



# *After the Fire*

A guide designed to assist homeowners and occupants after a fire has occurred.



Provided By The:

# **Miami Valley Fire District**

**Montgomery County, Ohio**

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## A word about fire and fire safety...

After a fire has occurred, there are numerous things needing attention that will make the situation seem too overwhelming. In many instances, the loss of possessions and property allow shock and fear set in.

Fires start when a flammable and/or combustible material with an adequate supply of oxygen combines with enough heat to sustain a chain reaction. A fire cannot exist without all three elements being in place at the right concentrations.



Once ignited, a chain reaction must take place whereby fires can sustain their own heat by the continued releases of heat energy. Fire can be extinguished by removing any one of the required elements. Fire extinguishing by the application of water acts by removing heat from the fuel faster than combustion can generate it. Application of carbon dioxide is intended primarily to starve the fire of oxygen. Other gaseous fire suppression agents, such as Halon interfere with the chemical reaction itself.

Each year, more than 4,000 Americans die and more than 25,000 are injured in fires, many of which could be prevented. Direct property loss due to fires is estimated at \$8.6 billion annually.

To protect yourself, it is important to understand the basic characteristics of fire. Fire spreads quickly; there is no time to gather valuables or make a phone call. In just two minutes, a fire can become life-threatening. In five minutes, a residence can be engulfed in flames.

Heat and smoke from fire can be more dangerous than the flames. Inhaling the super-hot air can sear your lungs. Fire produces poisonous gases that make you disoriented and drowsy. Instead of being awakened by a fire, you may fall into a deeper sleep. Asphyxiation is the leading cause of fire deaths, exceeding burns by a three-to-one ratio.

It is important to check your smoke detectors on a regular basis and ensure the batteries are fresh. There should be at least one smoke detector located on each floor of the building. Additionally, one should be located near the sleeping areas on each floor.

You should have an emergency exit plan established in the event an emergency occurs. This plan should be practiced regularly to ensure everyone is well educated on what to do should a fire break out. Included in the plan should be a location where all members meet once outside the structure.

This booklet is designed to help owners and occupants through the tough times that may lie ahead and to offer guidance to take the next step. This information is intended to aid all residents—whether you own or rent; information found within this booklet will be very helpful in your time of need.

## Day 1 – The Aftermath – The First 24 Hours



Now, a fire has occurred and your local fire department arrived to ensure it was extinguished. They are now in the process of or have already rolled up their hoses, picked up their tools and boarded or placed plastic over the windows that were broken. The last units may still be on scene or may have just rounded the corner and headed back to the fire station. You're standing in the driveway looking at what used to be your home and wondering, what do I do now?

*We are sorry for any loss you have sustained and understand that this is a trying time for you, if at any time you have any questions please the Miami Valley Fire District at:*

***937-560-2152.***

One of the first things to do is to contact a local disaster relief service such as the American Red Cross or the Salvation Army. These services can aid with your immediate needs, such as:

- Temporary Housing
- Food
- Medicine
- Clothing and other essential items.
- More information can be found at [www.usfa.fema.gov/citizen/atf/](http://www.usfa.fema.gov/citizen/atf/)

One of the next steps to take is to contact your insurance company or agent as soon as possible. Your insurance agent/adjuster will be able to assist in making immediate repairs or help in getting the building secured. 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 you 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 that remain 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 fire department personnel (normally an officer or investigator) 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.

Furthermore, you should check for important legal documents which may have been damaged. If your property is not insured, or if your insurance will not cover all of your losses, contact your attorney or the Internal Revenue Service for directions. You may be eligible for a tax deduction.

### ***Inventory and Documentation***

It is always good to keep a record or inventory of your belongings for insurance purposes. When a fire strikes, you will be barraged with many things that will need addressed and having this already done and kept in a safe place will aid in getting back on your feet.

It is also a good idea to record and document what has transpired. Photographs and video provide a basis of what occurred and can provide information you may need in the future.

Keep detailed records of what was removed from the residence and where it is located.



## Leaving the Residence

Sometimes the fire has been so devastating that inhabiting the residence is out of the question. There are various means of ensuring you have a place to stay as repairs are scheduled. This may be your decision or one based on the Building Inspector's judgment that the residence is unsafe. One of the simplest ways to find housing is to temporarily stay with family members who lived in the area.

If this is not possible, your local fire department can provide you with information to local hotels who offer lodging for residents who have been displaced because of some sort of disaster. These hotels often work with insurance companies to provide long term lodging if necessary until all repairs can be made to the residence. Also, local services such as the American Red Cross and Salvation Army may be called in to assist in temporary housing and other services should you require them.

There are a few things to think about should you decide to leave. It is always a good idea to contact your local police department. They can easily step up patrols in the area where the fire occurred and watch out for suspicious circumstances. You may contact Miami Township Police at 937-433-4400 and Miamisburg Police at 937-866-3303.

Also, if you must relocate, below is a short list of items you may need to locate as you work through the next few days.

