

# What to Do After a Fire



**Information from the  
Federal Emergency Management Agency (FEMA),  
The United States Fire Administration (USFA),  
and Montgomery County ESD #1**

**North Montgomery County Fire Department  
200 South Kennedy Street  
Willis, Texas 77378-8977  
Phone: (936)856-5111  
Fax: (936) 856-8427  
e-mail: Dept9@nmcfd.com**

## AFTER THE FIRE

The following checklist serves as a quick reference and guide for you to follow after a fire strikes.

1. Contact your local disaster relief service, such as The Red Cross, if you need temporary housing, food and medicines.
2. If you are insured, contact your insurance company for detailed instructions on protecting the property, conducting an inventory and contacting fire damage restoration companies.
3. If you are not insured, try contacting private organizations for aid and assistance.
4. Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.
5. The fire department should see that the utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.
6. Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made. Photos help establish the loss.
7. Try to locate valuable documents and records. Refer to information on contacts and the replacement process inside this booklet.
8. If you leave your home, contact the local law enforcement department to let them know the site will be unoccupied.
9. Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on income tax.
10. Notify your mortgage company of the fire.
11. Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.

## **RETURNING TO NORMAL AFTER THE FIRE!**

### **FEDERAL EMERGENCY MANAGEMENT AGENCY UNITED STATES FIRE ADMINISTRATION**

#### **Recovering from a fire can be a physically and mentally draining process.**

Lives are suddenly turned around when fire strikes. The hardest part of recovery is where to begin and who to contact.

#### **The Federal Emergency Management Agency (FEMA)**

United States Fire Administration (USFA) has gathered the following information to assist you in your time of need. Action on some of the suggestions will need to be taken immediately. Some actions may be needed in the future while others will be continuous. The purpose of this information is to give assistance needed to help as you begin rebuilding.

### **THE FIRST 24 HOURS**

#### **Securing Yourself and Property**

Contact your local disaster relief service, the American Red Cross, (866-526-8300) to help with your immediate needs such as:

- Temporary housing
- Food
- Medicine
- Eyeglasses
- Clothing
- Other essential items

After contacting the American Red Cross and they have been to your location to look at the fire damage and talk with you about your needs, they may refer you to the Salvation Army (936-760-2440) for additional items the Red Cross does not have available. First you should call the Red Cross.

## **Cautions**

Do not enter the damaged site. Fires can rekindle from hidden, smoldering remains.

The fire department will know if the utilities (water, electricity and natural gas) are either safe to use or are disconnected before they leave the site. Do not attempt to turn on utilities yourself. Call the utility companies for a reconnect.

Be watchful for structural damage caused by the fire. Roofs and floors may be damaged and subject to collapse.

Food, beverages and medicine exposed to heat, smoke, soot, and water should not be consumed.

## **Leaving Your Home**

Contact your local Willis Police Department (936-856-4039), Montgomery County Sheriff (936-760-5800) department to let them know the site will be unoccupied.

Contact your Neighborhood Watch group and let them know about the fire and your absence.

Boarding up openings will discourage trespassers.

Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent related to your fire loss and also for verifying losses claimed on your income tax.

Locate the following items:

- Identification, such as driver's licenses and Social Security cards
- Insurance information
- Medication information
- Eyeglasses, hearing aids or other prosthetic devices
- Valuables, such as credit cards, bank books, cash and jewelry.

There are many people/entities that should be notified of your relocation, including:

- Your insurance agent/company
- Your mortgage company (also inform them of the fire)
- Your family and friends
- Your employer
- Your child's school
- Your post office
- Any delivery services
- Your fire and police departments
- Your utility companies

Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing you insurance claim. Photographs that you take will be helpful.

When considering contracting for inventory or repair services discuss your plans with your insurance agent/company.

### **IF YOU ARE INSURED**

Give immediate notice of the loss to the insurance company or the insurer's agent/company.

Ask the insurance company what to do about the immediate needs of the dwelling, such as covering doors, windows, and other exposed areas, and pumping out water.

Ask your insurance agent/company what actions are required of you. Some policyholders may be required to make an inventory of damaged personal property showing in detail the quantity, description and how much you paid for the items.

### **IF YOU ARE NOT INSURED**

Your recovery from a fire loss may be based upon your own resources and help from your community.

