



After the Fire Guide to Fire Recovery



City of Manitowoc Fire Rescue Department

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Table of Contents

Protect Your Property	Page 3
After Your Property is Declared Safe	Page 4
Insurance	Page 5
Replacement of Documents & Records	Page 6
Salvage Hints	Page 7



Protect Your Property

- Contact your insurance company immediately to report your loss. They will send out an adjuster to discuss your situation and help arrange for immediate repairs and if needed accommodations.
- Check your insurance coverage for payment of temporary housing or the availability of immediate funds.
- Arrange for board-up of your property if necessary. The Manitowoc Fire Rescue Department can assist you in contacting a board-up contractor.
- If you are the tenant contact the property manager or the owner of the building. It is the responsibility of the owner to prevent any further damage or loss. See that your personal belongings are secure either in the building or at another location.
- Contact your local disaster relief services whether you are insured or not. The Salvation Army or American Red Cross can help arrange temporary housing, food, medication, and other items destroyed by the fire.
- Consider removing valuables remaining in the building if you plan to leave.
- Contact the Manitowoc Police Department to direct any inquiries that you may have concerning the security of your property.
- Contact the following parties to notify them of your situation and where you will be temporarily staying: Your Insurance Agent, Your Employer, Your Children's School, Family/Friends, Post Office, Newspaper, and the Utility Companies.
- Save all receipts for any money spent. These are used to verify to the insurance company the funds spent were related to your fire loss. In addition they are used to verify losses claimed on your Federal Income Tax return.
- Make sure all utilities that have been turned off remain off until they have been inspected by the appropriate utility company or a professional. If you smell gas in your home, apartment, or business evacuate the property and call 9-1-1 from a telephone outside the building.
- During the winter months drain all water from the pipes to prevent freezing and damage to the plumbing system.
- Do not throw away any damaged property until a full inventory is made.
- Do not sign anything immediately after any property damage has been done to your home, business, or apartment. Take the time to thoroughly read any fine print on work orders. Make sure you see a detailed estimate of the work to be done.
- Do not leave the site until it has been secured.

If you need assistance with any of the items listed in this section please contact the Manitowoc Fire Rescue Department at (920) 686-6540.

After Your Property is Declared Safe

In many cases, the board up service can assist in securing the occupancy to prevent further damage to your possessions. Items that should be considered include:

Smoke and Fire Damage

- Dispose of all food exposed to heat, water, or smoke.
- During winter months pour biodegradable anti-freeze in toilets, sinks, and tubs to prevent freezing from the cold weather.
- Open windows for ventilation.
- Clean and protect chrome trim in your kitchen and bathroom with a light coat of oil or Vaseline.
- Change the furnace filter.
- Vacuum any loose dirt or smoke particles from upholstery.
- Do not use electrical appliances until they have been cleaned and checked.
- Do not send garments to an ordinary dry cleaner. If cleaned improperly, smoke and odor may be set into the fabric.

Water Damage

- Prop up wet cushions for even drying.
- Place blocks between furniture legs and wet carpeting.
- To speed drying, turn on the air conditioning in the summer or open the windows during the winter. Do not use heat.
- Open cabinets and drawers to speed drying.
- If the ceiling is sagging, punch holes in the ceiling to let trapped water out.
- Do not turn on ceiling fixtures if the ceiling is wet - watch for sagging ceilings.
- Do not use your household vacuum cleaner to remove water.
- Do not leave books or printed items on wet carpet.
- Do not use televisions or other appliances while standing on wet floors.

Insurance

If You Are Not Insured

If you are not insured your recovery from a fire loss will be based upon your own resources and help from your community.

Private organizations that help with disaster relief include the American Red Cross and Salvation Army. Your church or synagogue can put you in touch with your denomination's helping group. Local civic organizations may be sources of aid. Some state and local governments have emergency aid programs. Check with your state or municipal emergency services office or the state department of social services for information on what help is available. Disaster relief services, both privately funded and government sponsored, usually work together to coordinate their services to those in need. For instance, Red Cross will refer clients to groups which have clothing and furnishings available if these are needed. State social services agencies are aware of what groups in the community offer housing or food grants. A contact with one helping group will usually connect you to a network of agencies who will work together to help you.

