

# **THE FIRE IS OUT ... NOW WHAT?**

The Wooster Division of Fire  
2011

We have put out your fire; we've made sure the fire is completely out. We've done some basic clean up work, but that's only part of the job. It's now up to you to repair fire damage and replace damaged items. We hope that the following tips will help you.

## **Report Your Fire**

Now that everyone is safe and the firefighters have gone, telephone your insurance agent to report your fire loss. If you rent, contact your landlord. A copy of the fire report is available from the fire department:

**Wooster Division of Fire  
510 North Market Street  
Wooster, OH 44691  
330-263-5266 (O) / 330-263-5281 (FAX)**

## **Get Your Family Settled**

If the house is uninhabitable, you should find a place to stay with family or friends or arrange to rent living space. Repairs to your dwelling may take days or weeks or up to several months. Some insurance policies pay for additional living expenses up to a specific amount (usually 10% to 20% of the coverage on the dwelling). Consult with the adjuster.

If you are unable to find temporary shelter or clothing, you can call the local Red Cross chapter 24 hours a day:

**Wayne County Chapter of the American Red Cross  
244 West South Street  
Wooster, OH 44691  
330-264-9838 (O)**

## **Protect Your Property**

You must provide "reasonable care" to protect your remaining property in order for your insurance policy to remain in effect. Have the windows and the doors boarded up if broken, and cover holes in the roof

with plywood and tar paper. Pull down loose plaster. If the weather is cold (below freezing) have all the plumbing shut off and drained.

- Contact the gas company and have all appliances such as the range, hot water heater and furnace checked for safety.

**Dominion**  
**1-800-362-7557**

- Contact a reputable electrician and have all affected electrical equipment and wiring checked for safety and serviceability before re-energizing.

If the fire department had to remove your meter or cut your service “taps”, contact the electric company or have your electrician do so. If you are charged for any of these services, save your receipts for proof for insurance purposes.

**American Electric Power [AEP Ohio]**  
**1-800-672-2231**

### **Make A Damage Inventory**

Itemize everything that has been damaged, room to room. List even the most insignificant items. Do not throw anything out until you have agreed on a settlement. Be as detailed and accurate as you can with your inventory. Cite when you bought the item, what it cost and what it will cost to replace. Under many homeowner policies, you are entitled to full replacement for structural damage up to the coverage on your policy, provided your policy was for at least 80% of the replacement value of your home.

The company will send a contractor to estimate the repair costs of your home. It would be advisable to make a damage appraisal also so you have something to compare the insurance company’s offer to.

Don’t hire a contractor until you have checked his credentials. Get everything in writing before any work is begun. Try to get a specific completion date with the assurance that any additional living expenses will be covered if the job is delayed.

### **What If You Disagree With The Insurance Company’s Offer?**

You are not bound to accept the insurance company adjuster's evaluation. First, discuss the matter in detail with the adjuster. If you still disagree, turn the offer down and request that the amount of the loss be set by "appraisal". The cost of that procedure will be borne by both you and the company. Most companies accept the appraiser's decision as binding. If you still are not satisfied, you can sue.

### **How About A Public Adjuster?**

The public adjuster will charge you from 5% to 15% of your settlement, which includes the insurance payments for your living expenses while you're out of your home. Use a public adjuster if you don't want to do all the inventory and other research on your own, or if you feel you need an independent expert to follow up with the insurance company.

### **How About Payment?**

The insurance company will send a check once you have agreed upon the amount and signed the agreement offer. If extensive home repairs must be made, the company may withhold a portion of the settlement until this specific construction is completed. If your home is mortgaged, the settlement check for the structural repairs may be made out to both you and the lender. Often the lender will sign the check over to you outright, but be sure to consult with the lender about this.

### **How About A Mortgage?**

Be sure to keep up your mortgage payments after the fire unless the lender agrees (in writing) to some other arrangement. If you are a renter, check on your lease agreement to determine the landlord's obligation to provide you with living space. In either case, check with the concerned party.

### **What About Taxes?**

If you are underinsured, or your final settlement was less than your actual loss, you may claim the difference minus \$100,000 as a deduction on your income tax return. Make sure you have the evidence to back up your claim in case of an audit.

