

# ***AFTER THE FIRE***

***A guide to assist homeowners after a fire***



**WHAT TO DO - WHERE TO GO - HOW TO'S**



# North Carolina Department of Insurance

## OFFICE OF STATE FIRE MARSHAL

The fire has been extinguished, but that is only the beginning. The fire department has completed the basic clean up work, now it's up to you to repair the fire damage and replace damaged items. We hope that the tips in this booklet will help.

This information was prepared for your convenience by the North Carolina Department of Insurance Office of State Fire Marshal, and your local fire department.

The information contained in this book is based on tried and true methods pioneered by organizations such as the Red Cross, U.S. Fire Administration, and the Salvation Army.

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# A MESSAGE FROM YOUR INSURANCE COMMISSIONER AND STATE FIRE MARSHAL

Dear North Carolina Citizen:

In our efforts to provide the highest quality of service and assistance, the Office of State Fire Marshal has created this special publication for your use. "After the Fire" is a guide offering advice and assistance to homeowners who have suffered through a fire. This booklet is designed to help as you are faced with the daunting task of recovery and clean-up following a fire.

When the smoke clears and the firefighters leave, you, the homeowner, will be faced with numerous tasks and decisions. You will have many questions, as well. Questions that you've never thought about, such as: How do I secure my home? When should I contact my insurance agent? Can my furniture or carpets be salvaged?

"After the Fire" was created specifically to answer those questions. Compiled from such reputable sources as the American Red Cross, the suggestions contained in this book have been tested over the years and proven reliable. I hope you can use them to pick up the pieces and get back to a normal life.

It is always difficult to face the aftermath of a house fire, whether large or small, but help is available. Hopefully this document will prove to be a reliable resource for you. The Office of State Fire Marshal and I wish you the best of luck with your recovery and clean-up efforts.

Sincerely,

A handwritten signature in cursive script that reads "Wayne Goodwin". The signature is written in black ink and is positioned above the printed name and title.

Wayne Goodwin  
Insurance Commissioner  
State Fire Marshal

## IMMEDIATE ACTION

The first thing we will attempt to do in this publication is to provide answers to some of the questions you may have about the fire department's operations.

You may be wondering why there are broken windows and holes in the ceilings and roof of your home. To explain this, you must know that as a fire burns, it moves upward, then outward. Ventilating by removing windows and cutting holes in the roof stops that damaging outward movement, and enables the fire department to fight the fire more efficiently, resulting in less damage in the long run.

The fire department will also create holes in the walls to be sure, ABSOLUTELY SURE, that ALL the fire is out and that there is no hidden fire inside the walls or partitions.

In some instances, the area immediately surrounding the fire will be roped off or posted with signs directing people to keep out. These are placed at the scene by order of the fire chief who is charged by law to determine the cause and origin of every fire. When these signs are posted, do not enter the premises for any reason without permission from the officer in charge.

If you have other questions about the suppression operation or the fire, please don't hesitate to call the fire department for more information.

## SECURING THE SITE

The site of the fire needs to be protected from further damage by weather, theft or vandalism.

**If you are the owner**, it is your responsibility to see that any holes are covered against rain and entry. All outside doors to your home should be locked or secured. The fire department will help with this activity.

Contact your insurance agent. He or she must be notified of the fire and may also be able to help you in making immediate repairs. If you cannot reach your agent or need professional assistance in boarding up your home, a general contractor,

fire damage restoration firm or fire service firm can help. Check your telephone book yellow pages.

If the fire is not under investigation and you plan to leave the fire site, try to remove any valuables remaining in the building. Do not leave until the site has been secured and your valuables have been removed.

If the fire department is investigating the fire, they will have a police officer accompany you while you remove valuables from your property and they will inventory the property you take.

**If you are a tenant**, contact the resident manager, the owner or the owner's insurance agent. It is the owner's responsibility to prevent further loss or damage to the site.

See that your personal belongings are secure within the building or move them to another location, such as the home of a relative or friend.

Contact your own insurance agent to report the loss.

## **IMMEDIATE NEEDS**

If the fire was of such magnitude that you cannot continue to live in the home and assistance is needed, tell the fire chief or the investigating officer as soon as possible.

The American Red Cross is prepared to offer immediate, temporary assistance which can include housing, food, eyeglasses, medicines and clothing. The officer in charge will contact them for you.

If you are unable to contact the fire chief or an officer, call the emergency number listed on the last page of this manual and tell the dispatcher the problem. The dispatcher, in turn, will contact the proper person to deal with the situation.

