



# AFTER THE FIRE

Produced by the City of Folsom Fire Department  
&  
Federal Emergency Management Agency



## INTRODUCTION

Recovering from a fire can be a physically and mentally draining process. When fire strikes lives are suddenly turned around. Often, the hardest part is knowing where to begin and who to contact.

The City of Folsom Fire Department and the Federal Emergency Management Agency (FEMA) have gathered the following information to help you in this time of need. **Some of the suggestions you find in this booklet will require immediate action on your part.** Other suggestions may not apply to your situation or may be the part of an ongoing process as you recover from your loss. The purpose of this information is to give you the assistance needed to help you as you begin rebuilding your life.

Each home fire is different. A small stove fire needs less firefighters and equipment than an entire house fully engulfed in flames. We may not need to use a drop of water on the stove to control that situation. However, in order to keep a large fire in as small an area as possible, we may have to remove windows or a portion of the roof. This is called ventilation and reduces fire, soot and smoke damage.

The Building Department (See Page 2) will be notified if there is structural damage to your home. Before attempting any repairs, check with them for the need of special permits. This will save you wasted time and expense. If necessary, we will contact a crew to board up your windows and doors before leaving your home. Also, if you request, we will contact a security company to assure that your home and property are protected. However, the cost of private security is not paid by the Fire Department. Law enforcement agencies will be made aware of your situation if you cannot occupy your home. Finally, the Fire Department will return to your home within several hours to check for further problems that may have resulted from the fire.

A "Fire Incident Report" is available to the resident/victim from the City of Folsom Fire Department by calling (916) 984-2280 at no charge. The City of Folsom Fire Department is located at 535 Glenn Drive, Folsom. Normally, the incident report is available ten (10) days after it is requested. **Be cautious of unsolicited offers from strangers and contractors. Contractors should be licensed and bonded, offering a completion bond. For your assistance, the Contractors State License Board has developed a booklet called, "What You Should Know Before You Hire a Contractor."** You can obtain this booklet by calling (800) 321-CSLB (2752) or on the web at <http://www.cslb.ca.gov/>.



As you rebuild, you will need to contact many agencies for assistance. Following are some important telephone numbers you may need.

<b>Folsom Building Department</b>	<b>(916) 355-7210</b>
<b>Folsom Police Department</b>	<b>(916) 355-7231</b>
<b>Folsom Garbage Service</b>	<b>(916) 355-8367</b>
<b>Folsom Animal Control</b>	<b>(916) 439-2268</b>

<b>SMUD</b>	<b>(888) 742-7683</b>
<b>PG&amp;E</b>	<b>(800) 743-5000</b>
<b>AT&amp;T</b>	<b>(800) 310-2355</b>
<b>Department of Motor Vehicles - Headquarters</b>	<b>(916) 657-7669</b>
<b>U S Postal Service</b>	<b>(800) 275-8777</b>

<b>Sacramento County Animal Care and Regulation</b>	<b>(916) 875-5232</b>
<b>Sacramento County Human Assistance Depart</b>	<b>(916) 874-2072</b>

<b>State of California, Department of Social Services</b>	<b>(800) 821-3362</b>
<b>Salvation Army – Shelter/Disaster Services</b>	<b>(916) 442-0303</b>
<b>American Red Cross</b>	<b>(916) 368-3131</b>



## **THE FIRST 24 HOURS**

### **SECURING YOURSELF AND YOUR HOME**

Contact your local disaster relief services such as the American Red Cross or the Salvation Army (refer to Page 2 for phone numbers) to help with your immediate needs such as:

Temporary Housing; Food; Medicine; Eyeglasses; Clothing;  
Other Essential Items  
(Some shelter phone numbers can be found on Page 2 of this document.)

The first thing to do after the fire is to contact your insurance company and its claims adjuster as soon as possible. Do not sign any documents from contractors or other strangers prior to talking to your insurance company or claims adjuster. Before you assume any benefits of your insurance policy, check first.

Your insurance company can be of tremendous assistance to you. They will most likely see that windows, doors, ventilation openings and other openings are boarded up. If it was necessary to remove shingles from your roof or cut a hole in the roof, be sure to note this to the insurance company. Natural elements could cause additional damage. Furthermore, your agent can help you get your utilities restored at the earliest possible time.

Some cautions to take into consideration:

- Do not enter the damaged site during Fire Department activities until released by the Fire Department. Fire can rekindle from hidden smoldering remains.
- Normally the Fire Department will see that 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.
- Be watchful of 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 police department to let them know the site will be unoccupied. In some cases, it may be necessary to board up openings to discourage trespassers.

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

If it is safe to do so, try to 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

Remove as many valuables as possible if you must stay elsewhere. If the City of Folsom Fire Department is investigating the fire, an officer will accompany you through the house when you remove valuables. Be sure to inventory the property you remove. **You may want to photograph larger pieces of furniture that have been damaged.**

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 service
- 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 your insurance claim. If you are considering contracting for inventory or repair services, discuss your plans with your insurance agent/company first. You may **consider video taping** the home after the fire to provide visual evidence of your property loss.



