

AFTER THE FIRE GUIDE



PROVIDED BY

THE EVANSTON FIRE PREVENTION BUREAU



AFTER THE FIRE GUIDE

A fire will impact the manner by which you manage your life. Knowing where to begin and who can help you is important. Whether you live in an apartment, a single family, or multifamily home, a fire 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 wet 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. Be assured though, the Evanston Fire Department takes pride in protecting the valuables of its residents. We really have you in mind. Cleanup will take time and patience.

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, 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.

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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. The a fire report is a public document. Call 311 and submit a request for the fire report. It will help you with information that your insurance company and other official offices may request. Please understand the process of completing a fire investigation may take several weeks. Captain Novak or Captain Roche will be happy to walk you through the process.

Q. *How long will it be before we can move back into our House?*

A. It is our experience that depending on the extent of the fire it can take as long as 18 months and as little as a few days.

Q. *Who will secure my house?*

A. Prior to leaving the scene one of Fire Investigators will have a board up service secure the residence. Depending on safety and the nature of the investigation the Fire Investigators will generally allow the residents to retrieve personal belongings. Once the board up is complete the residence will be off limits until The Fire Marshall orders its release.

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Take care of yourself and family.

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.

Security and safety Do not enter a damaged home or apartment unless the **Fire Prevention Bureau** says it is safe to go in. 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 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. If appropriate the Fire Investigator will contact the American Red Cross to secure temporary housing. In addition they will help you find food, clothing, medicine, and other important things.

Additional Organizations that might help include: • Salvation Army; • Religious organizations • Public agencies, such as the Police Department victim services • Community groups; • State or municipal emergency services office and • nonprofit crisis-counseling centers.

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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. There are companies that are experts in cleaning and/or restoring your personal items.

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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*

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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

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Checklist for next steps after a fire!

- o Speak with the Evanston Fire Investigators; we are here to walk you through the process and assist you however we can. You will find our contact info inserted into this package.
- o 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.
- o The fire department will inform you if your utilities (water, electricity, and gas) are safe to use. If not, they will shut these off before they leave. **DO NOT** attempt to turn them back on by yourself. This could be very dangerous.
- o Contact your landlord or mortgage company about the fire.
- o Try to find valuable documents and records. See the information in this brochure about how to get new copies if you need them.
- o 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.