- Identification (Drivers License/Social Security Number)
- Insurance policies
- Currently prescribed medicines, eye glasses and hearing aids
- Credit cards, checkbooks, and savings account books

**A safe involved in a fire may hold intense heat for several hours. If the door is opened before the safe has cooled, the contents may burst into flames.**

The following is a list of notifications you may need to make if you must relocate.

- Your insurance company and/or adjuster
- Your mortgage company
- The post office
- Your banking institution
- The local school district
- Your credit card company
- Physician (s) Office phone numbers
- Pharmacy (s) phone numbers

# Fire Department Operations

This section is designed to educate you about your local fire department and answer as many questions as possible regarding what took place and why the fire department did what they did.

Your local fire department is comprised of men and women who have dedicated their lives to helping others. The fire service is not a job, it is a way of life and the fine men and women proudly and respectfully train each and every day to provide the citizens with as many services as they can. Our mission is to protect life and property and we take this responsibility very seriously.



When a fire occurs, we respond at a moment's notice and show up with the tools necessary to handle almost any emergency. During the fire, firefighters will stretch hoses of various sizes depending on the volume of fire present. Often, they will be required to break doors in the process of reaching the seat of the fire so extinguishment can be performed.

Many times we will need to break windows and/or cut holes in the roof. We do this to allow the products of combustion (heat and smoke) to escape the structure. This allows us to locate the seat of the fire and extinguish it more quickly. Additionally, it may be necessary to remove the ceiling or place holes in walls. We do this to ensure there are no "hidden" fires inside the walls, ceilings and partitions.

Often times, the fire department will shut off some, if not all of the utilities when a fire occurs. The reasons for this may vary depending on the severity of the fire, damage to the structure or specific time of the year. If your residence has sustained heavy damage due to fire, it will be necessary to remove electric service. This is done during firefighting operations to ensure firefighter safety and to prevent further damage or injury after the fire. Sometimes it may not be necessary to shut total power off to a structure; we may be able to isolate circuits and leave high priority circuits intact.

We also may need to shut off the natural gas supply to the house. We do this to prevent injuries to our firefighters and to ensure a gas leak does not occur which could lead to further damage. If we must shut off electric and/or gas service, it may be prudent to also shut off the water supply to the house. During inclement weather, pipes can easily freeze and burst causing massive water damage as well as safety issues.

The utility company will **NOT** make repairs on the customer's side of the meter such as house wiring or gas lines. A private contractor will have to make the repairs. Once these repairs are made, the utility company will restore utilities to the structure.

**Do Not Attempt to Reconnect Utilities Yourself!**

# Important Documents to Retrieve



Documents are very important to your well-being and can be damaged or destroyed as a result of a fire or other disaster. For this reason, a list of documents has been provided that should be located, if possible. Locating these documents will speed up the process of recovering from a disaster.

- Birth Certificates/Death Certificates
- Marriage Documents/Divorce Decreed
- Medical Records/Wills
- Drivers licenses/Social Security Cards/Passports
- Payment books and Bank books
- Income Tax Records
- Military Discharge Papers
- Titles or Deeds

## *Replacement of Valuable Documents and Records*

### **Item**

Driver's license  
Bank books  
Insurance policies  
Military discharge papers  
Passports  
Birth, death, or marriage records  
Divorce papers  
Social Security or Medicare cards  
Credit Cards  
Titles to deeds  
Stocks and bonds  
Wills  
Medical records  
Warranties  
Income tax records  
Auto registration title  
Citizenship papers  
Prepaid burial contracts

### **Who to Contact**

Local department of motor vehicles  
Your banking institution  
Your insurance agent  
Local Veterans Administration  
Local passport office  
State Bureau of Records  
Circuit Court where decree was issued  
Local Social Security Office  
The issuing companies  
Records department of city or county  
Issuing Company or your broker  
Your lawyer  
Your doctor  
Issuing Company  
The Internal Revenue Service  
Department of Motor Vehicles  
The U.S. Immigration and Naturalization  
Issuing Company

## *Money Replacement*

If your money (paper) is only half burned or less (if half or more of the bill is intact), check with any local commercial bank, take it to the Federal Reserve Bank, or mail the remainder of the money via First Class Registered mail to:



**Department of the Treasury**  
Bureau of Engraving and Printing  
OCS, Room 344, BEPA  
PO Box 37048  
Washington, DC 20013

**US Mint**  
5th and Arch Street  
Philadelphia, PA 19015

## Salvage Companies

The fire department will not recommend a particular service over another. However, it is intended that you as the homeowner/occupant be given sound advice. The following is a list of companies that specialize in the securing and restoration of properties following some form of disaster.

- 1.) 1-800-Board Up - 800-262-7387
- 2.) Restoration Resources LLC – 937-433-1768
- 3.) SERVPRO
  - Northwest Dayton – 937-836-0196
  - West Dayton, Preble County – 937-836-0446

## Salvage Methods

### **Cleaning Walls, Furniture, and Carpeting**

Vacuum all surfaces. Change and clean air conditioner/heater filters. Seal off the room you are working in with plastic wrap to keep soot from moving from one location to another. Try to keep windows closed.

