

Now That the Fire Is Out – What Do I Do?

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 Lincoln County Fire Marshal Office hopes you find the following information useful in getting through the things you must do after the fire. What to expect from 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.

Checklist for next steps after a fire

Regardless of whether you own the structure, the first thing to do after a fire is to protect yourself from additional losses.

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

If you are a home owner, it is your responsibility to cover holes to protect against the weather and unlawful entry. Your insurance company may handle this item at your request. Outside doors and windows to your home should be locked or secured.

If you are a tenant, contact the owner. It is the owner's responsibility to prevent further loss to the property.

Once the fire is extinguished, the Fire Marshal or Code Services will notify you when, or if, your home is safe to enter. If you cannot resume living in the residence, remove items that can be salvaged such as eyeglasses, hearing aids, personal identification, credit cards, bank books, important documents, jewelry and additional valuables, untainted medicine, and other necessary things. Should a firefighter or fire investigator be on the scene, they will accompany you for your safety. Make a list of belongings removed and give a copy to your insurance representative.

Contact your local disaster relief service, such as the Red Cross. They will help you find a place to stay for a while 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. Get instructions from Code Services on when and how you can have your utilities turned back on.

In winter, if you cannot return to the home, have the water lines drained.

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.

Notify the Postal Service to hold your mail. While mail can be forwarded to a temporary address for up to six months, the process of substituting your permanent address for where you will be living and then changing it back later is actually easier.

Forward your telephone number to your new address. This is very helpful when insurance companies, the American Red Cross, contractors, and others are trying to reach you.

Cancel or modify all regularly scheduled deliveries (e.g. newspapers) and cable service.

Contact the Police Department or Sheriff Department depending on where you live. Explain the situation and request a heightened patrol presence on your street.

Notify your employer. Some businesses are flexible in allowing you daytime availability to deal with fire-related matters. If you have school-age children, advise their schools; especially if this will affect their attendance.

After a fire occurs, do not assume that your pet had escaped unhurt just because it looks all right. Smoke can damage the lungs of your pet in minutes, and sparks can cause painful burns that will stay hidden under fur. As soon as possible, take your pet to a veterinarian. If your pet has become lost in the confusion, retrieving it may be possible by contacting Animal Control.

Immediately begin keeping receipts for any money you spend. These receipts are important for showing your insurance company the money you have spent related to your fire loss and also for verifying losses claimed on your Federal income tax.

Coping With the Aftermath

You have been affected by a fire. You may feel upset, overwhelmed, or feel nothing at all. These reactions and others may occur right after the fire or they may surface days or even months later. RELAX! Your feelings are normal. It is not uncommon to experience some of the following emotions:

vivid recollection of the event

frequent crying

headaches

insomnia

loss of energy

inability to concentrate

guilt

anger

confusion

sense of helplessness

loss of appetite

irritability

withdrawal from daily events

anxiety

As with other stresses in life, most people are able to cope quite well. Think of the aftermath's effects as being a strain. When we injure our bodies, we can recognize that we need to ease up on ourselves and to take things easy for a while. Disasters can damage us psychologically, but it is often hard to know this is happening, especially if your home was damaged by the tragedy or if there was an injury or death of someone close to you. You need to be sure you recognize this and be kind to yourself.

There may be other reactions. If you are feeling some of these things, we recommend the following:

- Be patient and considerate of yourself for the next few weeks. Recovering from the physical and psychological effects of a house fire takes time. Try to take time out to relax and do things you enjoy.
- Talk it out. Share your experiences and feelings with someone else. Family, friends, coworkers, ministers, and counselors are possible listeners. This can be a vital part of the recovery process.
- If you or your family members need support, call the American Red Cross at 785-537-2180 or check the phone book under Counseling-Personal & Family. Some employers and/or health insurance carriers provide coverage for counseling services.

Parents should pay close attention to their children during this time. Parents tend to overlook the emotional needs of the child once they are relieved that nothing "serious" has happened to members of their family. They may be surprised about the persistence of the child's fears. Parents may even begin to feel resentment if the child's behavior disrupts or interferes with the daily routine of the family.

Children need time to heal from traumatic events. Studies of children following disasters have shown that they may exhibit changes in behavior for months, or even a year or two, but should diminish over time. Except for extreme circumstances (when a family member is killed or severely injured, or the child was in the fire and hurt or traumatized), most children do not develop serious or permanent psychological problems.

Therefore, it is important to note that many children express their fears and anxiety by reverting to the behavior of a much younger child by bed-wetting, thumb sucking, whining, fighting, sleep disturbances, or clinging to their parents. They might be afraid to be alone, especially at night. Most will be afraid that a fire will happen again in their home.