### **Documents & Records**

Here is a general checklist of documents you will need to replace if they've been destroyed:

Animal Registrations	Insurance Policies
Auto Titles / Registrations	Marriage Licenses
Bank Books	Medical Records
Birth Certificates	Military Discharge Papers
Citizenship Papers	Passports
Credit & Debit Cards	Payment Books
Death Certificates	School Records
Deeds & Titles	Social Security Cards
Divorce Papers	Stocks & Bonds
Drivers Licenses	Warranties
Income Tax Records	Wills

AFDC and Welfare clients should notify their case workers if their ID cards for check cashing, their medical aid or food stamp cards have been destroyed.

Copies of birth, marriage and death certificates can be obtained from the appropriate county offices in the county in which these events occurred.

<b>Auto titles:</b>	<b>Auto Title Office</b>	<b>330-287-5470</b>
<b>Drivers licenses:</b>	<b>Deputy Registrar</b>	<b>330-287-5640</b>
<b>Passports:</b>	<b>US Passport Office</b>	<b>1-877-487-2778</b>
<b>Social Security cards:</b>	<b>Social Security</b>	<b>1-877-319-0729</b>

## **Money Replacement**

If your cash or negotiables are burned, handle them with extreme care and as little as possible. Attempt to encase each crisp sheet in plastic wrap in order to salvage as much as possible. Contact your local bank and they will advise you regarding replacement.

If your US Savings Bonds were mutilated or destroyed, your local bank can assist you with contacting the US Treasury Department to obtain the appropriate forms to file for replacement.

## **Home & Property Clean-Up Hints**

### **Dwelling**

To remove soot and smoke odor from walls, furniture and floors you may try the following cleaning solutions:

Combine: 4 to 6 tablespoons of tri-sodium phosphate  
1 cup Lysol or any household chlorine bleach  
1 gallon water

(or)

2 tablespoons of sodium hypochlorite  
1 gallon water

Wear rubber gloves when cleaning. After washing articles, rinse with clear water and dry thoroughly.

Tri-sodium phosphate and sodium hypochlorite can be obtained from a hardware store.

### **Clothing**

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

Combine: 4 to 6 tablespoons of tri-sodium phosphate  
1 cup Lysol or any household chlorine bleach  
1 gallon water

(or)

2 tablespoons of sodium hypochlorite  
1 cup Lysol or any household chlorine bleach  
1 gallon water

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

### **TEST COLORED GARMENTS BEFORE USING ANY TREATMENT.**

If you're taking wool, silk or rayon garments to the cleaners, first remove trimmings, shoulder pads, et cetera. 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.

### **Mattresses & Pillows**

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's almost impossible to get smoke odor out of pillows as the feathers and foam retain the odor.

## **Appliances**

DO NOT run wet appliances until you've had a serviceman check them. This is especially true of electrical appliances. If the fire department or utility company has turned off your electric or gas service during the fire, contact the utility company to restore these services - DO NOT try to do this yourself.

## **Locks & 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.

## **Cooking Utensils**

Pots, pans, flatware, et cetera, should be washed with soapy water, rinsed and then polished with a fine-powdered cleaner. You can polish copper and brass with special polish, or with salt sprinkled on a piece of lemon, or with salt sprinkled on a cloth saturated with vinegar.

## **Leather & Books**

Wipe your leather goods with a damp cloth, then with a dry cloth. Stuff your purses and shoes with newspapers to retain shape. Leave your suitcases open. Leather goods should be dried away from heat and sun. When leather goods 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.

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.

## **Wood**

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

- 1 Clear off mud and dirt.
- 2 Remove drawers; allow to dry thoroughly so there'll be no sticking when you replace them.
- 3 Scrub with stiff brush and cleaning solution.
- 4 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.
- 5 If mold forms, wipe the wood with a cloth soaked in a mixture of water and kerosene (or borax dissolved in hot water).
- 6 DO NOT DRY YOUR FURNITURE IN THE SUN. The wood will warp and twist out of shape.
- 7 To remove white spots or film, rub the wood surface with a cloth soaked in a solution of  $\frac{1}{2}$  cup household ammonia and  $\frac{1}{2}$  cup water. Then wipe dry and polish with wax. Or rub the surface with a cloth soaked in a solution of  $\frac{1}{2}$  cup turpentine and  $\frac{1}{2}$  cup linseed oil.

