

AFTER THE FIRE

A Guide to Recovery From a Structure Fire



PRESENTED BY:

The Rockledge Fire Department

Dear Resident,

While our primary job is to protect the lives and property of the residents of the City of Rockledge, many times we do not realize the long lasting emotional, physical, and financial affects that fire can have on its victims. The initial trauma of experiencing a fire is only compounded by the confusion of wondering “What do I do now that the fire is out and the firefighters have left?”

Once the fire is out, the damage becomes another task completed and another statistic for fire department records; however, for you as the occupant displaced by fire, it may become a nightmare filled with questions and uncertainties. All of the things normally in order and not a concern are now in disarray and present problems that must be dealt with immediately.

We at the Rockledge Fire Department understand what you are going through and we want to assist you in any way that we can. This booklet contains information and suggestions that may help you now and in the coming days.

If there is anything we can do to help you, please call us at (321) 221-7540 X3504.

Sincerely,

ROCKLEDGE FIRE DEPARTMENT

Jim Wilson
Fire Chief

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AFTER THE FIRE

- **BE SURE TO NOTIFY YOUR INSURANCE COMPANY AND/OR AGENT AS SOON AS POSSIBLE**

CAUTIONS

- Household wiring, which may have been damaged by water or heat, should be checked by a licensed electrician before the current is turned back on.
- Be watchful for any structural damage caused by the fire. The Fire Department will secure property we believe to be a safety hazard. **DO NOT RE-ENTER THE BUILDING UNTIL CLEARED BY THE FIRE DEPARTMENT!**
- Any food or beverages that have been in contact with smoke, soot, or heat should be discarded. Wash your canned goods and jars in soapy water. If the labels come off, be sure to remark them with a black marker only if you know the contents. Don't use canned goods when the cans have bulged, are dented, or show rust. **IF YOU ARE UNSURE... THROW IT OUT!**
- Any medications that have been in contact with smoke, soot, or heat should be thrown out. If you are uncertain about the reusability of the medication – **DISCARD IT!**
- If your power has been turned off, keep the doors to refrigerators and freezers closed. Refrigerators and freezers left unopened will hold their temperature for a short time. If your food becomes spoiled or thawed – **THROW IT OUT!** (For more information on saving foods, see salvage hints.)

- If you have a safe – **DO NOT ATTEMPT TO OPEN IT!** Wait until the safe has cooled; otherwise, there is a chance the contents could burst into flames when the door is opened. The El Dorado Hills Fire Department will see that the utilities (water, electric, propane, or natural gas) are either safe to use or are disconnected before we leave.
- The utility companies will not make repairs on the customer side of the meter; therefore, a private contractor will have to be contacted to make repairs. All repairs of this nature require permits and inspection by the City of Rockledge Building Department. The utility companies will not restore your utilities until the repairs are approved by the Building Department. **DO NOT ATTEMPT TO RECONNECT UTILITIES YOURSELF.**

SECURING THE SITE

- The Fire Department will remove as much water and debris as possible from the fire building before turning the building over to the owner. While it is the responsibility of the owner to see that the property is secure after the Fire Department leaves, we can assist you in finding someone to secure the building. Be sure to contact your insurance company, as many companies have predesignated contractors for securing damaged structures. If they do not, you will have to arrange for a contractor to secure your building.

ASSISTANCE

- Contact your local disaster relief services agency, such as the American Red Cross or The Salvation Army if you are in need of temporary housing. They have other services to help fire victims. Give them a call to see if they can assist you in any way.

IF YOU MUST LEAVE

- You may choose not to stay in the building or the Fire Department or Building Department may determine the building unsafe. If you must leave:
 - A. Contact the Rockledge Police Department and make them aware of the situation. They may be able to make extra patrols of your area during your absence.
 - B. Try to locate the following items to take with you:
 - All important identification
 - Vital medicines, such as insulin or heart medication
 - Eyeglasses, hearing aids or other personal aids
 - Valuables such as money, insurance policies, credit cards, jewelry, check book, etc.
- If you feel that you will be out of your building for an extended period of time, notify the following of your relocation:
 - U.S. Post Office (forward mail to new address)
 - Your bank
 - Utility companies (power, gas, telephone, water)
 - Social Security Administration
 - Insurance company
 - Fire Department (if the fire is under investigation)
- If there is structural damage to your building, check with the Building Department to see if a permit will be required before attempting any repairs.