## CAUTIONS

- Fire can rekindle from hidden, smoldering remains. Be watchful of signs of heat or smoke.
- Household wiring, which may have been water damaged, should be checked by an electrician before power is turned back on.
- Be watchful for structural damage caused by the fire. Roofs and floors may be weakened.
- Food, beverages and medicines exposed to heat, smoke or soot should be discarded.
- Refrigerators or freezers left unopened will hold their temperature for a short time. However, do not attempt to re-freeze thawed items.
- The fire department will see that utilities (water, electricity, gas or heat) are either safe to use or are disconnected before they leave the site. If a utility is disconnected, contact the utility company or authorized service representative to have the apparatus checked for proper working order, make necessary repairs, and reinstitute service. Do NOT attempt to reconnect utilities yourself.
- Be sure to start collecting 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 Federal income tax.
- **IF YOU OWN A SAFE IN YOUR HOME DO NOT ATTEMPT TO OPEN IT AT THIS TIME.** A safe involved in a fire may hold the intense heat for several hours. If the door is opened before the safe has cooled down, the entering air, combined with the high inside temperature, may cause the contents to burst into flames.

## LEAVING YOUR HOME

Whether the decision to leave your home is your own or based on the fire officer's judgment that the residence is unsafe, there are certain things you will need to know.

Contact the local police. They will keep an eye on the property during your absence.

If you are insured under a package homeowners or renters policy, a section of your coverage may pay for the extra costs of temporary housing such as a hotel. If you are in need of immediate funds, ask your insurance agent about how soon you might get an advance on your eventual insurance claim settlement.

### **Locate the following items to take with you:**

- Identification
- Vital medicines such as insulin or blood pressure regulating drugs
- Eyeglasses, hearing aids, prosthetic devices or other personal aids
- Valuables such as credit cards, checkbooks, insurance policies, savings account books, money, etc.

### **Notify the following parties of the fire and your subsequent relocation:**

- Your insurance agent or adjuster
- Your mortgage company
- Your employer
- Family and friends
- Your children's school(s)
- Your attorney
- Your post office (ask that your mail be held or forwarded depending on the length of time you expect to be relocated)
- Delivery services such as those for newspapers and milk
- Utility companies (including telephone, heat, power and water)

## **ASKING QUESTIONS**

Your disaster relief service case worker, local fire department or insurance agent will help you with the many questions you will have in the coming days. In the meantime,

- Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration when developing your insurance claim.
- Do not contract for estimating, inventorying or repair services without first consulting your insurance agent or adjuster.

# RETURNING TO NORMAL

## **FOOD SALVAGE**

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 CANS HAVE BULGED OR ARE DENTED OR RUSTED.**

If your home freezer has stopped running, you may still be able to save the frozen food:

**KEEP THE FREEZER CLOSED!!** Your freezer has enough insulation to keep food frozen for at least one day, perhaps as many as two or three days.

Move the frozen food. If the food in your freezer is still frozen and power will not be restored soon, try to arrange storing it in a neighbor's or relative's freezer. When transporting, wrap the frozen food in newspapers and blankets or use insulated boxes.

### **If your food has thawed, observe the following precautions:**

Fruits can be re-frozen only if they still taste and smell good. Otherwise, if the fruits are not spoiled, they can be used at once.

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 away. If you have any doubt about whether the vegetables are spoiled, throw them away! Don't take a chance on food poisoning!

**MEAT THAT HAS THAWED SHOULD NEVER BE RE-FROZEN.** If it cannot be used immediately, dispose of it.

## **CLEANING**

Always wear rubber gloves when cleaning.

Use caution! **SOLUTIONS MAY BE FLAMMABLE. DO NOT MIX DIFFERENT CLEANING SOLUTIONS TOGETHER.** Certain combinations of solutions can produce dangerous gases.



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

- 4 - 6 Tbsp. tri-sodium phosphate (or 2 Tbsp. sodium hypochlorite)
- 1 cup Clorox® or any household chlorine bleach
- 1 gallon water

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

(Note: tri-sodium phosphate and sodium hypochlorite can be found at any hardware store.)

To remove mildew, wash the fresh stain with soap and water, then rinse and dry in the sun. If the stain isn't gone, use lemon juice and salt, or 1 Tbsp. bleach to 1 pt. lukewarm water, or a diluted solution of household chlorine bleach. **TEST COLORED GARMENTS BEFORE USING ANY TREATMENT!**

If you are taking wool, 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 and brush 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 powdered 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** – Don't run wet appliances until you have had a service person check them. If the fire department or utility company turned off the gas or electric power during the fire, do not request to have service restored until a qualified electrician has checked all the circuits - **DO NOT TRY TO DO IT YOURSELF.**

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 any remaining odor.