Help your children cope by showing them that you have taken every safety precaution to ensure a fire will not happen again. Go on a hunt for home hazards together and show them how you're being safe in your home. Show them the smoke alarms (have *them* test the alarms) and practice a fire drill. Take time to comfort and reassure your children.

Get back into a routine as soon as possible—meal times, birthday celebrations, family times. Accept your children's fears as real. Be a good listener and supporter.

Your child's school and his or her teacher should be aware of your situation. If school personnel know your child is going through a hard time, they may be able to help.

If you need to talk with someone you can call the Lincoln County Fire Marshal Office and they will get you in touch with someone. You can also call Mike Futrell at 980-429-5937 and he will get someone to call you.

- FEMA and the American Red Cross have a publication available, "Helping Children Cope with Disaster." It is available from the local Red Cross or at the FEMA website: www.fema.gov/pdf/library/children.pdf
- Additionally, the American Red Cross and the National Fire Protection Association have a coloring book for children "After a Fire".
- K-State Extension Service also has a publication available, "Children May Experience Long Term Effects of Disaster" at: www.ksre.ksu.edu/bookstore/pubs/mf1146.pdf
- FEMA has a list of additional resources available at: www.fema.gov/coping-disaster

Speaking with the Media

The media's purpose is to report on stories it thinks the public wants to know about. They often report on disasters, crimes, and fires, particularly when a death has occurred.

Journalists try to get the victim's, their family members', or the survivor's side of the story to put a human face to a tragedy. They do this to help the public understand what it means to be involved in a crisis so their coverage is complete. The media can be also used to educate and inform the public on how they can prevent similar tragedies from happening again.

You can decide if you want to give an interview or not.

Being a victim of a fire does not mean you have to give up your right to privacy. It is a personal experience that you do not have to share with the public. It is perfectly fine to answer, "I don't want to say anything now." Furthermore, you cannot expect the media to look out for your best interests.

If the media asks you for an interview you have the right to:

- Personally tell your story.
- Respond with "no comment".
- Choose to have a friend or family member speak for you.
- Set the time and location of an interview.
- Have someone else with you during the interview.
- Provide a written statement instead of giving an interview.
- Consent or refuse to be photographed.
- Ask that offensive pictures not be used, although the media may still use them.
- Exclude children from interviews.
- Refuse to answer specific questions.
- Demand a correction when the facts in a report are inaccurate, although the media may not have to correct them.
- File a complaint with the reporter's supervisors if the reporter is unethical or abusive.
- Request or deny interviews with specific reporters.

Insurance Considerations

If You Are Insured

Your insurance will be the most important single component in recovering from your fire loss.

Your Duties After a Fire Loss

Your insurance policy is a contract between you and the insurer. The insurer promises to provide certain services for you. In turn, you have certain obligations. Among your duties after a fire loss are to:

- Give immediate notice of the fire loss to the insurance company or the insurer's agent. Deal *only* with an agent or an adjuster from your insurance company.
- Protect the property from further damage or trespassers by making reasonable repairs such as covering holes in the roof or walls. Take sensible precautions against further loss such as draining water lines in winter if the house will be unheated for some time. The insurer can refuse to pay losses which occur from not taking such realistic care.
- Make a written inventory of damaged personal property showing in detail the quantity, description, what you originally paid for the items, how long you have owned them, the amount of damage they sustained, and how much it would cost to replace them. Include with the inventory any bills or documents which can help establish the items' value.
- Make a photo log that corresponds to the written record. Show clearly the item and any model and serial numbers.
- Submit within a stated time period (usually 60 days) a formal statement of loss. The statement covers such items as:
 - 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 a 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.

Besides your obligations to the insurer, you also have a responsibility to inform your mortgage company of the fire and to keep them informed of activities to restore the property. They have a financial interest in your home and wish to see their investment handled properly. They may have forms for you to fill out; they may also want to inspect the property. Their names, with yours, will be on the face of the insurance check to cover repairs to the structure. It is to your mutual advantage to work together at this time. A homeowner's, renter's, or condominium owner's insurance policy is really a package of a number of coverages. The policy types (Basic, Broad, Renter's, Condominium and others) differ in the perils against which they insure, but all cover loss through a fire. And, of course, a renter's or tenant's policy will not cover losses to the overall structure. Condominium policies may cover the losses the condominium owner is assessed as a member of the ownership group.

Insurance for the Mobile Home Owner

Mobile home insurance coverage is similar to other forms of homeowner coverage. The package policy covers fire loss to your dwelling, contents, and detached structures, but provides a stated daily dollar amount for additional living expenses rather than a percent of the dwelling coverage. The amount of money you can receive on damage to the mobile home is limited by the actual cash value of the home at the time of loss. Other forms of homeowner coverage insure residences for their replacement cost. Living expenses for a mobile home may differ. Some mobile home insurance policies limit extra living expenses to a time period—usually three months—rather than a percentage of the policy amount.

