

## AFTER THE FIRE...

*The following checklist serves as a quick reference guide for you to follow after a fire.*

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 West Metro Fire Rescue's Investigator, Incident Commander, or your city/county building engineer to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.
4. West Metro Fire Rescue should see that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself. Contact your utility provider.
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 your 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.

# After the Fire!

## Returning to Normal



**West Metro  
Fire Rescue**

*West Metro Fire Rescue proudly provides service to more than 240,000 people over more than 100 square-mile area, including Lakewood, Morrison, southeast Jefferson County and parts of Douglas County.*



**West Metro  
Fire Rescue**

*Throughout the district, over 300 career fire fighters and paramedics are ready 24 hours a day to serve you and the needs of our community. We recognize the confusion, devastation and sense of loss you are experiencing following a fire. Therefore, West Metro has adapted this FEMA brochure to include local information and phone numbers to help ease your recovery.*

*Please read through the brochure and contact our Community Outreach Division at 303-989-4307 if you have any questions. Also, visit our website at [www.westmetrofire.org](http://www.westmetrofire.org) for more information on fire prevention and safety.*

**Federal Emergency Management Agency  
United States Fire Administration**



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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.

West Metro Fire Rescue, the Federal Emergency Management Agency's (FEMA) and the United States Fire Administration (USFA) have gathered the following information to assist you in this time of need. Some actions you'll need to take immediately. Some may be needed in the future, and others will be ongoing. This information is intended to give you the assistance you need as you begin rebuilding your life.

## THE FIRST 24 HOURS

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### 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, West Metro Fire Rescue will see that utilities (water, electricity and natural gas) are safe to use or are disconnected before they leave the site. Do not attempt to turn on utilities yourself. Contact your utility provider to do this for you.
- 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 be thrown away and replaced.

### LEAVING YOUR HOME

- Contact your local police: Lakewood Police, Jefferson County Sheriff or Douglas County Sheriff to let them know that the site will be unoccupied. (See phone number on page 14.)
- In some cases it may be necessary to board up openings to discourage trespassers and protect what's left from the weather.
- Immediately begin saving 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;
- West Metro Fire Rescue, and your local police: Lakewood Police, Jefferson County Sheriff or Douglas County Sheriff; 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.

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## IF YOU ARE INSURED

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- Give notice of the loss to your insurance company or the insurer's agent/company.
- Ask the insurance company what to do about the immediate needs of the residence, 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 policy holders 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

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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.

AFTER THE FIRE-RETURNING TO NORMAL

## VALUING YOUR PROPERTY

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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 insurance company 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.

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## 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, & 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
Titles to deeds	Local Records Department where property is located
Stocks and bonds	Issuing company or your broker
Wills	Your lawyer
Medical records	Your doctor
Warranties	Issuing company
Income tax records	IRS center where filed, or your accountant
Citizenship papers	U.S. Immigration & 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 test 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 ½ cup household ammonia and ½ cup water. Then wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of ½ cup turpentine and ½ cup linseed oil. Be careful – turpentine is flammable (depending on turpentine’s flash point). 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. Lay cleaning rags flat to dry before disposing of them. Never throw them on a pile or in a container as this can cause another fire.

#### **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 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 PDF 1048(I) from your bank or [www.ustreas.gov](http://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

**AFTER THE FIRE-RETURNING TO NORMAL**

#### **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**

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#### **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. When can I go back into my home to get my personal items?

West Metro Fire’s Investigator or the Public Information Officer on scene will be able to assist you with your request and needs.

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

Yes, call West Metro Fire Rescue at 303-989-4307 and speak to the receptionist.



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## AFTER THE FIRE CONTACT LOG

Please fill this area as a record of contact:

<b>Contacted</b>	<b>Spoke to</b>	<b>Date</b>
<input type="checkbox"/> Insurance Company		
<b>Medical</b>		
Claim #:	_____	_____
Phone Number:	_____	_____
<b>Home</b>		
Policy #:	_____	_____
Phone Number:	_____	_____
<b>Auto</b>		
Policy #:	_____	_____
Phone Number:	_____	_____
 <input type="checkbox"/> American Red Cross		
Phone Number:	_____	_____
 <input type="checkbox"/> Restoration/Board Up Company		
Name: _____	Phone Number: _____	_____
 <input type="checkbox"/> Utility Companies		
<input type="checkbox"/> Electric	_____	_____
<input type="checkbox"/> Gas	_____	_____
<input type="checkbox"/> Water	_____	_____
<input type="checkbox"/> Cable	_____	_____
 <input type="checkbox"/> Mortgage Company		
Phone Number:	_____	_____
 <input type="checkbox"/> Your Child's School		
Phone Number:	_____	_____
 <input type="checkbox"/> Post Office		
Phone Number:	_____	_____
 <input type="checkbox"/> Police/Sheriff's Department		
Phone Number:	_____	_____
 <input type="checkbox"/> West Metro Fire Rescue Report Requested _____		

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## NOTES AND INFORMATION


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## LOCAL ASSISTANCE & INFORMATION

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American Red Cross	
State of Colorado (24-hour access)	303-722-7474
Department of Motor Vehicles	303-205-5600
Douglas County Sheriff's Office	303-660-7505
Xcel Energy	1-800-895-4999
Intermountain Rural Electric Assoc. (IREA)	1-800-332-9540
Jefferson County Building Inspection	303-271-8260
Jefferson County Sheriff's Office	303-277-0211
Jefferson County Victim's Assistance	303-202-2196
Lakewood Building Inspection	303-987-7500
Lakewood Police Department	303-987-7111
Morrison Police Department	303-697-4810
Public Service Company	303-623-1234
Salvation Army	
Family Services	303-295-3366
Natural Disaster Relief	303-866-9295
Social Security Office	1-800-827-1000
West Metro Dispatch (non-emergency)	303-969-0245
West Metro Fire Rescue	303-989-4307
Community Outreach Division	ext. 523 or 547
EMS Division	ext. 577
Public Education	ext. 537 or 554
Juvenile Fire-Setting Issues	ext. 612
Fire Investigations	
(status of reports, investigations, etc.)	ext. 530 or 532

## ADDITIONAL SERVICES

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In Jefferson County:

Copies of birth and death records can be obtained from:  
Jefferson County Health & Environment Department  
Vital Records Section  
800 Jefferson County Parkway, Suite 1300  
Golden, CO 80401  
(303) 271-6452

For replacement marriage licenses originally obtained in  
Jefferson County:

Clerk & Recorder's Office  
100 Jefferson County Parkway, Suite 2530  
Golden, CO 80419  
(303) 271-8121

Copies of divorce records may be obtained at:  
(303) 271-6215

In Douglas County:

Douglas County Clerk & Recorder  
301 Wilcox Street  
Castle Rock, CO 80104  
Phone (303) 660-7469  
Fax (303) 814-2750

For passport replacement information, call the U.S. Post Office  
at (800) 275-8777.

For Social Security card information, call the Social Security  
Administration at (800) 772-1213.

Social Services and Welfare clients should notify their caseworkers if  
the ID cards for check cashing, medical care, or food stamps have  
been destroyed.