



After the Fire!

Returning to Normal

FA-46/February 1999



FEMA

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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 Federal Emergency Management Agency's (FEMA) United States Fire Administration (USFA) has gathered the following information to assist you in this time of need. You will need to take action immediately on some of the suggestions. Some actions may be needed in the future, while others will be ongoing. This information is intended to give you the assistance needed to help you as you begin rebuilding your life.

THE FIRST 24 HOURS

Securing Yourself and The Site

■ Contact your local disaster relief service, such as the American Red Cross or the Salvation Army, to help with your immediate needs, such as:

- temporary housing;
- food;
- medicine;
- eyeglasses;
- clothing; and
- other essential items.



■ Contact your insurance agent/company.

Cautions

- Do not enter the damaged site. Fires can rekindle from hidden, smoldering remains.
- Normally, the fire department will see that utilities (water, electricity and natural gas) either are safe to use or are disconnected before they leave the site. Do not attempt to turn on utilities yourself.
- 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 police department to let them know that 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 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.

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■ 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; and
- valuables, such as credit cards, bank books, cash, and jewelry.



■ Many people/entities 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; and
- your utility companies.

■ Do not throw away any damaged goods until after an inventory is made. All damage is 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 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;
 - Salvation Army;
 - religious organizations;
 - department of social services;
 - civic organizations;
 - State or municipal emergency services office; and
 - nonprofit 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.

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 on who will pay. Be sure to request an estimate of cost for the work. Before any company is hired, check its 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; and
- storing repaired items until needed.

REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

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

ITEM	WHO TO CONTACT
Driver's license, auto registration	Department of motor vehicles
Bank books (checking, savings, etc.)	Your bank, as soon as possible
Insurance policies	Your insurance agent
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
Stocks 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

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 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 sometimes can 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; and
- 1 gallon warm water.

Mix well, add clothes, 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.

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 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 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.



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. Baking soda in an open container or a piece of charcoal also can be placed in the refrigerator or freezer to absorb odor.

Rugs and Carpets

Rugs and carpets should be allowed to dry thoroughly. 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 warm, circulated, 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. For information on cleaning and preserving carpets, call your carpet dealer or installer or a qualified carpet cleaning professional.

Leather and Books

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspaper to retain shape. Leave 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.

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 locating such a freezer, place them in a normal freezer until a vacuum freezer can be located.

A local librarian also can be a good resource.

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 also should be thoroughly cleaned and oiled.



Walls, Floors and Furniture

To remove soot and smoke from walls, floors, and furniture 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; and
- 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 also can be repaired. Use a commercial paste to repaste 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 take care 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 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 1/2 cup household ammonia and 1/2 cup water. Then wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of 1/2 cup turpentine and 1/2 cup linseed oil. Be careful--turpentine is flammable (depending on turpentine's flashpoint).



You can also rub the wood surface with a fine-grade steel wool pad dipped 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. If money is only half-burned or less (if half or more is still intact), 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
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 and mail to:

Department of the Treasury

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



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Tax Information

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

A WORD ABOUT FIRE DEPARTMENT OPERATIONS

Common Questions

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

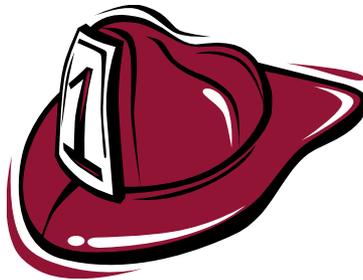
As a fire burns, it moves upward, then outward. Breaking the windows and/or cutting holes in the roof (called ventilation) slows the damaging outward movement, helps remove blinding smoke that obscures the actual fire, and enables firefighters to fight the fire more efficiently. The result of this action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

Q. 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 in other hidden places.

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

In most localities, a fire report is a public document and is available at the fire department or fire marshal's office.



EMERGENCY AND NONEMERGENCY NUMBERS

Please fill this area in 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 _____

American Red Cross _____

Shelter/Assistance _____

Pharmacy _____

Work Numbers _____

Other _____

Federal Emergency Management Agency

U.S. Fire Administration

16825 South Seton Avenue
Emmitsburg, Maryland 21727

800-561-3356

www.usfa.fema.gov

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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 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 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.