In Case Of Personal Injury

In the event that you, a friend, or member of your family is injured as a result of the fire, you should follow certain procedures if the injury required more than immediate first aid. Contact your employer if you have a company health insurance policy or your insurance company or agent if it is your personal policy. Portions of homeowner package policies provide limited medical coverage for persons who are injured on your property and are not members of your immediate family. A package homeowner policy may also cover you for any liability suits brought against you as a result of the fire. Contact your insurance agent for more information.

In the event of a short- or long-term disability resulting from the fire, contact your employer, personnel department, or insurance representative to find out if you have disability coverage, the terms of coverage, and the benefits available to you. Some states provide benefits which supplement private insurance coverage. Social Security may provide benefits to those suffering long-term disabilities.

Destroyed Vehicle(s)

If you lose a tagged vehicle in the fire, your automobile insurance (if you have comprehensive coverage) will cover the replacement costs. If you only have liability, your insurance will not protect you from the expense of purchasing a new vehicle.

If your lost vehicle is not required by law to be tagged (e.g. riding lawn mower or ATV), then your homeowner's or renter's policy may cover the damage.

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.

Q. What is the fire department role after the fire is out? **A.** The Fire Department will secure the homeowner's property as much as possible. The Fire Department may help with removing water and debris as well as covering broken windows and ventilation openings with plastic. The insurance company should be called as soon as possible. The insurance company will see to it that the house is boarded up or whether utilities can be restored.

Q. Why is my door damaged? **A.** When firefighters make entry, they first check the door to see if it is unlocked. If they cannot turn the knob, firefighters have several means to make entry in order to expedite search and rescue. Fire spreads rapidly and every second counts.

Q. Why am I restricted from entering my home? **A.** Fires release carbon monoxide and other toxic gasses. Many of these you cannot see, taste, or smell. Until the Safety Officer deems the structure safe from toxins, only fire personnel with protective gear are allowed in the structure. Unprotected lungs must wait until the "all clear" is given to prevent possible harm. In addition, the building must be structurally safe for you to go inside.

Q. Why are there salvage covers/plastic sheeting left in my home? **A.** To protect property and to minimize damage, the Fire Department places covers over your possessions.

Q. Why is this fire being investigated? **A.** In Lincoln County we investigate all structure fires to determine origin and cause. By NC General Statue we have to try our best to determine the cause and origin on all fires.

Q. Why did an ambulance respond? **A.** Emergency Medical Services will standby so they can take care of any injured occupants and transport them to the hospital. Also, firefighting is a dangerous profession. Firefighters do get injured. EMS paramedics furthermore monitor their health during long emergencies.

Q. Why did so many trucks respond to my home? **A.** When they arrive at an emergency scene, each apparatus has a different task and can provide a different service. In addition, the Fire Chief, Safety Officer, Fire Marshal, other officers, and sometimes off-duty firefighters and volunteers are called back to the scene and will respond depending on the severity of the fire.

Q. Why did the fire department come back? **A.** The Fire Department may return often for several hours after they clear the scene. They recheck the structure to make sure possible hidden fires do not rekindle.

Q. Why did the fire marshal office come back? **A.** The fire marshal office may return often for several hours after they clear the scene. They may recheck the structure several times trying to determine the cause and origin. Some fires they may have to leave it as undetermined and they don't want to do that unless they just cannot determine the cause and origin.

Q. Why was the street blocked off? **A.** This keeps neighbors at a safe distance from the fire scene and allows plenty of room for all the fire trucks to maneuver. Fire hoses are sometimes pulled across streets and must not be driven over. In fact, it is against state law to drive over a fire hose for two reasons: first and foremost —driving over a fire hose that is charged (has water in it) can jeopardize the firefighters' safety by cutting off their water supply; second, driving over fire hose compromises the integrity of the hose and it will need testing to determine if it can be used safely again or if the hose needs to be replaced.

Q. Why did the fire department shut off my utilities? **A.** Gas and electricity are shut off at the scene for the firefighter's protection. The water may be off if water lines melted or ruptured during the fire.

Q. Why did it seem to take so long for the fire department to arrive? **A.** Once 911 is called; the Fire Department's average response time getting truck in route is 5 to 7 minutes. Volunteer firefighters have to respond to the station to get the fire trucks that are needed and then to respond to the scene. Fire departments with paid personnel on staff are trained to leave the fire station within 3 minutes of receiving the call. They put on all their personal protective equipment before they enter the truck and are ready to begin work upon arrival. An average response time from time of call to first truck arrives on the scene is about 7 to 9 minutes.