INSURANCE INFORMATION

Insured

If you are insured, your insurance will be the most important single component in recovering from a fire loss. A variety of coverage options are available such as homeowner, tenant or condominium owner insurance policies.

Your insurance policy is a contract between you and the insurer. The insurer promises to do certain things for you. In turn, you have certain obligations. Among your duties after a fire loss would be to give immediate notice of the loss to the insurance company or the insurer's agent. If you are renting, you should contact the building owner as soon as possible.

Protect the property from further damage by making sensible or necessary repairs such as covering holes in the roof or walls. Take reasonable precautions against loss, such as draining water lines in winter if the house will be unheated for some time. The insurance company may refuse to pay losses that occur from not taking such reasonable care.

Make an inventory of damaged personal property, showing in detail the quantity, description, original purchase price, purchase date, damage estimate and replacement cost.

Cooperate with the insurer or his/her adjuster by exhibiting the damaged property.

Submit, within a stated time period (usually 30 – 60 days), a formal statement of loss. Such a statement should include:

- The time and cause of loss
- The names and addresses of those who have an interest in the property. These might include: the mortgage holder, a separated or divorced spouse, or lien holder.
- Building plans and specifications of the original home and a detailed estimate for repairs.

- The damage inventory mentioned above.
- Receipts for additional living expenses and loss of use claims.

VALUING YOUR PROPERTY

A pre-fire inventory, along with a video recording of all your property, could prove to be a valuable record when making your claim.

When adjusting your fire loss or in claiming a casualty loss on your Federal Income Tax, you will have to deal with various viewpoints on the value of your property. Some terms used are listed below:

- Your “personal valuation” is your attachment to and personal valuation of your property lost in a fire. Personal items have a certain sentimental value. This term is not meant to belittle their value to you but is used to separate feelings about the value from objective measures of value.
- It will be objective “measures of value” which you, the insurer, and the Internal Revenue Service will use as a common ground.
- The “cost when purchased” is an important element in establishing an item’s final value. Receipts will help verify the purchase price.
- Fair market value before the fire also is expressed as “actual cash value.” This is what you could have gotten for the item if you had sold it the day before the fire. Its price would reflect its cost at purchase and the wear it had sustained since then. Depreciation is the formal term to express the amount of value an item loses over a period of time.
- “Value after the fire” is sometimes called the item’s “salvage value.”
- The cost to replace the item with a like, but not necessarily identical, item is the “replacement cost.”

ADJUSTING THE LOSS

“Loss adjustment” is the process of establishing the value of the damaged property. This is the result of a joint effort among a number of parties. Basic parties to the process are the owner or occupant and the insurance company and its representatives.

The owner or occupant is required by the insurance contract to prepare an inventory and cooperate in the loss valuation process. An insurance agent may act as the adjuster if the loss is small. The insurer may send an adjuster who is a permanent member of the insurer’s staff or the company may hire an independent adjuster to act in its behalf. It is the insurance adjuster’s job, as a representative of the insurance company, to monitor and assist in the loss valuation process and to bring the loss to a just and equitable settlement.

Either you or the insurer may hire the services of a fire damage restoration firm or fire damage Service Company. These firms 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 sub-contractors
- Storing repaired items until needed

It is important to coordinate with the insurance adjuster before contracting for any services. If you invade the insurers’ responsibility area by contracting without his/her knowledge or consent, you may be left with the bills to pay that otherwise would have been covered by the insurer.

Uninsured

If your property is not insured or if your insurance will not cover all your losses, contact your family attorney. You may have to depend upon your own resources and help from other agencies to recover your losses. Check with the American Red Cross, Salvation Army, local church groups or civic organizations for assistance.

Losses and Income Tax

Some losses due to fire may be tax deductible on your Federal Income Tax. Be sure to keep receipts of all money spent for repairs or replacing damaged property and in covering your living expenses. These receipts will be helpful in calculating the loss for your yearly tax return.

Check with your local Internal Revenue Service office for Publication 547 – Tax Information on Disasters, Casualty Losses And Thefts. A quick refund may be possible if you file the proper forms.