**Painted Walls** -- To remove soot and smoke from walls, mix together: 4-6 tablespoons Tri-sodium phosphate (tsp) (purchased in hardware or paint stores) in one gallon of water



Keep away from children and pets! The use of RUBBER GLOVES and GOGGLES is recommended. Wash small area at a time, working from the floor up. Do ceilings last, rinse thoroughly. Do not repaint until completely dry. We suggest you use a smoke sealer (purchased in paint stores) before painting.

**Wallpapered Walls** -- Usually, wallpaper cannot be restored. Check with your wallpaper dealer.

**Furniture** -- Do not use chemicals on furniture. An inexpensive product called FLAX SOAP (purchased in hardware and paint stores) is an efficient product to use on wood, including kitchen cabinets. Do not dry furniture in the sun as the wood will warp and twist out of shape.

**Floors** -- Use FLAX SOAP on wood and linoleum floors. It will take four to five applications. Then strip and re-wax.

**Carpeting** -- steam clean, shampoo, and repeat steam cleaning.

**Mattresses** -- Reconditioning inner-spring mattresses 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 into the sun to dry, and then cover it with plastic sheeting. It is almost impossible to get smoke odor out of pillows. Foam and feathers retain the odor -- replace pillows.

**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. Thoroughly clean and oil hinges.

There are many commercial cleaners on the market that will assist you in cleaning. "Grease Relief" by Texize, and others, may be used with success. As with all cleaning agents, test a small area first to see if the cleaning agent will damage the article. Always read the instructions and follow safety instructions when using cleaning agents.

**Electrical Appliances** -- Don't run wet appliances until you have had a serviceman check them. 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 DO IT YOURSELF**

**Cooking Utensils** -- Wash your pots, pans, flatware, etc. with soapy water, rinse and then polish with a fine-powdered cleaner. Polish copper and brass with special polish, salt sprinkled on a piece of lemon, or salt sprinkled on a cloth saturated in vinegar.

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

- 4 - 6 teaspoons Tri-sodium phosphate (tsp)
- 1 cup Lysol *or* any household chlorine bleach
- 1 gallon warm water

\* Mix well -- add clothes, rinse with clean water, then dry well.

To Remove Mildew -- Wash the fresh stain with soap and water. Then rinse and dry in the sun. If the stain is not gone, use lemon juice and salt, or a diluted solution of household chlorine bleach.

Test colored garments before using any cleaning treatment! Take wool, silk, or rayon garments to a dry cleaner as soon as possible.

**Leather and Books** -- Wipe your leather goods with a damp cloth, then with a dry cloth. Stuff your purses and shoes with newspaper to retain their shape. Leave your suitcases open. Always dry leather goods away from heat and sun, when they are dry, clean 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 and sun.

Dry books by placing them on end with the pages separated. Then they should be piled and pressed to prevent the pages from crinkling. To help prevent mildew, alternate drying and pressing until the books are thoroughly dry. If your books are very damp, sprinkle cornstarch or talc between the pages, leave for several hours, then brush off. A fan turned on the books will help them dry.

**Food** -- "If in Doubt -- Throw it out!"

Wash your canned goods in detergent and water. Do the same for food in jars. If the 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, are dented, or rusted.

If your home freezer has stopped running, you can still save the frozen food. Keep the freezer closed. Your freezer has enough insulation to keep food frozen for at least one day -- perhaps two or three days. Move your food to a neighbor's freezer or commercial freezer firm. Wrap the frozen food in newspapers and blankets, or use insulated boxes.

If your food has thawed, observe the following procedures. Fruits can be re-frozen if they still taste and smell good. 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 have any doubts whether your vegetables are spoiling, throw them out -- don't wait for a bad odor.

Meats may be re-frozen (if ice crystals remain) but cook very thoroughly before tasting. If odor is poor or if you question these foods, throw them out as bacteria multiply rapidly.

Refrigerators and Freezers -- 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.

**When cleaning or discarding a refrigerator or freezer, be sure the door is removed or secured to prevent the door from being closed.**

## After the Fire Checklist

The following list 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 inventory and contacting fire damage restoration companies. If you are not insured, try contacting private organizations for aid and assistance.
3. Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.
4. The fire department should see that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.
5. Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made.
6. Try to locate valuable documents and records. Refer to information on contacts and the replacement process inside this brochure.
7. If you leave your home, contact the local police department to let them know the site will be unoccupied.
8. 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.
9. Notify your mortgage company of the fire.
10. Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.

## Important Contact Numbers

Miami Township Government Office	937-433-9969
City of Miamisburg	937-866-3303
Your Local Fire Department	937-560-2152
Miami Twp. Police Department	937-433-4400
City of Miamisburg P.D. - Dispatch	937-225-HELP
Non-Emergency Administrative Offices	937-866-3303
Montgomery County Building Inspection	937-225-4586
City of Miamisburg Building Inspection	937-847-6532
The American Red Cross	937-222-6711
The Salvation Army	937-228-8241
The Ohio Fire Marshal's Office	614-752-8200
Dayton Power & Light	937-331-3900 800-433-8500
Duke Energy	513-651-4182 800-543-5599
Vectren Gas Company	800-227-1376
Waste Management	800-343-6047