Q. Will I be billed for the fire department response? **A.** No. The Lincoln county Fire Departments are a service for Lincoln County residents, funded through fire tax dollars

Q. What else do I need to do after the fire is out? **A.** 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. **A.** *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.

How can we safely inspect our house after fire damage?

Although you may have amazing amount of technical and practical experience, legally only a licensed inspector (structural engineer, industrial hygienist, etc.) can determine the safety of any dwelling.

We had a severe fire loss in our home, with a lot of water used to put the fire out. What should we do now?

It's always best to hire a professional restoration company that are certified and who has at least 5 years proven experience in the field. But while you are waiting for help to arrive, here are some tips to get started:

1. Remove as much smoke from the home as possible by using carpet or fire fans from your local supplier (Call a restoration company for recommendations).
2. Extract as much water as possible from everywhere possible.
3. Remove wet carpet over wooden floors to prevent wood floors from buckling.
4. Apply Vaseline on all metal objects to prevent corrosion.
5. Don't start cleaning walls unless you have been given correct instructions on how to. Doing it incorrectly will create more damage.
6. Get scraps of hardwood and put them under all objects on the floor. This will help prevent some mold growth and permanent staining.
7. Find commercial dehumidifiers and place at least one every room in the house. This will help start removing moisture from the home and prevent mold growth. You will need additional equipment, but at least this is a start.
8. Don't throw away anything. The insurance company has experts that can determine the most burnt item and pay you the value. Even disgusting looking boxes have some monetary value.

The Fire Department recommended that we board up our home (or business). What should I do?

There are companies that have trained board up crews to make sure that your home or business is secure. Some companies' offer security services around the clock for even more security (make sure your insurance company approves this service before requesting the service). Are you can do the work yourself if you are handy doing construction work.

What are the best ways to secure my property after fire-related damage?

In most cases a professional board up company should be used who has years of experience. Although an eager handyman might encourage that he/she can do it, if done wrong, intruders can enter in your home. Besides stealing items, if the intruder gets hurt, you are legally responsible for their injuries. A correct board up should include using 3/8" plywood with 2x4s bolted from inside the dwelling over windows. The front door, if needed, should have a secure lock that you and your restoration contractor has the key.

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 a while 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.

We have put out your fire; we've made sure the fire is completely out. We've done some basic cleanup work, but that's only part of the job. It's now up to you to repair fire damage and replace damaged items. We hope that the following tips will help you.

Report Your Fire

Now that everyone is safe and the firefighters have gone, telephone your insurance agent to report your fire loss. If you rent, contact your landlord. A copy of the fire report is available from the fire department:

FD

Check web site under Fire Department Information for Contact information of fire department that responded to your fire

Get Your Family Settled

If the house is uninhabitable, you should find a place to stay with family or friends or arrange to rent living space. Repairs to your dwelling may take days or weeks or up to several months. Some insurance policies pay for additional living expenses up to a specific amount (usually 10% to 20% of the coverage on the dwelling). Consult with the adjuster.

If you are unable to find temporary shelter or clothing, you can call the local Red Cross chapter 24 hours a day:

**Lincoln County Chapter of the American Red Cross
244 West South Street
Lincolnton, NC 28092
704-735-3500 (O)**

AMERICAN RED CROSS

Each year, the American Red Cross responds immediately to more than 67,000 disasters, including house or apartment fires (the majority of disaster responses), hurricanes, floods, earthquakes, tornadoes, hazardous materials spills, transportation accidents, explosions, and other natural and man-made disasters.

Although the American Red Cross is not a government agency, its authority to provide disaster relief was formalized when, in 1905, the Red Cross was chartered by Congress to "carry on a system of national and international relief in time of peace and apply the same in mitigating the sufferings caused by pestilence, famine, fire, floods, and other great national calamities, and to devise and carry on measures for preventing the same." The Charter is not only a grant of power, but also an imposition of duties and obligations to the nation, to disaster victims, and to the people who generously support its work with their donations.

Red Cross disaster relief focuses on meeting people's immediate emergency disaster-caused needs. When a disaster threatens or strikes, the Red Cross provides shelter, food, and health and mental health services to address basic human needs. In addition to these services, the core of Red Cross disaster relief is the assistance given to individuals and families affected by disaster to enable them to resume their normal daily activities independently.

The Red Cross also feeds emergency workers, handles inquiries from concerned family members outside the disaster area, provides blood and blood products to disaster victims, and helps those affected by disaster to access other available resources.