Personal Injury

If, as the result of the fire, you, a member of your family or a friend is injured and the injuries require more than immediate care, contact your health insurance agent for further direction.

MONEY REPLACEMENT

Paper Currency

Note: Handle burned money as little as possible. Attempt to encase each bill or portion of bill in plastic wrap for preservation.

If the money is only half-burned or less (if half or more of the bill is intact), you can take the remaining portion to your local Federal Reserve Bank for replacement. Ask your personal bank for the location of the nearest one. Or you can mail the burned or torn currency via First Class Registered Mail to:

Department of Treasury
Bureau of Engraving and Printing
MCD/OFM, BEPA, Room 344A
P.O. Box 37048
Washington, D.C. 20013

Coins

Mutilated or melted coins may be mailed via First Class Registered Mail to:

Superintendent
United States Mint
P.O. Box 400
Philadelphia, PA 19105
Attn: Mutilated Coins

If your U.S. Savings Bonds have been mutilated or destroyed, go to www.treasurydirect.gov and select *Forms*. From there, select *Savings Bond Forms* and select *Claim for Lost, Stolen or Destroyed U.S. Savings Bonds*. Fill out the form and mail it in to the address specified on the application.

SALVAGE TIPS

The following salvage information was furnished by the Fire Center of the University of Minnesota as reprinted by the Federal Emergency Management Agency, U.S. Fire Administration.

These tips are meant as an economical way to clean up or salvage items after a small fire. Be sure to contact your insurance company to see exactly what they will cover. Also consider taking pictures and/or a recording of the damage.

Caution: Several of the cleaning mixtures contain the substance Tri-Sodium Phosphate. Tri-Sodium Phosphate is a caustic substance used commonly as a cleaning agent. It should be used with care and stored out of the reach of children and pets. Read instructions before you start. (Tri-Sodium Phosphate can be purchased from your local hardware or paint store.)

The use of rubber gloves and goggles is recommended.

Vacuum all surfaces.

Change and clean air conditioner filters.

Seal off the room in which you are working with plastic to keep soot from moving throughout the structure.

Windows and Ceilings

To remove soot and smoke from painted walls, mix together:

- 4-6 tablespoons tri-sodium phosphate
- 1 cup Lysol or any household chlorine bleach
- 1 gallon of water

Wear rubber gloves when cleaning. Wash only a small area at a time working from the floor up. Do ceilings last. After washing the area or article, rinse with clear warm water and dry thoroughly. **DO NOT REPAINT UNTIL COMPLETELY DRY!** It is advisable that you use a smoke sealer before painting (available at your paint store).

Wallpaper may possibly be restored. Use a commercial paste to re-paste loose edges or sections. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be washed like any ordinary wall but care must be taken not to soak the paper. Work from bottom to top to prevent streaking.

Wood Furniture

Note: Wet wood can decay and mold, so dry well – **BUT DO NOT DRY IN DIRECT SUNLIGHT** as the wood may warp and twist out of shape. Remove any drawers and let them dry thoroughly so they will not stick when replaced. Open doors and windows for good ventilation. Turn on your furnace or air conditioner if necessary.

Clear off mud and dirt by scrubbing with a stiff brush and a mild cleaning solution. You can also rub the wood surface with 4/0 steel wool dipped in liquid polishing wax, wipe with soft cloth and then buff.

Do not use chemicals on furniture. An inexpensive product called Flax Soap (available in hardware and paint stores) is a most efficient product to use on wood including kitchen cabinets. If you do not have Flax Soap, wipe off with Borax dissolved in hot water to remove mildew.

To remove white spots or film, rub the surface with a cloth soaked in ½ cup water and ½ cup vinegar solution or ½ cup household ammonia.

Wipe surfaces dry and polish with furniture wax or rub the surface with a cloth soaked in a solution of ½ cup turpentine and ½ cup linseed oil. *Use caution when working with this solution as turpentine and linseed oil are highly combustible. To safely discard of these rags, place them on a flat, unconfined, non-combustible surface to completely dry. Once they are completely dry, the rags can be cleaned or safely discarded.*

Wood, Vinyl and Tile Floors

Use Flax Soap on wood and vinyl floors. It will take 4 to 5 applications. Then strip and re-wax.

