **AFTER THE FIRE: MONEY REPLACEMENT**

**If your U.S. Savings Bonds have been mutilated or destroyed, write to:**

U.S. Treasury Department

Bureau of Loans and Currency

537 W. Clark Street

Chicago, Illinois 60605

ATTN: Bond Consultant



Include name(s) and address(es) on bonds, approximate date or time period when purchased, denominations and approximate number of each.

**Mutilated currency** can be mailed or personally delivered to the Bureau of Engraving and Printing. A letter should accompany the submitted currency and give the estimated value of the currency and explain how the currency was mutilated. All mutilated currency should be sent 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 D.C. 20013

Insuring the shipment is responsibility of the sender.

The Bureau's special currency examiners are usually able to determine the value of mutilated currency when it has been carefully packed and boxed as described below:

- Regardless of the condition of the currency, DO NOT disturb the fragments any more than is absolutely necessary.
- If the currency is brittle or inclined to fall apart, pack it carefully in plastic without disturbing the fragments, and place the package in a secure container.
- If the currency was mutilated in a purse, box, or other container, it should be left in the container to prevent the fragments from further damage.
- If it is absolutely necessary to remove the fragments from the container, send the container along with the currency and any other contents that may have currency fragments attached.
- If the currency was flat when mutilated, do not roll or fold the notes.
- If the currency was in a roll when mutilated, do not attempt to unroll or straighten it out.

If coin or any other metal is mixed with the currency, carefully remove it. Any fused, melted, or otherwise mutilated coins should be sent for evaluation to the:

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

## Checklist for next steps after a fire

**Here are the steps to follow after a fire in your home:**

- Contact your local disaster relief service, such as the Red Cross (585-241-4472). They will help you find a place to stay for a while and find food, medicines, and other important things. Assistance can also be provided for longer term needs.
- If you have insurance, contact your insurance company. Ask what you should do to keep your home safe until it is repaired. Find out how they want you to make a list of things that were lost or damaged in the fire. Ask who you should talk to about cleaning up the mess. If you are not insured, try contacting community groups for aid and assistance.
- Consider contacting a contractor to board up windows, doors, and holes in the roof to prevent further damage.
- Check with the fire department to make sure your home is safe to enter. Be very careful when you go inside. Floors and walls may not be as safe as they look.
- The fire department will tell you if your utilities (water, electricity, and gas) are safe to use. If not, they will shut these off before they leave. **DO NOT** try to turn them back on by yourself. This could be very dangerous.
- Contact your landlord or mortgage company about the fire.
- Try to find valuable documents and records. See the information in this brochure about how to get new copies if you need them.
- If you leave your home, call the local police department to let them know the site will be vacant.
- Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and to prove any losses claimed on your income tax.
- Check with an accountant or the Internal Revenue Service (IRS) about special benefits for people recovering from fire loss.

## **After the Fire! Returning to Normal**

Contact your police department to let them know that you will be away from your home. In some cases, you may need to board up openings, so no one can get in when you're not there. ***Contact your insurance agent*** Contact your insurance company or agent right away. Ask them what to do about the immediate needs of your home. This includes pumping out water and covering doors, windows, and other openings. Ask your insurance agent/company what they want you to do first. Some companies may ask you to make a list of everything that was damaged by the fire. They will ask you to describe these in detail and say how much you paid for the items.

If you do not have insurance, your family and community might help you get back on your feet. Organizations that might help include:

- American Red Cross 585-241-4472
- Community Action 585-237-2600
- Religious organizations
- Public agencies, such as the public health department, social services, etc.
- Community groups
- local food pantries
- Nonprofit crisis-counseling centers.

***Finances*** Get in touch with your landlord or mortgage lender as soon as possible. Contact your credit card company to report credit cards lost in the fire and request replacements.

Save all receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent concerning your fire loss. This will help prove you bought things you may want to claim on your income tax forms.

### ***Tips on how to handle the damage***

There are companies that are experts in cleaning and/or restoring your personal items. Whether you or your insurer buys this type of service, be clear on who will pay for it.

Be sure to ask for an estimate of cost for the work and agree to it in writing. You will find the names and phone numbers for companies that do this work in the phone book and on the Internet, or ask your insurance agent for a company they have used.

Before you hire any company, talk to someone who has used them to make sure they did good work.

Some companies that claim to provide board up and cleaning services are not honest. Ask your insurance company for names of companies you can trust to do a good job at a fair price.

These companies provide services that include some or all of the following:

- securing your home against more damage
- estimating damage

- repairing damage
- estimating the cost to repair or renew items of personal property
- storing household items
- hiring cleaning or repair subcontractors
- storing repaired items until needed

## **Final Statement**

This informational booklet was created for you, by the Wyoming County Office of Emergency Services, in hopes to ease some of the burdens after experiencing a disaster in the lives of your family. It is never an easy task to pick up the pieces after such an ordeal. After witnessing many individuals who have suffered a house fire and lost everything, we can sympathize with you and the emotions you are experiencing. Hopefully you will never experience a fire in your lifetime, and if you do you have family and friends to help ease the pain and help you begin to put the pieces of your lives back together. The information contained within this booklet will hopefully help guide you through the recovery period to begin the daunting tasks of getting back to normal.

We would also like to acknowledge the Town of Sabattus and U.S. Fire Administration for creating the original After the Fire guides in which this was modeled from.