### **IF YOU ARE INSURED**

Give 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 they require of you.** Some policy holders may be required to make inventory of damaged personal property showing in detail the quantity, description, and how much you paid for the items.

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

If your property is not insured you may be eligible for a tax deduction against your adjusted gross income. 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 for information are:

- American Red Cross
- Salvation Army
- Religious Organizations
- Department of Social Services
- Civic Organizations
- State or municipal emergency service office
- Nonprofit crisis counseling centers

Some of these numbers can be found on Page 2 of this document.

### **IF YOU RENT**

If you rent property, the owner should see that the repairs are made to the property. Additionally you should discuss the protection of your property with them (boarding windows, doors, etc). Also, contact your insurance agent concerning the restoration of your personal property if you have renter's insurance.



## **DETERMINING THE VALUE OF 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 the 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.

### **RESTORATION SERVICES**

In the Yellow Pages under general headings such as Restoration and Preservation, Carpet Cleaning, and Contractor Referral Services, you can find 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. Before any company is hired, be sure to request an estimate of the cost of the work and always check references. Restoration 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



## **REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS**

The following 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.

Birth, death, and marriage records can be obtained from the Clerk of the District Court in the county in which these events took place. Religious institutions may also have this information on their records. Welfare recipients should notify their caseworkers if their identification cards for check cashing, medical aid, or food stamps are destroyed.

<b>ITEM</b>	<b>WHO TO CONTACT</b>
Driver's license, auto registration	Department of Motor Vehicles
Bank books (checking account)	Your bank, as soon as possible
Insurance policies	Your insurance agent
Military discharge papers	Department of Veterans Affairs
Passports	Passport service
Birth, death, marriage certificates	Bureau of records in state
Divorce papers	Circuit court decree issued
Social Security or Medicare Cards	Local Social Security Office
Credit cards	The issuing companies
Titles to deeds	Records Dept. of property location
Stocks and bonds	Issuing company or your broker
Wills	Your lawyer
Medical Records	Your doctor
Warranties	Issuing company
Income tax records	IRS center where filed/accountant
Citizenship papers	U S Immigration/Naturalization
Prepaid burial contract	Issuing company or your broker
Animal registration papers	Humane Society
Mortgage papers	Lending institution

## **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 found in the phone directory (see page 6 of this booklet, Restoration Services).

### CLOTHING

**Words 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 or a diluted solution of household chlorine bleach.

Dry cleaners often use an O-Zone process for odor removal. Odors should be removed before dry cleaning. Silk, rayon, and woolen items should be taken to cleaners.

**NOTE:** Test colored garments before using any treatment! Process garments as soon as possible.

### COOKING UTENSILS

Your pots, pans, flatware, etc., should be washed with soapy water, rinsed and then polished with a fine powdered cleanser. You can polish copper and brass with special polish; salt sprinkled on a piece of lemon; or salt sprinkled on a cloth saturated with vinegar, followed by clear rinsing. Be sure to check cooking utensil drawers and cabinets thoroughly. Shelf paper will often absorb water, smoke, and soot, and therefore may need to be replaced. Since wooden utensils are absorbent, they should be soaked in soap and water to insure smoke particles are out.



## ELECTRICAL APPLIANCES

Don't use appliances that have been exposed to water or steam until you have a service representative check them. Do not limit your investigation of appliances to just the electric plug. Motors and other internal wiring may be a cause of danger as well. In addition, steam can remove the lubricant from some moving parts.

**CAUTIONS:** If the fire department turned off your gas or power during the Fire, call the electric or gas company to restore these Services – **DO NOT TRY TO RESTORE 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.**

Frozen foods in a home freezer that is not running should keep for two or three days. If the freezer is not opened and cannot be restarted, move the frozen food to a neighbor's freezer or commercial locker. Also, have a service person check your freezer if it does not operate properly. Food not in a freezer will stay frozen longer if it is wrapped in newspaper, a blanket, or stored in insulated boxes. Consider the use of a portable ice chest.

If food is thawed, observe the following:

1. Fruits that smell and taste good can be eaten or refrozen.
2. Vegetables that have recently thawed may be good, although foods may be bad even when they smell okay. If there is any doubt, throw them out. Vegetables that have not thawed completely and still have ice on them can be refrozen.

To remove odors from your 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

If water gets beneath linoleum and vinyl floor coverings, they may have to be removed. Dampness can cause odors and warp wooden floors. Mildew can also grow here. Check with your local floor-covering dealer for suggestions on the removal of these floor coverings. After the floor covering is removed, let the floor dry thoroughly before replacing it. If mildew is not killed, odor will return.

Rugs and carpets should be allowed to dry thoroughly. Dirt must be flushed out first. Throw rugs can be cleaned by beating, sweeping, or vacuuming and then shampooing. Rugs should be dried as quickly as possible – lay them flat and expose them to a circulation of warm, dry air. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly cause the rug to rot. A fan turned on the rugs will speed drying. For information on cleaning and preserving carpets, use the phone directory and call your carpet dealer or installer, or a qualified cleaning professional.

