

After the Fire

A Guide to help you through the journey.



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The tragedy and destruction of a fire doesn't end when the flames are extinguished. We, at F.I.R.E. Restoration Inc., respond to fires each year where fire victims are in a state of confusion, shock and despair. The loss of articles, especially family keepsakes, can be very painful. The clean-up process from smoke damage alone can often seem overwhelming.

This pamphlet was designed to assist you in dealing with these issues. Please take time to carefully read the information. If you still have questions or need further assistance, call us at
F.I.R.E. Restoration @ 503-305-7285

After The Fire Is Out The Journey to Recovery

- Talk with your local Fire Department members about your fire.
- Your local Fire Department may conduct a fire scene investigation to see how the fire started. (This is a normal process).
- Your local Fire Department may keep control of your property and/or structure during their fire scene investigation.
- Call your insurance company and/or agent and report your fire.
- Your insurance company will assign an adjuster to your fire claim and provide you with a claim number. This claim number is very important and will be the main number from this point on in relationship to identifying your fire loss claim.
- Your insurance company may hire an independent fire investigator to also investigate your fire. This fire investigator reports to your adjuster and insurance company.
- After the fire you will need to secure your property and/or structure from further damage. This task can be completed by a local fire restoration company. Many local Fire Departments have an approved list of fire restoration companies and can assist you in this process.
- Once you have contacted the fire restoration company (like FIRE Restoration Inc.), have them secure your property and/or structure.

- This process may include, fencing the perimeter of your property and/or fire scene area, boarding up your windows and doors, as well as covering any openings in your roof area. This may also include stabilization and securing electrical power.
- Once your property is released back to you by the Fire Department and you have your property secured, remove all money, important papers, jewelry, fire arms and other small important items from your property and/or structure (Take photographs if at all possible).
- You should also be talking with a fire restoration company to help you through the process of how to handle your insurance claims and rebuild your property and/or structure.
- The next step is to meet with your adjuster and go over your fire loss and coverage items. This meeting may also include members from the fire restoration company you have chosen to help you with the rebuilding process.
- Once you, your restoration company and your insurance company have worked out a plan, the cleaning, rebuilding and replacing process can take from 3 months to 12 months or more for completion, depending on your loss.

PROTECT YOURSELF USE CAUTION

We know you will be anxious to inspect the damages and recover what you can. Please be aware there may be unseen hazards present.

Please ask if it is safe to enter.

The building may have suffered structural damage and be physically unable to enter.

- Gas and electrical may be shut off and plumbing may not be working.
- Smoke and sooty deposits are present and might make you sick.
- **Toxins** may include gases produced in the fire as well as particles such as asbestos fibers used in some building materials. Exposure

to some of these toxins has been shown to increase the risk of certain types of cancer. The following individuals may be especially sensitive: babies, small children, older persons, pregnant women, individuals with respiratory disease and pets.

- Your insurance adjuster/company can arrange repairs by skilled professionals who specialize in fire and water damage repairs. These individuals are aware of the possible hazards present and have the equipment to deal with them.
- In most cases, it is safer and quicker to have your insurance adjuster/company and fire restoration company handle the necessary clean up and renovation of your property.
- If you the insured, disturb the fire scene before the origin and cause investigation has completed. Your insurance claim may be denied.

Help Your Pets

If you have pets, find and comfort them. Scared animals often react by biting or scratching. Handle them carefully, calmly and gently. Try to leave pets with a family member, friend or veterinarian if you are visiting or cleaning your damaged home. Keep your pets out of the house until the cleanup is complete to keep them safe. Cats tend to hide out for days, leave water and food out so they can feel safe and check often for their return.

WHAT YOU NEED TO KNOW

**After the Fire Department personnel leave,
the building becomes **your** responsibility.**

- IF it is safe to enter the building, remove all valuables (Take photos of all items removed).
- It is your responsibility to protect against further damage due to weather, theft or vandalism.

- Contact your Insurance Company. Do this as soon as possible. They must be notified of the fire and will be able to help you arrange for immediate repairs.
- Some Fire Departments have an approved list of fire restoration companies that can be called to board up your home if you ask. Normally your insurance company will pay, if not, there should not be a cost to you.
- IF you do NOT have insurance you still may wish to obtain professional assistance with cleaning and repairing your home. Fire and water damage restoration companies can be found on-line.
- TENANTS-CONTACT YOUR MANAGER. Contact the resident manager, the owner or the owner's insurance agent as soon as possible. It is the owner's responsibility-not the tenant, to prevent further damage to the building.

IF YOUR HOME IS UNINHABITABLE

You may need to find other housing due to severe damage or contamination. If you are covered by a homeowner's insurance policy, you may be eligible for temporary housing. **SAVE ALL RECIEPTS** on purchases related to your fire loss. Your insurance company will want copies to reimburse you. These receipts can also be useful for verifying potential losses claimed when submitting taxes (Depending on your coverage).

Individuals may obtain assistance from TIP (Trauma Intervention Program), TIP is a group of specially trained citizens who volunteer to provide emotional aid, practical support and resources to victims of traumatic events and their families during the first few hours following a tragedy. TIP Volunteers are available 24 hours a day, 365 days a year @ 503-823-3937. TIP volunteers may also be called by emergency responders to assist family members and friends following an event, including a fire. Upon application to the Red Cross, you can obtain food, clothing, lodging and other services. Day or night, call Disaster Services (888) 680-1455. In addition to Red Cross, there are other community

agencies that may be able to help. Your Red Cross disaster case-worker will assist you in contacting appropriate agencies.

WHAT DO I DO NEXT?