PICKING UP THE PIECES AFTER A FIRE
Important Steps for Your Safe and Speedy Recovery

www.redcross.org



PICKING UP THE PIECES
AFTER A FIRE

Important Steps for Your Safe and Speedy Recovery

 **American
Red Cross**
Disaster Services

 **American
Red Cross**

The American Red Cross has prepared this information to encourage you take precautions to help keep you safe and speed your recovery after a fire. It also offers ideas on what you can do to help make yourself and your home safer from fires in the future.*

**This booklet provides information on recovering from a fire in your home. If you were affected by a different event: earthquake, hurricane, tornado, etc., please ask your local Red Cross chapter for the booklet Picking Up the Pieces After a Disaster, or visit www.redcross.org for more detailed information specific to certain disasters.*

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IMMEDIATELY AFTER...

- **Have injuries treated by a medical professional.**
Wash small wounds with soap and water. To help prevent infection of small wounds, use bandages and replace them if they become soiled, damaged or waterlogged.
- **Remain calm. Pace yourself.**
You may find yourself in the position of taking charge of other people. Listen carefully to what people are telling you, and deal patiently with urgent situations first.
- **Check with the fire department to make sure your residence is safe to enter.**
Do not cut or walk past colored tape that was placed over doors or windows to mark damaged areas unless local authorities advise that it is safe to do so. If a building inspector has placed a color-coded sign on the home, do not enter it until you get more information, advice and instructions about what the sign means and whether it is safe to enter your home.

RECOVERING EMOTIONALLY

Your own and your family's emotional care and recovery are just as important as rebuilding a home and healing physical injuries.

You may be surprised at how you and others may feel after a disaster. Disasters can stir up many different feelings and thoughts. People may experience fear concerning their safety or that of a loved one, shock, disbelief, grief, anger and guilt. Memory problems, anxiety and/or depression are also possible after experiencing a disaster.



Disasters are upsetting experiences for everyone involved. Children, senior citizens, people with disabilities and people for whom English is not their first language are especially at risk. Children may become afraid and some elderly people may seem disoriented at first. People with disabilities may require additional assistance. It is important to let children and elderly people know that they are safe and that you will help them find a safe place to stay. It is also important that you try to talk with them in a calm way.

When disaster strikes, a child's view of the world as a safe and predictable place is temporarily lost. Children become afraid that the event will happen again and that they or their family may be injured or killed. The damage, injuries and deaths that can result from an unexpected or uncontrollable event are difficult for most children to understand.

How a parent or other adult reacts to a child following any traumatic event can help children recover more quickly and more completely. Children of different ages react in different ways to trauma. Your local Red Cross can provide a variety of materials to help children cope with disaster.

Some basic steps you can take to meet physical and emotional needs—

- Try to return to as many of your personal and family routines as possible.
- Get rest and drink plenty of water.

- Limit your exposure to the sights and sounds of disaster, especially on television, the radio and in the newspapers.
- Focus on the positive.
- Recognize your own feelings.
- Reach out and accept help from others.
- Do something you enjoy. Do something as a family that you have all enjoyed in the past.
- Stay connected with your family and/or other support systems.
- Realize that, sometimes, recovery can take time.

If you have more questions or observe unusual behavior in your children, which you think may be caused by a reaction to the disaster, contact your local Red Cross chapter, child's counselor or community professional for additional information and help.

The Red Cross can also arrange for you to talk with a member of its disaster staff who has special expertise in dealing with disaster stress for more information.

HELPING PETS

If you have pets, try to find and comfort them. A scared animal may react by biting or scratching. Handle animals carefully and calmly.

Pets can become upset and react in unusual ways, such as spraying urine, defecating on floors or scratching/biting furnishings. Since pets will need regular care and attention to help them calm down, try to leave pets with a family member, friend, veterinarian or boarding facility while you are cleaning up your home. Animals are naturally inquisitive and could be injured if they are brought back to a damaged home.

- Use toys, a blanket or favorite human's unsoiled clothing to comfort pets.
- Make sure pets are fed their usual diet, and have plenty of water.
- Visit your pets regularly, speak calmly and take some time out to play with them. Doing so can also help you in your recovery, as well.

