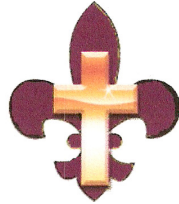


# After The Fire

Livingston Crisis Chaplaincy, Inc.



“Serving God by Serving Others”

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**A fire can be one the most tragic events in your life. And often after a fire strikes, the hardest part is knowing where to begin the recovery process of your home.**

**We have gathered the following information to assist you in this time of need. The information contained in this booklet was obtained from what we believe to be reliable resources such as FEMA and other agencies, but we cannot guarantee the effectiveness of the recommendations made. We want to help reduce your fire losses. If you cannot find the help you need, call Livingston Crisis Chaplaincy, Inc. at 225-955-0794**

**It is our privilege to serve you.**

**Livingston Crisis Chaplaincy, Inc.**

## **Protecting Yourself**

We know you are anxious to inspect the damage and, if possible, begin salvaging your belongings. The fire department's primary responsibility is to protect you from possible injury and to provide for your safety. So please be aware of the unseen hazards present such as structural damage, damaged utilities, toxic hazards or airborne contaminants.

Babies and small children, the elderly, pregnant women, individuals with respiratory diseases (asthma, emphysema, etc.) may be especially sensitive to contaminants and/or sooty deposits which may be present after the fire.

Exposure to toxic gases produced in fires as well as certain particles, such as asbestos fibers used in some building materials, have been shown to increase the risk of certain types of cancer.

In most cases, it is both safer and quicker to let your insurance agency handle the necessary cleanup and renovation of your property. They can schedule the needed repairs with skilled professionals who are specialists in fire and water damage repairs. These professionals know the possible hazards and have the equipment necessary to deal with them.

**Do not needlessly expose yourself or your family to a possible hazard!**

# The First 24 Hours

After the fire is out, certain firefighting and rescue techniques may appear unnecessary. Lives could be lost and buildings could suffer total destruction without these methods.

Since fires produce temperatures over 1200 degrees Fahrenheit, ventilation of the building is necessary to eliminate heat, smoke and hot gases. This must be done quickly so that firefighters can enter the building to extinguish the fire and rescue any occupants. Walls are also forced open to search for hidden fires. This must be done to ensure complete fire extinguishment.

- Contact your insurance agent as soon as possible. Your agent will be able to help you arrange for immediate repairs. If you cannot reach your agent or have no insurance, you may wish to obtain professional assistance. Fire and water damage restoration firms are listed in the yellow pages.
- After Fire Department personnel leave, the building becomes your responsibility. If possible, the firefighters may secure doors and windows against unauthorized entry. The final responsibility does, however, lie with the owner.
- However, if you are a tenant, contact the resident manager, the owner, or the owner's insurance agent. It is the owner's responsibility to prevent further loss to the building.

## Insured

If your home is insured, give notice of the damage immediately. You can do this by contacting your insurance agent. Once in contact with your agent, ask your agent to meet you immediately at the site of your fire and if possible, arrange for a meeting with a claims adjuster, as well. Ask your agent to bring a copy of your policy and be sure to confirm in detail the content of your policy coverage.

Some insurance companies may require the policyholder to make an inventory of damaged personal property showing in detail the quantity, description and how much was paid for the items.

Another important item on your to-do list is to file a claim in writing with your insurance company. This must be done within 60 to 90 days of the fire. Check with your insurance company regarding any deadlines.

This general statement should include the date, time and cause of the loss. Other important items that are helpful to include in this general statement are the names and addresses of anyone who has a legal interest in your property such as mortgage/lienholders and a completed inventory as specified by your insurance company.

After your claim is approved, your insurance company may pay in several ways. Once you have submitted your formal statement of loss, the insurance generally has up to 60 days to pay the claim. Depending on your coverage, some portions of your payments may be delayed.

## Not Insured?

If you do not have fire insurance, recovering from your losses will depend on your own resources and help from your community.

