

# RECOVERING FROM A FIRE



The Roanoke Rapids Fire Department's newest piece of equipment – Ladder #145 – was delivered in November 1998. It is a 75-foot, three-section AerialCat powered by a 500-horse power Cummins diesel engine with an Allison Transmission custom built to the City's specification. It is equipped with a 1,500 gallons per minute single stage pump, a 500-gallon poly water tank and 30-gallon foam tank.

Roanoke Rapids Fire Department  
Post Office Box 38  
Roanoke Rapids, NC 27870

Station 1 – 643 Roanoke Avenue  
Station 2 – 1620 South Hamilton Street

(252) 533-2880  
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## 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 United States Fire Administration has gathered the following information to assist you in this time of need. The purpose of this information is to give you the assistance needed to help begin rebuilding your life.

## What to Do Within the First 24 Hours

First, to assist with your immediate needs, such as temporary housing, food, medicine, eyeglasses, clothing, and other essential items you should contact one or more of the following:

1. American Red Cross 537-3065
2. Halifax County Department of Social Services 536-2511
3. Union Mission 537-3372
4. Local Churches or Synagogues
5. Civic Organizations

Next, you should contact your insurance agent/company.

## Cautions

- Do not enter the fire-damaged site. Fires can rekindle from hidden, smoldering remains.
- The Fire Department will usually see that utilities (water, electricity and natural gas) are either safe or are disconnected before they leave the site. Do not attempt to turn on utilities yourself.
- Be watchful for structural damage caused by 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 the police department to let them know the site will be unoccupied. (Non-emergency 533-2810)
- 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 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.
- 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
- 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 or 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 your insurance claim.

- If you are considering contracting for inventory or repair services discuss your plans with your insurance agent/company first.

### **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 immediate needs of dwelling, such as covering doors, windows, and other exposed areas, and pumping out water. Also ask what actions are required of you. Some policyholders may be asked 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 include those listed above in the section titled "What to do in the First 24 Hours," as well as the Department of Social Services, the Salvation Army, state or municipal emergency services office or 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 items salvage value.

### **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

## Replacement of Valuable Documents and Records

Below is a checklist of documents you may need to replace if they were destroyed.

<i>Item</i>	<i>Who to Contact</i>	<i>Phone</i>
Driver's license, vehicle registration or title	local Department of Motor Vehicles	537-6357 for title-reg. / 536-4046 for license
Banking documents	your bank	
Insurance Policies	your insurance agent	
Military discharge papers	local Veteran's Administration	583-3601 Halifax Co.
Passports	Clerk of Court's office in county issued	583-5061 Halifax Co.
Birth, death or marriage certificates	State Bureau of Records in the appropriate state or county Register of Deeds office in appropriate county	NC Dept. Human Svc 919-733-3000/ -8962 583-2101 Halifax Co.
Divorce papers	circuit court where decree was issued	
Social Security and Medicare documents	local Social Security Office	537-6191 / 800-772-1213
Credit cards	issuing companies	
Titles and Deeds	Register of Deeds office - county where property is located	583-2101 Halifax Co.
Stocks and bonds	issuing companies or your stock broker	
Wills	your lawyer	
Medical records	your doctor	
Warranties	issuing companies	
Income Tax Records	the IRS Center where you file / your accountant	IRS 800-829-1040
Citizenship papers	U.S. Immigration and Naturalization Service	704-344-6671 in Charlotte
Prepaid burial contracts	issuing companies	
Animal registration papers	society of registry	Amer. Kennel Club / Raleigh 919-233-9767
Mortgage papers	lending institution	

Work First Family Assistance (formerly known as Aid to Families with Dependent Children (AFDC) ) and Welfare clients should notify their caseworkers if their identification cards for check cashing, medical aid or food stamp cards have been destroyed. Contact Halifax Co. Dept. of Social Services at 536-6741 or 536-2511.

## **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 include:

- A&W Cleaning Service 537-3950
- Econo Cleaning Services 537-1524
- Solomon's Carpet & Custom Cleaning Service 537-7767

## **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 in this section contain the substance Tri-Sodium Phosphate (can be purchased in hardware stores under the brand names TSP or Oakite). 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 this product. Read the label for further information.

The following formula will often work for clothing that can be bleached:

4-6 Tablespoons of Tri-Sodium Phosphate  
1 cup of Lysol or any household chlorine bleach  
1 gallon of 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. Then rinse and dry in the sun. If the stain has not disappeared, use lemon juice and salt, or a diluted solution of household chlorine bleach.

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

## **Cooking Utensils**

Your pots, pans, flatware, etc. should be washed with soapy water, rinsed and then polished with a fine-powered cleaner. 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.

## **Electrical Appliances**

Do not 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. In addition, steam can remove the lubricant from some moving parts.

If the fire department turned off your gas or power during the fire, call the gas or electric company to restore these services – DO NOT TRY TO DO THIS YOURSELF.

## **Food**

Wash your canned goods in detergent and water. Do the same for food in jars. If labels come off, be sure to mark the contents on the can or jar with a grease pencil or permanent marker. Do not use canned goods when the cans have bulged or are dented or rusted.

If your freezer has stopped running you can still save frozen food by:

...Keeping the freezer door closed – your freezer has enough insulation to keep food frozen for at least one day – or perhaps as many as two to three days.

...Moving your food to a neighbor's freezer or a rented locker. Wrap the frozen food in newspapers and blankets or use insulated boxes.