CHECKING YOUR HOME

Check with the fire department to make sure your residence is safe to enter. Do not cut or walk past colored tape that was placed over doors or windows to mark damaged areas unless local authorities advise that it is safe to do so. If a building inspector has placed a color-coded sign on the home, do not enter it until you get more information, advice and instructions about what the sign means and whether it is safe to enter your home.

If you have children, leave them with a relative or friend while you conduct your first inspection of your home after the fire. The site may be unsafe for children, and seeing the damage firsthand may upset them and cause long-term effects, including nightmares.

Checking for Structural Damage

- **Check the outside of your home before you enter.**

Look for loose power lines, broken or damaged gas lines, foundation cracks or other damage. See if porch roofs and overhangs still have all their supports. If you see damage on the outside, it could indicate that the inside of your home is seriously unsafe. Ask a building inspector or contractor to check the structure before you enter.

- **If there is no significant visible outside damage, then check inside.**

Carefully open the door. If it is jammed, do not force it open. It may be providing support to the structure of your home. If you force open the door, it may cause parts of your home to collapse or become more damaged. Find another way to enter your home.

Those who do enter your damaged home should wear long pants, a long-sleeved shirt, closed-toed rubber-soled shoes or boots and work gloves. Depending on the situation dust masks, safety glasses (or goggles) and/or a hard hat and other safety equipment may be needed. Many people are injured after disasters during clean-up—the last thing that you want to do is add injuries to the list of things to take care of after a disaster.

- **Smell or sniff for gas.**

If you detect the odor of natural or propane gas, or hear a hissing noise, leave the property immediately and get well away

from it. Call the fire department using a cellular telephone or a neighbor's phone. If the fire department instructs you to do so, turn off the gas with the proper tool at the valve on the outside meter. When natural gas is turned off at the main valve, it must be turned back on by a professional to ensure that the proper sequence is followed to restore gas service and prevent possible gas leaks, fires or an explosion.

- **If you have a propane tank system, turn off all valves and contact a propane supplier to check the system out before you use it again.**

- **Throughout your first day back, and beyond, check for smoke and embers throughout the home, including the attic.**

- **Beware of animals, such as rodents, snakes, spiders and insects, that may have entered your home.**

As you inspect your home, tap loudly and often on the floor with a stick to give notice that you are there. Animals (including snakes) do not want encounters with humans, and will move away if you make your presence known.

- **Objects, such as furnishings or building parts that have been damaged, may be unstable. Be very cautious when moving near them. Avoid holding, pushing or leaning against damaged building parts.**

- **Check the ceiling for signs of sagging.**

Water from fire hoses or rain may wet plaster or wallboard. Wet plaster or wallboard is very heavy and dangerous if it falls. Since damaged plaster or wallboard will have to be replaced anyway, you can try to knock it down but do so carefully. Wear protective clothing, including eye protection and a hard hat. Use a long stick, and stand well away from the damaged area. If the ceiling is sagging from the weight of water, poke holes in the ceiling starting from the outside of the bulge to let water drain out slowly. Take your time, and knock away small chunks at a time. Striking the center of the damaged area first may cause the ceiling to collapse.

- **Check the floor for signs of sagging.**

Again, flooring such as plywood that was damaged by water from fire hoses could collapse under human weight. Avoid walking on sagging floors. If small sections of floors are sagging, place

thick plywood panels or thick, strong boards on the floor to cover the damaged area. Be sure the wood extends at least 8-12 inches on each side of the sagging area.

- **If it is dry out, open windows and doors to ventilate and dry your home.**
- **If power is out, use a flashlight to inspect for damage and for as long as the power remains out. Do not use any open flame, including candles, to inspect for damage or serve as alternate lighting.**
- **Disconnect and check all appliances for water damage before using them.**
- **Make temporary repairs such as covering holes, bracing walls, and removing debris. Save all receipts. (See financial section.)**
- **Take photographs of the damage. You may need these to substantiate insurance claims later.**

Checking Utilities and Major Systems

Telephones

- **Check each telephone to see if it is still on the hook.**

Hang up any phones that may have been knocked off. Wait a few minutes, and then pick up one phone to listen for a dial tone to know whether you have working telephone service.