Private organizations that may be sources of aid or information:

- American Red Cross (936-756-2212)
- Salvation Army (936-760-2440)
- Religious organizations
- Department of Social Services
- Civic organizations
- State or Municipal emergency services office
- Non-profit crisis counseling centers

## VALUING YOUR PROPERTY

You will encounter different viewpoints on the value of your property in adjusting your fire loss or in claiming a casualty loss on your federal income tax. Knowing the following terms will help you understand the process used to determine the value of your fire loss:

*Your personal valuation:* Your personal loss of goods through fire may be difficult to measure. These personal items have SENTIMENTAL VALUE to you; however, it is objective measures of value that you, the insurer, and the Internal Revenue Service will use as a common ground for discussion. Some of these objective measures are discussed below.

*Cost when purchased:* This is an important element in establishing an item's final value. Receipts will help verify the cost price.

*Fair market value before the fire:* This concept is also expressed as ACTUAL CASH VALUE. This is what you could have received for the item if you had sold it the day before the fire. The price would reflect its cost at purchase minus the wear it had sustained since purchase. DEPRECIATION is the formal term used to express the amount of value an item loses over a period of time.

*Value after the fire:* This is sometimes called the item's salvage value.

## REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

Here is a checklist of documents you will need to replace if they have been destroyed, and who to contact for information on the replacement process.

<u>ITEM</u>	<u>WHO TO CONTACT</u>
Driver's license	Department of Public Safety
Auto registration	Department of motor vehicles
Bankbooks, check books	your bank immediately
Insurance policies	your insurance agents
Military discharge papers	Department of Veterans Affairs
Passports	Passport service
Birth, death and marriage certificates	Bureau of Records in the appropriate state
Divorce papers	Circuit court where decree was issued
Social Security or Medicare cards	Local Social Security office
Credit cards	the issuing companies, as soon as possible
Titles to deeds	Records department of the locality in which the property is located
Stock and bonds	Issuing Company or your broker
Wills	Your lawyer
Medical records	Your Doctor

Warranties	Issuing Company
Income tax records	The IRS Center where filed or your accountant
Citizenship papers	U.S. Immigration and Naturalization Service
Prepaid burial contract	Issuing Company
Animal registration papers	Humane Society
Mortgage papers	Lending institution

### **Restoration Services**

There are companies that specialize in the restoration of fire damaged structures. Whether you or your insurer employs this type of service, be clear of who will pay. Be sure to request an estimate of cost for the work. Before any company is hired check their references. These companies 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 subcontractors
- Storing repaired items until needed

### **SALVAGE HINTS**

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

#### **Clothing**

A word of caution before you begin: Test garments before using any treatment, and follow the manufacturer's instructions. Several of the cleaning mixtures described in this section contain the substance Tri-Sodium Phosphate. This substance can be purchased under the generic name TSP. Tri-Sodium Phosphate is a caustic substance used commonly as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using if you have sensitive skin. Read the label for further information.

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

- 4 to 6 Tbsp. Tri-Sodium Phosphate
- 1 cup household cleaner or chlorine bleach
- 1 gallon warm water
- Mix well, add clothes, and rinse with clear water. Dry thoroughly.

An effective way to remove mildew from clothing is to wash the fresh stain with soap and warm water, rinse, and then dry in the sun. If the stain has not disappeared, use lemon juice and salt of diluted solution of household chlorine bleach.

### **Cooking Utensils**

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

### **Electrical Appliances**

Don't use appliances that have been exposed to water or steam until you have a service representative check them. This is especially true of electrical appliances. The fire generates steam that can remove the lubricant from some moving parts.

Call the electric or Gas Company to restore these services – do not try to do it yourself.

### **Food**

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 or jar with a grease pencil. Do not use canned goods when the cans have bulged or rusted. Do not refreeze frozen food that has thawed. Food in the refrigerator is suspect and you should consider replacement.

To remove odor from you refrigerator or freezer, wash the inside 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 also be placed in the refrigerator or freezer to absorb odor.

### **Rugs and Carpets**

Rugs and carpets should be allowed to dry thoroughly. Beating, sweeping, or vacuuming, and then shampooing can clean throw rugs. Rugs should be dried as quickly as possible – lay them flat and expose them to a circulation of warm, dry air. A fan turned on the rugs will speed drying. Make sure the rugs are thoroughly dry. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly cause the rug to rot. Call your carpet dealer or installer or qualified carpet cleaning professional for further information on preserving your rugs and carpets.