Lincoln County Chapter of the American Red Cross
244 West South Street
Lincolnton, NC 28092
704-735-3500 (O)

Protect Your Property

You must provide "reasonable care" to protect your remaining property in order for your insurance policy to remain in effect. Have the windows and the doors boarded up if broken, and cover holes in the roof with plywood and tar paper. Pull down loose plaster. If the weather is cold (below freezing) have all the plumbing shut off and drained.

- Contact the gas company and have all appliances such as the range, hot water heater and furnace checked for safety.
- Contact a reputable electrician and have all affected electrical equipment and wiring checked for safety and serviceability before re-energizing. If the fire department had to remove your meter or cut your service "taps", contact the electric company or have your electrician do so. If you are someone charges for any of these services, save your receipts for proof of work, your insurance company will need them.

Post-Fire Clean Up & Restoration Services

For post-fire clean up services that may prove useful for your needs please contact your insurance agency or look under the yellow pages of your phone book.

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.

Make a Damage Inventory

Itemize everything that has been damaged, room to room. List even the most insignificant items. Do not throw anything out until you have agreed on a settlement. Be as detailed and accurate as you can with your inventory. Cite when you bought the item, what it cost and what it will cost to replace. Under many homeowner policies, you are entitled to full replacement for structural damage up to the coverage on your policy, provided your policy was for at least 80% of the replacement value of your home.

The company will send a contractor to estimate the repair costs of your home. It would be advisable to make a damage appraisal also so you have something to compare the insurance company's offer to. Don't hire a contractor until you have checked his credentials. Get everything in writing before any work is begun. Try to get a specific completion date with the assurance that any additional living expenses will be covered if the job is delayed.

What If You Disagree With the Insurance Company's Offer?

You are not bound to accept the insurance company adjuster's evaluation. First, discuss the matter in detail with the adjuster. If you still disagree, turn the offer down and request that the amount of the loss be set by "appraisal". The cost of that procedure will be borne by both you and the company. Most companies accept the appraiser's decision as binding. If you still are not satisfied, you seek advise.

How About a Public Adjuster?

The public adjuster will charge you from 5% to 15% of your settlement, which includes the insurance payments for your living expenses while you're out of your home. Use a public adjuster if you don't want to do all the inventory and other research on your own, or if you feel you need an independent expert to follow up with the insurance company.

How About Payment?

The insurance company will send a check once you have agreed upon the amount and signed the agreement offer. If extensive home repairs must be made, the company may withhold a portion of the settlement until this specific construction is completed. If your home is mortgaged, the settlement check for the structural repairs may be made out to both you and the lender. Often the lender will sign the check over to you outright, but be sure to consult with the lender about this.

How About a Mortgage?

Be sure to keep up your mortgage payments after the fire unless the lender agrees (in writing) to some other arrangement. If you are a renter, check on your lease agreement to determine the landlord's obligation to provide you with living space. In either case, check with the concerned party.

What about Taxes?

If you are underinsured, or your final settlement was less than your actual loss, you may claim the difference minus \$100,000 as a deduction on your income tax return. Make sure you have the evidence to back up your claim in case of an audit. And always seek advice from a reliable source that prepares income tax forms.

Documents & Records

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.

Here is a general checklist of documents you will need to replace if they've been destroyed:

Animal Registrations	Insurance Policies
Auto Titles	
Registrations	Marriage Licenses
Bank Books	
Medical Records	
Birth Certificates	
Military Discharge Papers	
Citizenship Papers	
Passports	
Credit & Debit Cards	
Payment Books	
Death Certificates	
School Records	
Deeds & Titles	
Social Security Cards	
Divorce Papers	
Stocks & Bonds	
Drivers Licenses	
Warranties	
Income Tax Records	
Wills	

Money Replacement

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

Include name and address(es) on bonds, approximate date or time period purchased, serial numbers if known, and denominations and approximate number of each.

Can we clean the fire damage or smoke damage ourselves?

The answer is yes and no. Although it may look easy to clean, many home owners and property managers have discovered the following issues which guide them to seek a professional (that is certified and bonded) fire damage restoration and fire damage restoration clean up companies.

1. **When residues mix** – One big challenge is when you have a fire damage with more than one type of residue (see above smoke residue list) that burns. The understanding of how to clean these situations and the tools to use is not an easy task for the average home/property owner. You can attempt to clean, but buyers beware.
2. **It looks clean, but it still smells like smoke** – A great way to understand why it still smells after you cleaned is to understand the size of a smoke particle. The size of a smoke particle is .004 microns in size (yes you need a microscope to see it). Each particle causes a smell or odor. So imagine these small microscopic particles inside your walls, cabinets, behind wood trim , wall base, underneath the carpet, etc. As you can tell, even if you are the best cleaner there are so many places you cannot get to or just miss.