BE CAREFUL - THESE MATERIALS ARE FLAMMABLE.  
BE SURE TO DISPOSE OF YOUR CLEANING RAGS PROPERLY

## **Flooring & Rugs**

When water gets underneath linoleum, it can cause odors and warp wood floors. So if water has gotten underneath, remove your linoleum - call your linoleum or flooring dealer for suggestions for a solvent to loosen the linoleum cement without damaging the linoleum. After you're removed the linoleum, LET THE FLOOR DRY THOROUGHLY BEFORE REPLACING IT.

Rugs and carpets should also be allowed to dry thoroughly. Throw rugs can then 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 circulating warm, dry air. A fan turned on the rugs will speed drying. Make sure rugs are thoroughly dry - even though the surface

seems dry, any moisture remaining at the base of the tufts can quickly rot a rug.

For information on cleaning and preserving carpets, call your carpet dealer or installer.

### **What About Odors?**

Sometimes there is a residual “burnt” odor from a small fire that is annoying. Often, placing small saucers of household vanilla, wine vinegar or activated charcoal (available at pet fish supply stores) about your home will help to absorb these odors. Commercially available household deodorants will also help in some cases.

### **What About Perishables?**

Any food, beverages and medicines exposed to heat or smoke should not be consumed. If the materials were in tightly closed or sealed containers, or in airtight refrigerators or freezers, they may be salvageable. It is cheaper to replace the material than to jeopardize your health by taking a chance. Consult with your local health department representative:

**Wayne County Health Department  
203 South Walnut Street  
Wooster, OH 44691  
330-264-9590**

### **Canned Goods**

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/jar with a grease pencil. **DON'T USE CANNED GOODS WHEN CANS HAVE BULGED OR ARE DENTED OR RUSTED.**

### **Freezer**

If your home freezer has stopped running, you can still save the frozen food:

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

- 2 MOVE YOUR FOOD. Move it to a neighbor's freezer or locker plant. Wrap the frozen food in newspapers and blankets, or use insulated boxes.

If your food has thawed, observe the following precautions:

- 1 Fruits can be re-frozen if they still taste and smell good. Otherwise, if the fruits are not spoiled, they can be eaten at once.
- 2 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're in doubt over whether your vegetables are spoiling, throw them out - don't wait for a bad odor.

To remove odor from your refrigerator or freezer, wash the inside with a solution of baking soda and water, or use 1 cup vinegar or household ammonia to 1 gallon of water.

## **Common Questions About Firefighting Operations**

### **Why are windows broken or holes cut into the roof?**

As fire burns, it moves upward and the outward. Removing windows and cutting holes in the roof - ventilating, as we call it - stops that damaging outward movement and enables us to fight the fire more efficiently, resulting in less damage in the long run.

### **Why the holes in the walls?**

We have to be sure, absolutely sure, that all the fire is out and that there are no "hidden" fires inside the walls, partitions and ceilings.

If you have any other questions about our operations or your fire, please do not hesitate to call the Wooster Division of Fire at 330-263-5266.

## **Post-Fire Clean Up & Restoration Services**

The following list is provided as a convenient reference source for post-fire clean up services that may prove useful for your needs. It is not all-inclusive and should not be construed as a recommendation by the Wooster Division of Fire or the City of Wooster.

A.B.E.	330-264-9550 <a href="http://www.baneclene.com">www.baneclene.com</a>
Aftermath	1-800-366-9923 <a href="http://www.aftermathinc.com">www.aftermathinc.com</a>
Brown Cleaners	330-682-7896 & 330-925-3966
Design Restoration	1-330-563-0010 <a href="http://www.designrestoration.net">www.designrestoration.net</a>
Rainbow International	1-330-723-7269 <a href="http://www.RainbowIntl.com">www.RainbowIntl.com</a>
Ray Crow Cleaners	330-262-5010
Service Master	330-263-4924 & 330-435-4043 <a href="http://www.servicemasterclean.com">www.servicemasterclean.com</a>
Stanley Steemer	1-800-783-3637 <a href="http://www.stanleysteemer.com">www.stanleysteemer.com</a>
Sunpro	1-800-488-0910 <a href="http://www.sunproservices.com">www.sunproservices.com</a>
Unlimited Restoration, LLC	1-800-943-6944 <a href="http://www.unlimitedrestoration.net">www.unlimitedrestoration.net</a>