**Flooring and Rugs** – When water gets underneath linoleum, it can cause odors and warp the wood floor. If water has penetrated underneath, remove the linoleum and call your linoleum or flooring dealer for suggestions for a solvent to

loosen the linoleum cement without damaging the underlayment. After you have removed the linoleum, let the floor dry thoroughly before replacing any covering.

Rugs and carpets should be dried as soon as possible and allowed to dry thoroughly. 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 if the surface seems dry, any moisture remaining at the base of the tufts can quickly rot a rug. Throw rugs can be cleaned by beating, sweeping or vacuuming, and then shampooing. For information on cleaning and preserving carpets, call your carpet dealer or installer.

**Mattresses** – 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 is almost impossible to get smoke odor out of pillows. The feathers and foam retain the odor.

**Books** – 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.

**Locks and Hinges** – Locks (especially iron locks) should be taken apart, wiped with WD-40® or kerosene and then oiled thoroughly. 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.

**Leather** – Wipe your leather goods with a damp cloth, then with a dry cloth. Stuff your purses and shoes with newspapers to retain shape while drying. Leave wet suitcases open. Leather goods should be dried away from heat and sun. When leather goods are dry, clean with saddle soap. Rinse leather and suede jackets in cold water and dry away from heat and sun.

**Soot and Smoke Odor** – The following solution can be used to remove soot and smoke odor from walls, furniture and floors:

- 4 - 6 Tbsp. tri-sodium phosphate (or 2 Tbsp. sodium hypochlorite)
- 1 cup Lysol® disinfectant or any chlorine bleach
- 1 gallon water

After washing, rinse with clean water and dry thoroughly.

**Walls** – Ceilings and walls may be washed down while wet. Use a mild soap or detergent and wash a small area at a time, working from the ceiling down. Then rinse with clean water immediately.

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

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

- Clear off mud and dirt.
- Remove drawers and let them dry thoroughly so there will be no sticking when you replace them.
- Scrub with a stiff brush and a cleaning solution.
- Wet wood can decay and mold, so DRY THOROUGHLY. Open doors and windows for good ventilation (weather permitting). Turn on your furnace or air conditioner, if necessary.
- If mold forms, wipe the wood with a cloth soaked in a mixture of water and kerosene or borax dissolved in hot water.
- DO NOT DRY THE FURNITURE IN THE SUN. The wood will warp and twist out of shape.
- To remove white spots or film, rub the wood surface with a cloth soaked in a mixture 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 mixture of ½ cup turpentine and ½ cup linseed oil.

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**

If money you have kept in your home is less than half burned, (i.e., if more than half of the bill is intact), you can trade the burned bills for new ones by mailing them via FIRST CLASS REGISTERED MAIL to:

U.S. Treasury Department  
Main Treasury Building, Room 1123  
Washington, D.C. 20220

Mutilated or melted coins can be traded at the Federal Reserve Bank, or mailed via FIRST CLASS REGISTERED MAIL to:

Superintendent, U.S. Assay Office  
32 Old Slip  
New York, NY 10005

If your U.S. Savings Bonds have been mutilated or destroyed, write to:

U.S. Treasury Department  
Bureau of Public Debt  
Division of Loans and Currency  
537 S. Clark Street  
Chicago, IL 60605  
Attn: Bond Consultant

Include name(s) and address(es) that were on the bonds, approximate date or time period when purchased, denomination and approximate number of each.

## **DOCUMENTS AND RECORDS**

Here is a check list of documents you will need to replace if they have been destroyed:

- Birth Certificates
- Driver's Licenses
- Bank Books
- Insurance Policies
- Military Papers (Discharge)
- Passports
- Social Security Cards
- Marriage and/or Divorce Papers
- Credit Cards
- Titles to Deeds
- Stocks and Bonds

- Wills
- Medical Records
- Payment Books
- Warranties
- Income Tax Records
- Auto Registration Title Cards
- Citizenship Papers
- Prepaid Burial Contracts
- Animal Registration Papers

## **SOCIAL SERVICES**

Clients should notify their case workers if their check cashing ID cards, medical aid or food stamp cards have been destroyed.

