



After the Fire!

Returning to Normal

FA-46/August 2012



FEMA

Vital information

Date of fire: _____

Time of fire: _____

Location of fire: _____

Vehicle identification number for
cars, trucks, and motorcycles destroyed: _____

Name of the responding fire department:

Address of the responding fire department:

Nonemergency telephone number
of responding fire department: _____

Fire incident report number issued
by the responding fire department: _____

Fire marshal or fire investigator: _____

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 U.S. Fire Administration hopes you find the following information useful in getting through the things you must do after the fire.

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.

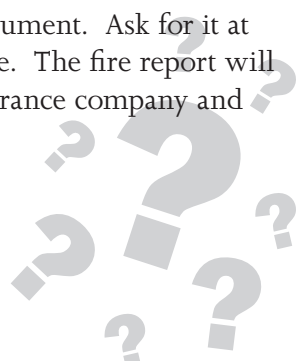
If your home had a home fire sprinkler system, you will find little damage from flames, heat, smoke, and water. If not, and you plan to rebuild your home, now is the time to think about installing sprinklers into your home. Talk with the owner about it if you are a renter. You can find more information at the Home Fire Sprinkler Coalition's website: www.hfsc.org

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.
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What do I do now?

Take care of yourself and family

Contact your local disaster relief service, such as the American Red Cross or the Salvation Army. They will help you find a place to stay for awhile and find food, clothing, medicine, and other important things. Make sure you have a safe place to live temporarily. You have a big job ahead of you. Get plenty of rest and ask for help. Do not try to do it all alone.

Do not eat, drink, or breathe in anything that has been near the fire's flames, smoke, soot, or water used to put the fire out.

Help your pets

If you have pets, find them and comfort them. Scared animals often react by biting or scratching. Handle them carefully, calmly, and gently. Try to leave pets with a family member, friend, or veterinarian if you are visiting or cleaning your damaged home. Keep your pets out of the house until the cleanup is complete to keep them safe.

Security and safety

Do not enter a damaged home or apartment unless the fire department says it is safe to go in. Fires can start again even if they appear to be out. Watch for damage caused by the fire. Roofs and floors may be damaged and could fall down.

The fire department will make sure that the utility services (water, electricity, and gas) are safe to use. If they are not safe, firefighters will disconnect them before they leave the site. Do not try to turn them back on yourself.



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;
- Salvation Army;
- religious organizations;
- public agencies, such as the public health department, etc.;
- community groups;
- State or municipal emergency services office; and
- 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; and
- storing repaired items until needed.

The first days of recovery

The value of your home and personal belongings

Talk with your insurance company about how to learn the value of your home and property.

Replacing valuable documents and records

You will want to replace many of the following documents destroyed or lost in the fire:

- driver's license, auto registration;
- bankbooks (checking, savings, etc.);
- insurance policies;
- military discharge papers;
- passports;
- birth, death, and marriage certificates;
- divorce papers;
- Social Security or Medicare cards;
- credit cards;
- titles to deeds;
- stocks and bonds;
- wills;
- medical records;
- warranties;
- income tax records;
- citizenship papers;
- prepaid burial contract;
- animal registration papers; and
- mortgage papers.



Replacing money

Handle burned money as little as possible. Try to place each bill or part of a bill in plastic wrap to help preserve it. If money is partly burned—if half or more is still ok—you can take the part that is left to your regional Federal Reserve Bank to get it replaced. Ask your bank for the one nearest you, or you can take the burned or torn money to the Post Office and mail it 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

Damaged or melted coins may 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

To replace U.S. Savings Bonds that are destroyed or mutilated, get the Department of Treasury Form PD F 1048 (I) from your bank or at 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

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. They will help you find a place to stay for awhile and find food, medicines, and other important things.
- 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.
- 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.



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