- **If you do not have a dial tone, try unplugging all the telephones.**

Plug in one at a time and listen for dial tone. This will help you determine if the telephone instrument is broken or the phone service is completely out. If it is, contact the telephone company using a cellular telephone or a neighbor's phone to report the problem and to request repair.

Electrical Systems

- **If you see sparks, broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker.**
- **If there is a pool of water on the floor between you and the fuse box or circuit breaker panel, use a dry wooden stick to try to reach to turn off the main fuse or breaker, but **do not** step or stand in water to do that.** If you cannot reach the fuse box or breaker panel, call a qualified electrician for assistance.

- **Inspect the panel box for any breakers that may have tripped.**

A tripped breaker may indicate damaged wiring inside your home. Do not turn on breakers that tripped; instead, turn tripped breakers to the "off" position and mark them with a piece of tape to indicate which ones were tripped when you found them. Have a qualified electrician determine if there are hidden internal electrical problems and fix them.

- **Turn off all other circuit breakers except the one marked "main" and the breakers for the room(s) in which you will be working.**

When the power is restored, turn breakers back on, one at a time, for each room as you get to it during the recovery/restoration process.

- **Use a flashlight to inspect each fuse to see if it is still in working order.**

Replace each broken fuse with a fuse of exactly the same amperage rating. Do not use fuses of lower or higher ratings as replacements, or any other object such as a coin or strip of metal to bypass the protection that fuses provide.

Climate Control Systems

- **If you have a heating oil tank system, turn off all valves and contact a professional specializing in maintenance of such equipment before using it again.**

Plumbing

- **If you suspect sewage lines are damaged, avoid using sinks, showers or toilets and call a plumber.**
- **If water pipes are damaged, turn off the water at the main valve. Call a plumber for assistance.**

Checking Household Items

- **Normal household items, such as cleaning products, can cause toxic fumes and other hazards if they mix.**

If you smell a noxious odor, or your eyes water from fumes of mixed chemicals, open a window and get out of your home. Call for professional help.



- **If there are spilled chemicals that do not pose a health risk, be sure to put on rubber gloves in addition to other protective clothing.**
Clean up spills carefully. Discard spilled chemicals and rags used for cleaning according to the advice of local authorities.

- **Throw away food, beverages and medicine exposed to heat, smoke or soot.**

Food that was in the freezer can be used if it still has ice crystals on it. If not, discard it.

When Making Repairs

- **Carefully follow the instructions provided with tools and equipment (such as power tools) to maintain personal safety at all times.**
Wear personal protective equipment—including goggles, gloves, long sleeves and long pants—whenever you are operating power equipment. Keep children away from power equipment.

- **Damaged 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.

Cleaning Up and Removing Smoke Odor

- **There are some products available for reducing odors in fabrics.**
These products will list these properties on the label. A product with tri-sodium phosphate (TSP) is a common cleaning agent. It can be purchased under the generic name TSP. It is a caustic substance and should be used with care. Use and store it out of reach of children and pets. Read the label for further information and safety instructions.

Any product that is not clearly described as suitable for use on personal clothing or fabrics that come in contact with skin should never be used for the removal of smoke odors from clothing.

- **Test garments before using any treatment, and follow the manufacturer's instructions.**

Smoke odor and soot can sometimes be washed from clothing that can be bleached with 4 to 6 tbsp. Tri-Sodium Phosphate,

1 cup household cleaner or chlorine bleach, to every gallon of warm water. Mix well, add clothes and rinse with clear water. Dry thoroughly.

Alternatively, consider washing clothes in cold water with your usual household laundry detergent, and adding one tablespoon of pure vanilla extract. This solution also has been shown to remove smoke odors on kitchen surfaces and washable furniture. To remove soot and smoke from walls, furniture and floors, use a mild soap or detergent or mix together 4 to 6 tbsp. tri-sodium phosphate and 1 cup household cleaner or chlorine bleach to every gallon of 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.

- **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 salt sprinkled on a piece of lemon, or salt sprinkled on a cloth saturated with vinegar.