- Be safe
- Keep all paperwork from the Fire Department
- Write down names and conversations
- Call your insurance agent and/or company and receive your claim number. You will need it from this point on in all insurance correspondence.
- Call someone to assist and be with you
- Gather your valuables if your home is safe to enter (ie: pictures/photo albums)
- Secure your home
- Rest and care for your immediate needs
- Begin the journey of recovery
- Take photos if it safe to do so

THINGS TO DO

SAVE ALL RECEIPTS!!!!!!

CONTACT: Your Pharmacy for necessary medications

FIND OR BEGIN PROCESS TO REPLACE:

Driver Licenses

Check Books

Credit Cards

Insurance Policies

Military Papers
Passports
Birth/Death/Marriage Certificates
Divorce Papers
Social Security/Medicare Cards
Titles/Deeds
Stocks/Bonds
Wills
Citizenship Papers
Prepaid Burial Contracts
Animal Registrations
Mortgage Papers
Notify your fire & security company
Talk with your Accountant/Tax Preparers

THINGS TO DO

PROPERTY & INCOME TAX ADJUSTMENTS

Property that is extensively damaged by fire may qualify for a revaluation and reduction in your property tax assessment. Information and applications are available from your local County Assessor's Office. Ask for "The Appraisal Section"

These calls, applications and submissions must be done in a timely manner with copies of receipts and reports, and filed BEFORE rebuilding/repairs. You must contact the County or City before rebuilding and repairs.

You may need copies of: the fire report-provided by your local Fire Department, insurance reports, contractor repair estimates and a photo.

UNINSURED PROPERTY

Uninsured property, both real estate and personal, may entitle you to deductions in your income tax. Information is available from the Internal Revenue Service and Dept. of Revenue offices. IRS-Portland (503) 265-3501, IRS-Salem (503) 587-3101 DOR-Salem (503) 378-4988

NOTIFY THE FOLLOWING OF ADDRESS CHANGE

- Place of employment
- The Post Office of your new address
- Banks and/or Credit Unions
- Credit card/Loan companies
- Garbage/Waste Management companies
- Utilities as appropriate, water, gas, electrical, cable, phone
- Your children's school
- Contact related to Power of Attorney for a dependent
- Social Security Administration, if necessary
- Pension Administration, if necessary
- Police Department to report your home will be vacant for some time after the fire

EXPERIENCING A FIRE

Following a traumatic event, almost everyone experiences shock and stress. It is both physical and emotional. When your sense of safety and trust are shattered, it's normal to feel disconnected, or numb. It's very common to have bad dreams, feel fearful, and find it difficult to stop thinking about what happened as your mind and body are in shock.

As you make sense of what happened and process your emotions, you will come out of it. For most people these symptoms are short-lived. They may last for several days or even weeks, but they gradually lift. These are normal reactions to abnormal events. If your symptoms or inability to function as you were, do not begin to diminish please seek help do not try and hide it. There are many people who can and would like to assist you in your recovery.

**In other words, a fire is awful.
Allow yourself time to regroup
and heal emotionally.**

SOME HEALTHY AND HELPFUL SUGGESTIONS:

- **Breathe:** Oxygen improves clear thinking. Breath in deep hold, exhale. Breath in deep hold, exhale. Breath in deep hold, exhale. Try 3 repetitions when restless, panicky or sleepless occur.

- **Get some physical exercise:** Work out, shoot hoops, or take a walk to clear the chemicals.
- **Drink more water than normal:** Flush out your body's fight/flight chemicals.
- **Eat healthy:** Avoid sugar, heavy foods in the first 24-48 hours if possible.
- **Avoid alcohol:** In the first 24-48 hours if possible.
- **Get some rest:** Sleep will be different. Try your best to get a good night's sleep. Nap when you can if possible. Contact a medical professional if help is needed.
- **Reach out to your support network:** Let them support you during this time.
- **Talk about what happened:** Speak with somebody you know you can trust.
- **Seek divine assistance:** Review spiritual roots that have been helpful in the past.

A WORD ABOUT FIRE DEPARTMENT OPERATIONS:

- **Why are windows broken or holes cut in the roof?** As 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 blinding smoke that obscures the actual fire, and enables firefighters to fight the fire more efficiently. The results of this action are less damage to the structure in the long run.
- **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 other hidden places.

- **Firefighter Safety at the fire scene.** Their actions may confuse you as you observed their fire suppression operations. But please remember their safety is a priority.
- **Is it possible to obtain a copy of the fire report?** In most locations, a fire report is a public document and is available at the fire department or fire marshal's office.

IN THE FIRST 24 HOURS:

- **Give notice of the loss to the Insurance company:** Call your agent or Insurance company and report your fire loss.
- **You will need:** Temporary housing, food, medicine, clothing, eyeglasses and other essential items, Toothbrush, toothpaste, bath soap, shampoo and other cleaning essentials.
- **Cautions: Food, beverages and medicine including prescribed medications exposed to heat, smoke, soot and water should not be consumed.**
- **Cautions:** Be watchful for structural damage caused by the fire. Roofs and floor may be damaged and subject to collapse.
- **Leaving your property and/or home:** If it's safe to do so, try locating these items: Drivers licenses, Social Security cards, insurance information, medical information, eye glasses, hearing aids, valuables, credit cards, bank books, cash and jewelry (Take photographs if possible).
- **Do not throw away any damaged goods until after an inventory is made.** All damages are taken into consideration when developing your insurance claim.
- **Ask your insurance agent/company what actions are required of you.**

- **Restoration Services:** There are companies that specialize in the restoration of fire damaged structures. Their services may include, 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.