This is where a professional comes in with training and experience in fire damage restoration. Call your insurance company for fire and smoke damage restoration services.

Are all fire damages alike?

No, not all fire damages are alike. Each home and business contain different materials that burn and create their own cleaning and restoring challenges. Let's go over the four main categories of fire damage and smoke damage cleaning sources.

1. **Natural substance smoke residue** – Natural items that burn can be paper, wood, and other items containing those substances. The color of these residues are usually black and gray. These smoke residues can be cleaned using a vacuum and dry sponge. Reader be careful, because smoke particles can be the size of .004 microns. These particles are small enough to go anywhere in the dwelling, even inside wall cavities. It may not bother you if the smoke particles are in the wall cavities, but each particle causes a smoke odor. Not removing these particles can lead to unsolved odor issues. There are solutions to the smoke particle residue removal such as ozone and other processes which professional fire damage restoration contractors and fire damage restoration cleaning companies have.
2. **Protein substance smoke residue** - Chicken, beef, and other proteins when burned make a greasy mess all over. Cleaning these residues takes training and understanding of protein burn cleaning.
3. **Synthetic substance smoke residue** - To put in simply, any type of plastic or derivative of plastic when burned becomes very smearable to the touch. Again cleaning these types of fire damage residues are complicated and needs specialized training to do correctly.
4. **Oil burner malfunction residue** – Otherwise known as a “puff -back,” this residue is caused simply by a oil burner misfiring and then shooting burnt oil residue through the heating system, and then distributing the residue through the house.

Home & Property Clean-Up Hints Dwelling

To effectively remove soot and smoke damage from household textile items such as carpet, draperies and upholstered furniture, it is necessary to use the appropriate chemicals, the right equipment and judgment that comes from experience. Professional fire restorers, properly trained, have the knowledge and materials to refurbish household textiles after a fire.

The most important guideline for home owners to remember is not to begin cleaning until the visible soil and smoke odor are removed. In the long run, money can be saved by contacting a professional fire restorer immediately. These experts can be identified through insurance agents and generally are willing to travel several miles to restore a home.

Damaged clothing in closets and drawers can be restored by home cleaning methods. Research results indicate that home laundry methods are most effective for the majority of washable fabrics and dry cleaning is of limited effectiveness

Medical Supplies and Medications

You need to make a list of all medications and medical supplies that were damaged or destroyed in the fire. Before taking any medications or using any medical supplies that appear to be OK after a fire you need to check with your doctor or the drug store where you go your medications. Most places say that you need to replace anything that was exposed to heat and smoke.

To remove soot and smoke odor from walls, furniture and floors you may try the following cleaning solutions:

Combine: 4 to 6 tablespoons of tri-sodium phosphate

1 cup Lysol or any household chlorine bleach

1 gallon water

(or)

2 tablespoons of sodium hypochlorite

1 gallon water

Wear rubber gloves when cleaning. After washing articles, rinse with clear water and dry thoroughly.

Tri-sodium phosphate and sodium hypochlorite can be obtained from a hardware store.

Clothing

Soiled clothing is cleaned by a variety of laundry methods; neither can all fire damaged clothing be cleaned equally as well by the same method. Sort fire damaged clothing as you would sort any soiled clothing by the recommended care method (found on the permanent care label), color and degree of soil.

Some clothing may require dry cleaning because of fiber content, dyes used in the fabric or incompatibility of fabrics such as linings and face fabrics. In some cases, these articles may be subjected to a careful wet cleaning process, even though they are labeled dry clean only. This can be done only with professional expertise when it is felt that the garment will not be wearable unless another process is used.

Take time to sort washable clothing by color type (light/medium/dark) and soil type (light/moderate/heavy). The majority of clothing items will probably be cottons, polyesters, and polyester/cotton blends. These can be most effectively renewed by using a warm water wash with either a non-built liquid detergent (EraTM) or a low phosphate powder detergent and a liquid chlorine bleach (AllTM and CloroxTM). This recommendation is based on the research findings of Cloud, Bondurant and Keith at Louisiana State University in their study of removing smoke damage from apparel fabrics.

The tests were carried out under laboratory conditions and were evaluated after an equivalent of five home launderings. Therefore, it may not be possible to reach the desired state of color restoration or whiteness after one or two washings. But visibly smoke damaged clothing should be restored after five launderings.

The researchers evaluated four fiber content fabrics (100 percent polyester, 65/35 polyester-cotton blend, 50/50 polyester-cotton blend and pure cotton) and four cleaning solutions (powder detergent, liquid detergent, powder + liquid bleach and dry cleaning). The fabrics responded differently to the four cleaning treatments.