**DO NOT RE-FREEZE FOOD THAT HAS THAWED.**

To remove odor 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. Some baking soda in an open container or a piece of charcoal can be placed in the refrigerator or freezer to absorb odor.

### **Rugs and Carpets**

Rugs and carpets should be allowed to dry thoroughly. Lay rugs flat and expose them to a circulation of warm, dry air. A fan turned on the rugs will speed drying. Although the surface may seem dry, moisture remaining at the base of the tufts can quickly cause a rug to rot. Throw rugs can be cleaned by beating, sweeping, or vacuuming – followed by shampooing. For information on cleaning and preserving carpets, call your local carpet dealer or installer or qualified carpet cleaning professional.

### **Leather and Books**

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspapers to retain shape. Leave suitcases open. Leather goods should be dried away from heat and sun. Use steel wool or a suede brush to restore the surface of suede. Rinse leather and suede jackets in cold water and dry away from heat and sun.

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 moisture without damaging the pages. If there will be a delay in locating such a freezer, place books in a regular freezer until a vacuum freezer can be located. A local librarian can also be a good resource.

### **Locks and 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.

### **Walls and Floors**

To remove soot and smoke from walls, furniture and floors use the following solution:

Mix together:

4 – 6 Tablespoons Tri-Sodium Phosphate

1 cup Lysol or and chlorine bleach

1 gallon warm water

Wear rubber gloves and eye protection when cleaning. After washing with this solution, rinse with clear warm water and dry thoroughly.

Walls may be washed down while wet. Use a mild soap or detergent. 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 repaste loose edges or section. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be

washed like ordinary walls, but care must be taken not to soak the paper. Work from bottom to top to prevent streaking.

### **Wood Furniture**

1. DO NOT DRY YOUR FURNITURE IN THE SUN. The wood will warp and twist out of shape.
2. Clear off mud or dirt.
3. Remove drawers. Let them dry thoroughly so there will be no sticking when you replace.
4. Scrub wood furniture and fixtures with stiff brush and a cleaning solution.
5. 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.
6. If mold forms, wipe the wood with a cloth soaked in mixture of water and borax dissolved in hot water.
7. 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 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 4/0 steel wool pad dipped in liquid polishing wax, wipe 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. If money 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 for replacement. Ask your bank for the nearest one. Or 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  
PO 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  
PO 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 Bond Operations  
PO 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 needs after a fire loss.

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

Here are a few common questions people have about fire department operations.

1.     **WHY ARE WINDOWS BROKEN OR HOLES CUT IN THE ROOF?**  
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, 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. In addition, this procedure can also help to reduce the temperature (which can exceed an intolerable 1500 degrees Fahrenheit); release dangerous gases or make entry possible.
  
2.     **WHY ARE HOLES CUT IN THE WALLS?**  
This is done so that the firemen can make absolutely sure that the fire is completely out, and that there is no fire inside the walls or other hidden places.
  
3.     **WHY DO FIRE TRUCKS SOMETIMES DRIVE BY A FIRE, THEN TURN AROUND AND COME BACK?**  
Fire hydrants are sometimes located at the other end of the street from the direction the fire truck is proceeding.
  
4.     **WHY DO YOU SEE AN OCCASIONSOME FIREMEN WORKING DESPERATELY TO GET THE FIRE OUT AND OTHER FIREMEN APPEAR TO BE JUST STANDING AROUND?**  
Fire fighting is very strenuous, both physically and mentally. Fire strategy demands that for effective fire fighting, a rotation system be used to reserve some firemen while others are combating the fire. Also, fire department officers will be observed at the command post planning fire-fighting tactics.
  
5.     **IS IT POSSIBLE TO OBTAIN A COPY OF YOUR FIRE REPORT?**  
Yes. Call the fire station located at 643 Roanoke Avenue and let the Administrative Assistant know when you will pick it up or where you would like to have it mailed. There is no charge. 533-2880.



# Emergency and Non-emergency Numbers

Please fill in this area with your local phone numbers and keep copies at locations other than your home.

Emergency \_\_\_\_\_

Poison  
Control \_\_\_\_\_

Doctors \_\_\_\_\_

Insurance  
Company \_\_\_\_\_

Medical policy number \_\_\_\_\_

Home policy number \_\_\_\_\_

Auto policy number \_\_\_\_\_

Gas/Fuel Company \_\_\_\_\_

Municipality \_\_\_\_\_

Banks \_\_\_\_\_

Neighbors \_\_\_\_\_

Accountant \_\_\_\_\_

Family \_\_\_\_\_

Pharmacy \_\_\_\_\_

Work Numbers \_\_\_\_\_

Other \_\_\_\_\_

**Notes & Information**  
United States Fire Administration  
16825 South Seton Avenue  
Emmitsburg, MD 21727  
(301) 447-1000

[www.usfa.fema.gov](http://www.usfa.fema.gov)

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

Contact your local disaster relief service, such as The Red Cross, if you need temporary housing, food and medicines.

If you are insured, contact your insurance company for detailed instructions on protecting the property, conducting inventory and contacting fire damage restoration companies. If you are not insured, try contacting private organizations for aid and assistance.

Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.

The fire department should see that utilities are either safer to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.

Conduct an inventory of damaged property and items. Do not throw away any damaged good until after an inventory is made.

Try to relocate valuable documents and records. Refer to information on contacts and the replacement process inside this brochure.

If you leave your home, contact the police department to let them know the site will be unoccupied.

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.

Notify your mortgage company of the fire.

Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.