When water gets underneath linoleum, it can cause odors and warp the floor. If this has happened, remove your linoleum. If linoleum is brittle, a heat lamp will soften it so it can be rolled up without breaking. If carefully removed, it can be re-cemented after the floor has completely dried.

Small blisters in linoleum can be punctured with a nail and re-cemented if you are careful. Dilute regular linoleum paste thin enough to go through a hand syringe and shoot adhesive through the nail hole. Weight down the linoleum with bricks or boards. Contact your linoleum dealer for suggestions on how to loosen the adhesive without damaging floor covering. Be sure to let the floor dry thoroughly before replacing it.

Carpets and Rugs

Rugs and carpets should also 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 source of circulating, warm, dry air. A fan directed onto 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 rot a rug. For more information on cleaning and preserving carpets, contact your carpet dealer, installer, or carpet cleaning professional.

Mattresses

Reconditioning an innerspring mattress at home is very difficult if not impossible. Your mattress may be able to be renovated by a company that builds or repairs mattresses.

If you must use your mattress temporarily, put it out in the sun to dry, then cover it with rubber or plastic sheeting. It is almost impossible to remove the odor of smoke from pillows; the foam and feathers retain the odor.

Locks, Hinges, Sewing Machines, and Other Small Appliances

Steam from a fire removes lubrication from these items. They should be taken apart, wiped with kerosene and then oiled. It is suggested that these items be taken to a repair shop. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole and work the knob to distribute the oil. Hinges should be thoroughly cleaned and oiled.

Leather and Books

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspapers 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. You may use steel wool or a suede brush on suede. 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 the books in a normal freezer until a vacuum freezer can be located.

Alternatively, books may be dried by placing them on end with the pages separated. They should then be piled and pressed to prevent the pages from wrinkling. Alternating drying and pressing will help prevent mildew from forming 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 directed onto the books will help them dry.

Clothing

Caution: Test colored garments for colorfastness before using any treatment.

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

4-6 tablespoons of Tri-Sodium Phosphate
1 cup Lysol or any household chlorine bleach
1 gallon warm water

Mix well, add clothes, and rinse with clear warm water and dry well. Remember that Tri-Sodium Phosphate is a caustic substance used as a cleaning agent. It should be used with care and stored out of the reach of children.

To remove mildew, wash the fresh stain with soap and warm water. Then rinse and dry in direct sunlight. If the stain has not disappeared, use lemon juice and salt or dilute solution of household chlorine bleach.

Take wool, silk, and rayon garments to the dry cleaners as soon as possible.

Cooking Utensils

Your pots, pans, flatware, etc., should be washed with a fine powdered cleanser. You can polish copper and brass with special polish or salt sprinkled on a cloth saturated in vinegar.

Refrigerators and Freezers

To remove odors from your refrigerator or freezer, wash the inside surface 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 can be placed in the refrigerator or freezer to absorb odor.

Caution: When cleaning or discarding any refrigerator or freezer, be sure the doors are removed or secured against closing to prevent entrapment of young children.

Food

If your freezer has stopped running, you may still be able to save the frozen food:

- Keep the freezer closed. Your freezer has enough insulation to keep food frozen for at least one day.
- Move your food to a neighbor's freezer or a commercial cold storage firm. Wrap the frozen food in newspapers or blankets or use insulated boxes.

If your food has thawed, observe the following procedures:

- Fruits can be refrozen if they still taste and smell good. Otherwise, if the fruits are not spoiled, they can be eaten at once.
- Vegetables should not be refrozen if they have thawed completely. Refreeze only if they have ice crystals in the vegetables. If your vegetables have thawed and cannot be used soon, **THROW THEM OUT!** If you have doubts as to the freshness of your vegetables, **THROW THEM OUT!** Don't wait for a bad odor.
- Meats may be refrozen (if ice crystals remain) but cook very thoroughly before tasting. If odor is poor or if you question the freshness of these foods, **THROW THEM OUT!** Bacteria multiply rapidly.

RECORDS AND DOCUMENTS

Documents and records are very important to your wellbeing and can be damaged or destroyed as a result of a fire. The following lists of documents are those that should be located or replaced after a fire. Having access to these records will help to speed up the process of recovering from a fire.