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

Combine: 4 to 6 tablespoons of tri-sodium phosphate

1 cup Lysol or any household chlorine bleach

1 gallon water

(or)

2 tablespoons of sodium hypochlorite

1 cup Lysol or any household chlorine bleach

1 gallon water

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

TEST COLORED GARMENTS BEFORE USING ANY TREATMENT.

If you're taking wool, silk or rayon garments to the cleaners, first remove trimmings, shoulder pads, et cetera. Then, if the garment is damp or wet, dry it in a well-ventilated area. Shake and brush well and take the garment to the cleaners as soon as possible.

Mattresses & Pillows

Reconditioning an innerspring mattress at home is very difficult, if not impossible. Your mattress can probably 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's almost impossible to get smoke odor out of pillows as the feathers and foam retain the odor.

Appliances

DO NOT run wet appliances until you've had a serviceman check them. This is especially true of electrical appliances. If the fire department or utility company has turned off your electric or gas service during the fire, contact the utility company to restore these services - **DO NOT** try to do this yourself.

Locks & Hinges

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

Cooking Utensils

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

Leather & Books

Wipe your leather goods with a damp cloth, then with a dry cloth. Stuff your purses and shoes with newspapers to retain shape. Leave your suitcases open. Leather goods should be dried away from heat and sun. When leather goods are dry, make sure you clean them with saddle soap. You can use steel wool or a suede brush on suede. Rinse leather and suede jackets in cold water and dry away from heat.

Books can be dried by placing them on end, with the 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. A fan turned on the books will help them dry. If your books are very damp, sprinkle cornstarch or talc between the pages, leave for several hours and then brush off.

Wood

Wood furniture or fixtures can be treated in the following way:

1. Clear off mud and dirt.
2. Remove drawers; allow to dry thoroughly so there'll be no sticking when you replace them.
3. Scrub with stiff brush and cleaning solution.
4. 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.
5. If mold forms, wipe the wood with a cloth soaked in a mixture of water and kerosene (or borax dissolved in hot water).
6. DO NOT DRY YOUR FURNITURE IN THE SUN. The wood will warp and twist out of shape.
7. To remove white spots or film, rub the wood surface with a cloth soaked in a solution of $\frac{1}{2}$ cup household ammonia and $\frac{1}{2}$ cup water.

Then wipe dry and polish with wax. Or rub the surface with a cloth soaked in a solution of $\frac{1}{2}$ cup turpentine and $\frac{1}{2}$ cup linseed oil.

BE CAREFUL - THESE MATERIALS ARE FLAMMABLE.

BE SURE TO DISPOSE OF YOUR CLEANING RAGS PROPERLY

Flooring & Rugs

When water gets underneath linoleum, it can cause odors and warp wood floors. So if water has gotten underneath, remove your linoleum - call your linoleum or flooring dealer for suggestions for a solvent to loosen the linoleum cement without damaging the linoleum. After you have removed the linoleum it is important to **LET THE FLOOR DRY THOROUGHLY BEFORE REPLACING IT.**

Rugs and carpets should also be allowed to dry thoroughly. Throw rugs can then 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 circulating warm, dry air. A fan turned on the rugs will speed drying. Make sure rugs are thoroughly dry - even though the surface seems dry, any moisture remaining at the base of the tufts can quickly rot a rug.

For information on cleaning and preserving carpets, call your carpet dealer or installer.

What about Odors?

Sometimes there is a residual "burnt" odor from a small fire that is annoying. Often, placing small saucers of household vanilla, wine vinegar or activated charcoal (available at pet fish supply stores) about your home will help to absorb these odors. Commercially available household deodorants will also help in some cases.

Food

Foods in cans or jars should be washed in detergent and water. If labels come off during the process, mark with a grease pencil. DO NOT USE bulged, dented or rusted cans. Some freezer food can be saved.

1. Keep the door or lid closed on the freezer. Insulation keeps food frozen for one day and possibly up to three days.
2. Wrap frozen foods in newspapers, blankets or use insulated boxes when moving to another freezer or locker plant.
3. Do not refreeze vegetables that have completely thawed.

Freezer and refrigerator odor is removable by washing the inside with a solution of baking soda and water, or by using one cup of vinegar or household ammonia to one gallon of water. Open containers of baking soda or a piece of charcoal placed in the appliance often eliminates odors by absorption.

Do we have to throw out all of our food after a fire?

The fire's heat will expand and contract your food cans, boxes, bags, etc., letting in smoke that will make your food items inedible. Remember that this smoke contains harmful carder-gins that will make you sick or even worse. Wait until your insurance adjuster reviews the products, and then throw them out.