Copies of birth, death and marriage records can usually be obtained from the city, town, or county clerk, whichever governmental jurisdiction you reside in at that time.

## **INSURANCE**

The fire department will do its utmost to secure your property after a fire. Usually, water and debris will be removed as much as possible, and lightly damaged or undamaged property will be protected. Quite often the fire department will assist in covering broken windows and ventilation openings.

If you are away from home at the time of the fire, police and fire personnel will see that your home is protected from further damage as much as possible.

In any event, call your insurance agent or carrier as soon as possible. They also will want to see that windows, doors, ventilation openings and other openings are secured. Your insurance agent can also assist you in getting your utilities restored at the earliest possible time.

If you rent the property, the owner should see that such precautions are taken.

If your property is not insured, or if your insurance will not cover all your losses, contact your family lawyer or the Internal Revenue Service for information on tax deduction status.

# STORING RECORDS

## **Birth and Death Certificates**

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Indefinitely

## **Citizenship and Naturalization papers**

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Indefinitely

## **Contracts**

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Indefinitely

## **Deeds**

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Indefinitely

## **Divorce, Separation, Custody, Adoption Agreements**

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Indefinitely

## **Education Records (Diplomas, Transcripts, etc.)**

WHERE TO STORE: Metal cabinet or sturdy box  
HOW LONG TO KEEP: Keep or give to adult children

## **Employment Records**

WHERE TO STORE: Metal cabinet or sturdy box  
HOW LONG TO KEEP: Indefinitely, update as necessary

## **Home and Property Inventory (Purchase dates, serial numbers, details of heirlooms, photos or videos of home or business contents)**

WHERE TO STORE: One copy in Safe deposit or fire-resistant box  
and another with executor  
HOW LONG TO KEEP: Indefinitely, review and update annually

## **Home sale and improvement documents**

WHERE TO STORE: Metal cabinet or sturdy box  
HOW LONG TO KEEP: Indefinitely, update as needed

# STORING RECORDS (cont'd)

## Individual Retirement accounts and Keogh documents

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Three years after closing an account or opening a new one

## Insurance Policies

WHERE TO STORE: Metal cabinet or sturdy box  
HOW LONG TO KEEP: As long as policy is in force

## Loan Papers

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Three years after loan is paid off

## Marriage Certificate

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Indefinitely

## Medical and Health Records

WHERE TO STORE: Metal cabinet or sturdy box  
HOW LONG TO KEEP: Indefinitely, update as necessary

## Military Service Records

WHERE TO STORE: Fire-resistant box  
HOW LONG TO KEEP: Indefinitely

## Mortgage Papers

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Three years after Mortgage is paid off

## Owner's Manuals and Guarantees

WHERE TO STORE: Metal cabinet or sturdy box  
HOW LONG TO KEEP: As long as you own the item

## Personal Papers (Social Security No.'s, credit-charge and bank accounts, etc.)

WHERE TO STORE: One copy in Safe deposit or fire-resistant box and another with executor  
HOW LONG TO KEEP: Keep indefinitely, update as needed

## STORING RECORDS (cont'd)

### **Tax Records**

WHERE TO STORE: Metal cabinet or sturdy box  
HOW LONG TO KEEP: 10 years

### **Vehicle Titles**

WHERE TO STORE: Safe deposit or fire-resistant box  
HOW LONG TO KEEP: As long as you own the vehicle

### **Wills**

WHERE TO STORE: Original with executor, copy in Safe deposit or fire-resistant box  
HOW LONG TO KEEP: Indefinitely



# IMPORTANT PHONE NUMBERS

Fire: \_\_\_\_\_

Police: \_\_\_\_\_

Local Fire Inspector: \_\_\_\_\_

Local Building Inspector: \_\_\_\_\_

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

Local Red Cross: \_\_\_\_\_

Local Salvation Army: \_\_\_\_\_

County or City Social Services: \_\_\_\_\_

Records Bureau: \_\_\_\_\_

Bank: \_\_\_\_\_

Carpenter: \_\_\_\_\_

Local Lumber Yard Company: \_\_\_\_\_

Local Hardware: \_\_\_\_\_

# NOTES

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This booklet is based on information obtained from the U.S. Fire Administration, Red Cross, Salvation Army and various fire departments across North Carolina.

It is intended to be a helpful guide to assist the residents of our State in their time of need. However, there is no guarantee of the absolute success of any of the restoration methods described herein. Furthermore, NCDOJ OSFM neither guarantees nor warrants the information herein to be foolproof and assumes no liability for the reliance upon same.