<u>Items</u>	<u>Who to Contact / Local Phone #</u>
Driver's License	Department of Motor Vehicles
Military Discharge Papers	U.S. Dept. of Veterans Affairs Brevard County Veterans Services
Passports	Brevard County Clerk's Office
Birth, Death, Marriage Certificates	Brevard County Clerk's Office
Citizenship Papers	U.S. Immigration & Naturalization
Divorce Papers	Court where decree was issued
Social Security or Medicare Card	Social Security Administration
Titles to Deeds	Brevard County Clerk's Office
Income Tax Records	Internal Revenue Service
Auto Registration	Florida Dept. of Motor Vehicles
Welfare Office/Food Stamps	Florida Department of Children and Families
Aging and Adult Services	Aging Matters in Brevard

The following documents should also be replaced through the appropriate issuing agency or company:

- Bank Books
- Insurance Policies
- Credit Cards
- Stocks and Bonds
- Wills
- Medical Records
- Prescription Records
- Warranties

TELEPHONE DIRECTORY

American Red Cross Brevard County Chapter	(321) 636-1585
Florida Department of Motor Vehicles Tallahassee	(850) 617-2000
Rockledge Fire Department Emergency	911
Business	(321) 221-7540 Opt. 5
U.S. Immigration and Naturalization Service	(800) 375-5283
Internal Revenue Service	(916) 974-5225
Rockledge Building Department	(321) 690-3984
Brevard County Clerk of the Court	(321) 637-2000
Rockledge Police Department Emergency	911
Business	(321) 690-3988
Brevard County Housing and Human Services	(321) 633-2007
Salvation Army Brevard County	(321) 632-6060
Social Security Administration	(800) 772-1213
Brevard County Animal Control	(321) 633-2105
Brevard County Veterans Services	(321) 633-2012
U. S. Department of Veterans Affairs	(800) 827-1000
Aging Matters in Brevard	(321) 639-8770
Florida Department of Children & Families	(866) 762-2237

FIRE DEPARTMENT OPERATIONS

Here are a few common questions people have about fire department operations at structure fires:

WHY ARE WINDOWS BROKEN OR HOLES CUT IN THE ROOF?

As a fire burns, it spreads upward and outward. Breaking the windows and/or cutting holes in the roof (called ventilation) directs the movement of the fire to the firefighters advantage. This allows the fire to be extinguished more efficiently, resulting in less damage to the structure.

WHY WAS IT NECESSARY TO PULL DOWN THE CEILINGS?

Ceilings are pulled primarily to allow quick access to the attic for fire extinguishment. Secondly, buildings that contain cellulose insulation represent a special problem for firefighters. The material is made of pulverized newspaper and a fire retardant material. Fires are almost impossible to locate and extinguish when this material is present. The only method of ensuring that the fire is out is to remove the cellulose insulation material.

WHY ARE THERE HOLES CUT IN THE WALLS?

We have to be absolutely sure that the fire is completely out and that there is no fire inside the walls or other hidden spaces. We will do the least amount of damage necessary to ensure that the fire is out.

IS IT POSSIBLE TO OBTAIN A COPY OF THE FIRE REPORT?

Yes. A fire report is a public document and is available through by contacting the City Clerk's office at (321) 221-7540. Important information regarding your fire can be found on the inside back cover.

HOW TO USE “911”

DIAL “911” IN AN EMERGENCY

911 can be dialed from any phone in Brevard County.

When calling, state the nature of the emergency.

Give the address/location of the emergency.

REMAIN CALM and answer any questions that the 911 operator has for you. The operator wants to help you but won't be able to if you are too excited.

Speak clearly and do not shout into the phone.

Do not hang up the phone until the 911 operator has done so.

FIRE INCIDENT#_____ DATE_____

OFFICER IN CHARGE _____

INVESTIGATOR AT SCENE _____

ADDITIONAL INFORMATION:

If you have questions or comments about any part of our operations, please call the Rockledge Fire Department at (321) 221-7540.

*“ Your Safety
Is Our
Commitment”*



Rockledge Fire Department

**1776 Jack Oates Blvd.
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32955**

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