## **Leather and Books**

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspaper to retain their desired shape and help them dry. Leave all suitcases open. Leather goods should be dried away from heat and sun. Dry leather can be cleaned with saddle soap. Rinse leather and suede jackets in cold water and dry away from heat and sun. You can contact your dry cleaner company for more suggestions.

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. Place them in a normal freezer until a vacuum freezer can be located.

Your local librarian can also be a good resource.

## **Locks and Hinges**

Locks (especially iron locks) and hinges should be taken apart and wiped with oil. If locks cannot be removed, squirt machine oil or lock oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges should also be thoroughly cleaned and oiled. Be sure to wipe up all excess oil on the keys and working parts of the locks and hinges

## **Walls, Floors and Furniture**

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

4 to 6 tbsp. Tri-Sodium Phosphate  
1-cup household cleaner or chlorine bleach  
1-gallon warm water

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

Wash a small area at one time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last.

**Do not repaint until walls and ceilings are completely dry.**

Your wallpaper can also be repaired. Use a commercial paste to re-paste a loose edge or section. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be cleansed like any ordinary wall, but care must be taken not to soak the paper. Work from bottom to top to prevent streaking.

## **Wood Furniture**

- Do not dry your furniture in the sun. The wood will warp and twist out of shape. Clear off mud and dirt.
- Remove drawers. Let them dry thoroughly so there will be no sticking when you replace them.
- Scrub wood furniture or fixtures with a stiff brush and a cleaning solution.
- Wet wood can decay and mold, so dry thoroughly. Open your doors and windows for good ventilation.  
Turn on your furnace or air conditioner, if necessary.
- If mold forms, wipe the wood with a cloth soaked in a mixture of borax dissolved in hot water.
- To remove white spots or film, rub the wood surface with a cloth soaked in a solution of ½ cup household ammonia and ½ cup water. Then wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of ½ cup turpentine and ½ cup linseed oil. Be careful – turpentine is combustible.

You can also rub the wood surface with a fine grade steel wool pad dripped in Liquid polishing wax, clean the area with a soft cloth and then buff.

## **Money Replacement**

Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. Money that is only half-burned or less (if half or more is still in tact), you can take the remainder to your Regional Federal Reserve Bank in Houston for replacement. You can mail the burned or torn money 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

Mutilated or melted coins can 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

If your U. S. Savings Bonds have been destroyed or mutilated, you must obtain Department of Treasury Form PD F 1048 (I) from your bank or [www.ustreas.gov](http://www.ustreas.gov) and mail to:

**Department of the Treasury**  
Bureau of Public Debt  
Savings Bonds Operations  
P. O. Box 1328  
Parkersburg, WV 26106-1328

### **Tax Information**

Check with an accountant, tax consultant or the Internal Revenue Service (IRS) about special benefits for people with limited financial availability after a fire loss.

## **A WORD ABOUT FIRE DEPARTMENT OPERATIONS**

### **Common Questions**

#### **Q. Why are windows broken or holes cut in the roof?**

As fire burns, it moves upward then outward. Breaking the windows and/or cutting holes in the roof (called ventilation) slows the damaging outward movement, helps remove blinding smoke that obscures the actual fire, and enables firefighters to fight the fire more efficiently. The result of this action is less damage to the structure in the long run.

#### **R. Why are holes cut in walls?**

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

#### **Q. Is it possible to obtain a copy of the fire report?**

Yes. The North Montgomery County Fire Department prepares a preliminary fire report that is a public document and is available to the homeowner, resident, and insurance company. The final report containing information about the investigation and cause of the fire is prepared by the Montgomery County Fire Marshal.

## NORTH MONTGOMERY COUNTY FIRE DEPARTMENT

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Commonly needed phone numbers for residents of Montgomery County Emergency Service District #1:

American Red Cross	713-313-1608
Salvation Army	936-760-2440
North Montgomery County FD (non-emergency)	936-856-5111
Montgomery County Fire Marshall	936-538-8288
City of Panorama Police Department (non-emergency)	936-856-7777
City of Willis Police Department (non-emergency)	936-856-4611
Montgomery County Sheriff (non-emergency)	936-760-5871
Montgomery County Constable Precinct 1 (non-emergency)	936-539-7821
Entergy (Electric power)	800-368-3749
Entex (Gas) Reliant Energy	800-752-8036
SHECO (Electric power)	800-458-0381
Verizon Southwest	800-483-2000
Consolidated Communications (TXU)	866-687-1580
Social Security Office	800-772-1213