If you can't wait for your adjuster, make a video of the products carefully then throw away.

What about Perishables?

Any food, beverages and medicines exposed to heat or smoke should not be consumed. If the materials were in tightly closed or sealed containers, or in airtight refrigerators or freezers, they may be salvageable. It is cheaper to replace the material than to jeopardize your health by taking a chance. Consult with your local health department representative:

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/jar with a grease pencil. **DON'T USE CANNED GOODS WHEN CANS HAVE BULGED OR ARE DENTED OR RUSTED.**

Freezer

If your home freezer has stopped running, you can still save the frozen food:

1. **KEEP FREEZER DOOR CLOSED.** Your freezer has enough insulation to keep food frozen for at least one day, perhaps as many as two or three days.
2. **MOVE YOUR FOOD.** Move it to a neighbor's freezer or locker plant. Wrap the frozen food in newspapers and blankets, or use insulated boxes.

If your food has thawed, observe the following precautions:

1. Fruits can be re-frozen if they still taste and smell good. Otherwise, if the fruits are not spoiled, they can be eaten at once.
2. **DO NOT RE-FREEZE VEGETABLES** if they have thawed completely. Re-freeze only if there are ice crystals in the vegetables. If your vegetables have thawed and cannot be used soon, throw them out. If you're in doubt over whether your vegetables are spoiling, throw them out - don't wait for a bad odor.

To remove odor from your refrigerator or freezer, wash the inside with a solution of baking soda and water, or use 1 cup vinegar or household ammonia to 1 gallon of water.

Plants

Wash plants with water on both sides of the leaves.

Air Quality

If your furnace/air conditioner is operational, change your furnace filter several times to help clear the air of smoke particles. Place dishes of vanilla or activated charcoal around the home out of the reach of children and pets. This may help with odor control.

Contact Log

Please fill this area as a record of contact:

	Contacted / Spoke To	Date
<input type="checkbox"/> Insurance Company		
Medical		
Policy #: _____	_____	_____
Claim #: _____	_____	_____
Phone Number: _____	_____	_____
Home		
Policy #: _____	_____	_____
Claim #: _____	_____	_____
Phone Number: _____	_____	_____
Auto		
Policy #: _____	_____	_____
Claim #: _____	_____	_____
Phone Number: _____	_____	_____
Insurance Adjuster		
Name: _____	_____	_____
Phone Number: _____	_____	_____
<input type="checkbox"/> American Red Cross		
Phone Number: 704-735-3500	_____	_____
<input type="checkbox"/> Restoration Company		
Name: _____	_____	_____
Phone Number: _____	_____	_____
<input type="checkbox"/> Utility Companies		
<input type="checkbox"/> Electrical _____	_____	_____
<input type="checkbox"/> Gas Service _____	_____	_____
<input type="checkbox"/> Water Department _____	_____	_____
<input type="checkbox"/> Cable _____	_____	_____
<input type="checkbox"/> Mortgage Company		
Name: _____	_____	_____
Phone Number: _____	_____	_____
<input type="checkbox"/> Your Child's School		
Name: _____	_____	_____
Phone Number: _____	_____	_____
<input type="checkbox"/> Post Office		
Phone Number: _____	_____	_____

To Do List

Here is a general checklist of things that you will need to do after a fire if they've been destroyed:

documents that you need to find or recover

Animal Registrations Insurance Policies _____

Auto Titles _____

Registrations Marriage Licenses _____

Bank Books _____

Medical Records _____

Birth Certificates _____

Military Discharge Papers _____

Citizenship Papers _____

Passports _____

Credit & Debit Cards _____

Payment Books _____

Death Certificates _____

School Records _____

Deeds & Titles _____

Social Security Cards _____

Divorce Papers _____

Stocks & Bonds _____

Drivers Licenses _____

Warranties _____

Income Tax Records _____

Wills _____

Medications and Medical Supplies _____

Inventory of lost or damage items _____

Any photos you may have of lost or damage items _____

Made contact of all persons or agencies on contract list _____

Structure has been secured _____

Items removed from structure have been photograph _____

Have secured a place to stay for next 72 hours if needed _____

Have taken care of all family members and pets _____

Have got a copy of fire report from Fire Department _____

For EMERGENCY HELP or questions - You can call:

Red Cross: 735-3500

Salvation Army: 1-800-528-0224

Christian Ministries: 732-0383

We hope you never have to experience a fire but if you do we hope the information will be very helpful and cost saving to you. If we can be of any further assistance, please feel free to contact us.

FOR MORE INFORMATION CONTACT
The Lincoln County Fire Marshal's Office
115 West Main Street Lincolnton, N.C. 28092
(704) 736-8516