Losses due to fire are deductible from your Federal income tax. Get receipts and keep records of the money you spend in repairing or replacing damaged property and in covering your living expenses during the loss recovery period. These records and receipts will be the basis for calculating the casualty loss on your income tax. For rules governing casualty losses either check Publication 547, Tax information on Casualties, Disasters, and Thefts, available from the local Internal Revenue Service Office or check with an accountant for guidance.

If You Are Insured

Your insurance will be the most important single component in recovering from a fire loss. A homeowner's, tenant's, or condominium owner's insurance policy is a package of a number of coverages. Standard forms are developed and then amended from state to state and from insurance company to insurance company. You will have to check your individual policy to see how your insurance works. Your insurance policy is a contract between you and the insurer. The insurer promises he will do certain things for you. In turn, you have certain obligations to the insurer. If you have questions concerning your policy contact your local agent for further information.

Replacement of Documents/Records

Below is a list 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	Item	Who to Contact
Drivers License	Local DMV	Bank Books	Your Bank
Insurance Policies	Your Insurance Agent	Military Discharge Papers	Local Veterans Administration Office
Passports	U.S. Department of State Bureau of Consular Affairs	Birth, Death, & Marriage Certificates	State of Bureau of Records in the state of issuance
Divorce Papers	Circuit Court where decree was issued	Social Security or Medicare Cards	Local Social Security Office
Credit Cards and Warranties	The Issuing Companies	Titles to Deeds	Records Department of City/County in which property is located
Stocks and Bonds	Issuing Company or your broker	Wills	Your Lawyer
Medical Records	Your Doctor	Income Tax Records	The Internal Revenue Service Center where you filed or your accountant
Auto Registration Title Cards	Local DMV	Citizenship	The U.S. Immigration & Naturalization Service
Prepaid Burial Contracts	Issuing Company	Animal Registration Papers	Society of Registry

Families with Dependent Children and Welfare clients should notify their caseworkers if their identification cards for check cashing, their medical aid, or food stamp cards have been destroyed or damaged.

Salvage Hints

A word of caution before you begin: Several of the cleaning mixtures described in this section contain the substance Tri-Sodium Phosphate which is a caustic substance commonly used as a cleaning agent. It should be used with care and stored out of reach of children and pets. Be sure to wear rubber gloves when using to protect your skin. Read the label for further information and instructions on the product.

Clothing

Smoke odor and soot can sometimes be washed from clothing. The following formula will often work **with clothing that can be bleached**. Wear rubber gloves! Mix ingredients well, add clothes, rinse with clear water, and dry well.

- 4-6 tbsp. Tri-Sodium Phosphate
- 1 cup Lysol or Chlorine Bleach
 - 1 gallon Warm Water

Walls and Furniture

To remove soot and smoke from walls, furniture, and floors use the following formula below. Wear rubber gloves! After washing an article rinse with clear warm water and dry thoroughly.

- 4-6 tbsp. Tri-Sodium Phosphate
- 1 cup Lysol or Chlorine Bleach
 - 1 gallon Warm Water

Walls may be washed down while wet. Use a mild soap or detergent. 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. For wallpaper, contact your dealer or installer for information on cleaners.

Wood Furniture or Fixtures

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

1. Do not dry your furniture in the sun. The wood will warp and twist out of shape.
 2. Clear off mud or dirt.
3. Remove drawers. Let them dry thoroughly so there will be no sticking when replaced.
 4. Scrub with stiff brush and cleaning solution.
5. Wood can decay and mold. Ventilate the area where objects are drying.
6. If mold forms wipe wood with a cloth soaked in a mixture of hot water and borax.
7. To remove white spots or film rub the wood surface with a cloth soaked in a solution of 2 cup ammonia and 2 cup water. Then wipe dry and polish with wax or rub the surface with a cloth soaked in 2 cup turpentine and 2 cup linseed oil.