- **Wipe leather goods with a damp cloth, then a dry cloth.**

Stuff purses and shoes with newspaper to retain shape. Leave 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.

- **Washable wallpaper can be cleansed like painted walls, but do not wet through the paper.**

Work from bottom to top to prevent streaking. Use a commercial paste to repaste any loose edges or sections.

Wash a small area of the walls at a 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.

Reduce the chances of growth of mold and mildew by wiping down all surfaces that had gotten wet with a solution of one cup of liquid household bleach to a gallon of water. Test painted, textured or wallpapered surfaces to ensure that the bleach

solution will not discolor these surfaces. To conduct this test, wipe a small area of the surface with the bleach solution, and allow it to dry at least 24 hours.

- **Consult a professional about replacing drywall and insulation that has been soaked by water from fire hoses.**

Water-damaged drywall and insulation must be replaced. It can not be dried out and maintain structural integrity or resistance to mold and mildew.

RECOVERING FINANCIALLY

- **Contact your insurance agent, broker or insurance company as soon as you can to report how, when and where the damage occurred. Provide a general description of the damage.**
- **Prepare a list of damaged or lost items and provide receipts if possible.** Consider photographing or videotaping the damage where it occurred for further documentation to support your claim.
- **If possible, keep damaged items or portions of those items until the claims adjuster has visited your home. Do not throw away anything you plan to claim without discussing it with your adjuster first.**
- **Keep receipts for all additional expenses that you may incur such as lodging, repairs or other supplies.**
- **Make copies of all documents and pictures given to your claims adjuster or insurance company.**

Besides insurance, there are many questions related to taxes, expenses and determining just how you will recover from a personal financial point of view. For helpful advice, please see *Disaster Recovery: A Guide to Financial Issues* (A5076), which is available from your local Red Cross chapter and at www.redcross.org.

Vital Documents and Whom to Contact About Replacement

Driver's License	Department of Motor Vehicles
Government Issued ID	Contact the issuing authority
Insurance policies	Your insurance agent or company
Military discharge papers	Department of Veterans Affairs, 1-800-827-1000 or TDD/TTY 1-800-829-4833
Passports	State Department—Passport Services, 202-955-0430 (24 hours)
Birth, death and marriage certificates	Bureau of Records in the appropriate state
Social Security or Medicare cards	Local Social Security office, 1-800-772-1213 or TDD/TTY 1-800-325-0778
Credit cards	The issuing companies as soon as possible Mastercard, contact issuing financial institution VISA, contact issuing financial institution American Express, 1-800-441-0519 Discover, 1-800-DISCOVER (1-800-347-2683), TDD/TTY 1-800-347-7449
Titles to deeds	Records department of the area in which the property is located
Stocks and bonds	Issuing company or your broker
Wills	Your attorney
Income tax record	The IRS center where filed, your accountant or 1-800-829-1040
Citizenship papers	Bureau of Citizenship and Immigration Services, 1-800-375-5283
Mortgage papers	Lending institution

REBUILDING

- **Make sure that the contractor rebuilding your home obtains a building permit and follows the current building, fire and electrical codes for your area.**

Ask a professional about having automatic residential fire sprinklers installed during the reconstruction process. It is much less expensive to have sprinklers installed during reconstruction instead of after the construction is complete.

- **Make sure that smoke alarms are installed following your local fire protection codes.**

We recommend having smoke alarms installed inside each sleeping room, hallway outside sleeping areas, and at least one on every floor of your home. The smoke alarms should be interconnected so that if one alarm sounds, all will sound. The alarms should be operated by both household power and batteries in case the household power is out. (New fire codes require this type of smoke alarm to be installed. Check with local authorities about the prevailing fire code in your area.)

- **It is a good idea to make sure that you have updated your Family Disaster Plan and replenished essential disaster supplies just in case a disaster happens again.**

You will always feel better knowing that you are prepared and ready for anything. The American Red Cross encourages taking five key disaster preparedness steps: make a plan, build a kit, get trained, volunteer and give blood. For more information about preparedness, ask your local Red Cross chapter.

- **Consider purchasing homeowner's or renter's insurance.**

- **Make copies of important documents, such as birth and marriage certificates and insurance policies, and store these in a safe place.**