If furniture cannot be removed, place aluminum foil or plastic under the legs to avoid getting rust or stains on the rug/carpet. Further information can be gathered from carpet and rug dealers.

**CAUTION:** You can receive an electrical shock if a vacuum used is not designed to pick up water.

## DRAPERIES

For draperies damaged by smoke or odor, a reputable drapery cleaner should be contacted for a free estimate. See the Yellow Pages in the phone book.

## MATTRESSES

Reconditioning an innerspring mattress at home is very difficult if not impossible. Your mattress may be renovated by a company that builds or rebuilds mattresses. If you must use a smoke, soot, or water damaged mattress, dry it in the sun then cover with plastic. Pillows should be replaced.

## LEATHER AND BOOKS

Lightly stained leather and suede can be rinsed with a damp cloth of cold water and mild soap and wiped dry with a clean soft cloth. Stuff purses and shoes with newspaper to retain shape. Leave suitcases open. Leather goods should be allowed to dry in a well-ventilated area away from direct sun and heat. Or you may want to take leather garments to dry cleaners.

**Wet books must be taken care of as soon as possible.** The best method to save wet books is to freeze them in a vacuum freezer. This special freezer will remove the moisture without damaging the pages. If there will be a delay in finding such a freezer, place them in a normal freezer until a vacuum freezer can be found. A local librarian can also be a good resource for cleaning assistance.

## LOCKS AND HINGES

Locks (especially iron locks) should be taken apart and wiped with oil. 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.

## WALLS, FLOORS and WOOD FURNITURE

Smoke and soot will often travel to areas where the fire has not reached. Therefore, for smoke, soot and water damage, care must be taken when cleaning wood furniture and fixtures to prevent surface scarring:

1. Wipe off all finished surfaces with a soft cloth dampened with a mild cleaning solution.
2. Remove all drawers and open cabinets so they can dry thoroughly. This will prevent sticking.
3. Clean friction surfaces (tracks and guides) with a stiff brush and cleaning solution.
4. Allow furniture to dry thoroughly, wet wood can mold and decay. Open doors and windows for ventilation and if necessary, turn on a heater or air conditioner.
5. If mold is present or forms, wipe the area with a cloth soaked in a mixture of water and kerosene or borax dissolved in water.
6. Do not dry furniture in the sun; the wood may twist out of shape.
7. To remove white spots or film, rub the surface with a cloth soaked in a solution of  $\frac{1}{2}$  cup of household ammonia and  $\frac{1}{2}$  cup of water. Wipe dry and polish with furniture wax or a solution of  $\frac{1}{2}$  cup turpentine and  $\frac{1}{2}$  cup of linseed oil.

**CAUTION:** Most furniture polishes and the **turpentine-linseed solutions are flammable**. The cloth used in applying them is susceptible to spontaneous ignition, therefore, hang the cloth outdoors to allow to dry when finished. You can also rub the wood surface with a fine grade steel wool pad dipped in liquid polishing wax, then clean the area with a soft cloth and buff.

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

- 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 clean warm water and dry thoroughly after washing them with this solution. Wash small areas working from the floor up and rinse 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 cleaner. Washable wallpaper can be cleansed like any ordinary wall, but care must be taken not to soak the paper. Work from the bottom to top to prevent streaking.





## **MONEY REPLACEMENT**

Handle burned money as little as possible. Attempt to encase each bill in plastic wrap for preservation. If money is only half-burned or less (if half or more is still intact), it will be replaced if you take the remainder to the Federal Reserve Bank, 101 Market Street, San Francisco, or you can mail the burned or torn money by **“REGISTERED MAIL, RETURN RECEIPT REQUESTED”** to:

Department of Treasury  
Bureau of Engraving and Printing  
Office of Currency Standards  
PO Box 37408  
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  
US Mint  
PO Box 400  
Philadelphia, PA 19105

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

Department of Treasury  
Bureau of Public Debt  
Savings Bonds Operations  
PO Box 1328  
Parkersburg, WV 26106-1328

### **Tax Information:**

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



## **FREQUENTLY ASKED QUESTIONS ABOUT FIRE DEPARTMENT OPERATIONS**

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

A: As a fire burns, it moves upward then outward. Breaking the windows and/or cutting holes in the roof (called ventilation) slows the damaging outward movement of smoke and heat, helps remove blinding smoke, and reduces overall damage to the structure.

Q: *Why are holes cut in the walls?*

A: 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 before they leave the scene.

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

Q: A fire incident report is a public document and is available. For a copy of the City of Folsom Fire Department fire incident report call (916) 984-2280, or drop by the City of Folsom Fire Department building located at 535 Glenn Drive, Folsom. The incident report is usually available within ten (10) days after the request is made.

Q: *The fire department has placed a tag on my utility meter or appliance. What does this mean?*

A: When we determine that an item or utility is unsafe to use, we affix a "Red Tag." This tag may only be removed by the fire department personnel after the item has been repaired by a qualified technician.

*The information in this booklet is deemed reliable but is not guaranteed*