These organizations keep up to date on current services available and can put you in touch with service agencies in your community. Here's where to look for help:

- Your church
- Local service organizations
- Relief organizations like the American Red Cross (225-291-4533) or Salvation Army (225-357-3267)
- Local and state governments which have emergency service offices or social services

Your fire losses are deductible from your federal income tax. Remember to save all your receipts and keep records of what you spend to repair and replace your fire-damaged property and any costs incurred from living expenses while you are recovering from the fire. These records should be used for calculating your casualty loss on your income tax form.

If your loss is uncompensated by insurance, you may be entitled to a tax deduction. Federal guide- lines are available in Publication 547, Tax Information on Disasters, Casualty Losses and Theft. Contact the I.R.S. at (800) 829-1040.

## Re-establishing Utilities

After the building inspection is completed, a permit may be needed prior to making repairs. The Fire Department often will have the utility services shut off or disconnected as a safety precaution to prevent further damage to the structure and its contents. The procedures for re-establishing utility services are as follows:

**Electricity** - Contact an electrician. Approval from a certified electrician may be required before your electric provider can reconnect the power. Entergy can be contacted at 800-368-3749. DEMCO can be contacted at 800-262-1170.

**Water** - You can turn this back on yourself. Use caution because the fire may have damaged the plumbing. Water damage may occur when the pipes are again filled with water. Contact your local water company for more information.

Livingston Parish Ward 2 Water 225-665-6070

Town of Walker 225-664-1648

Denham Springs 225-667-8351

Port Vincent Utilities 225-698-9891

**Natural Gas** - Do not turn the gas back on. A gas utility service person is available to turn gas on and relight your appliances.

Town of Walker 225-664-1648

Denham Springs 225-667-8346

Atmos Energy 888-286-6700

**Telephone** - Contact the telephone company business office. Bellsouth 888-757-6500; EATEL 225-621-4300.

**Note:** Remember not to operate wet or damp appliances. Have a service person check them first. *Electricity and water do not mix!*

## If You Cannot Live In The House

If your home is severely damaged or contaminated, we recommend caution in planning to reoccupy the residence.

If the building is structurally damaged to the point that it is uninhabitable, a building inspector must be called. After the building inspection has been completed, a permit must be obtained before making repairs. If you are covered by a homeowner's insurance policy, you may be eligible for alternative temporary housing. Check your policy or with your agent.

Remember, save all receipts for any expenses incurred during fire loss. Your insurance company will want copies to reimburse you. These receipts will also be useful for verifying losses claimed on your federal income tax. All items in the home should be inventoried and no item should be thrown away without the approval of the insurance company.

Those individuals who have experienced a fire or other disaster may obtain assistance from the local American Red Cross.

After applying to the Red Cross, you may be able to obtain food, clothing, lodging and other services. A Red Cross disaster caseworker will assist you day or night. Your disaster caseworker can help you contact the appropriate agencies.

## Property and Income Tax Adjustments

Contact the Livingston Parish Tax Assessor's office at 225-686-7278.

Uninsured loss of property, both real and personal, may entitle you to deductions on your income tax. Information is available from the area office of Internal Revenue Service. Call (800) 829-1040.

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, objective measures of value are what you, the insurer, and the I.R.S. will use as a common ground for discussion.

**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.

## Gathering Important Documents

Documents important to your well-being may be damaged or destroyed as a result of a fire. Locating these documents will speed up the process of recovering from a fire. Below is a list of documents that should be located, if possible:

Animal Registration	Credit Cards
Automobile Title	Death Certificates
Bank Books	Divorce Decree
Birth Certificates	Driver's License
Burial Contracts	Income Tax Records
Citizenship Papers	Insurance Policies
Marriage Papers	Social Security Cards
Medical Records	Stocks and Bonds
Medicare / Medicaid	Title to Deeds
Passports	Warranties
Payment Books	Wills

# Change of Address

If you move, don't forget to notify the following agencies:

Banks

Department of Public Safety (driver's license)

Your children's school

Credit card companies

Doctor's office and your area pharmacy

Phone company

Publications (newspapers, magazines, etc.)

Utility Customer Service (Water Department)

Social Security Administration (if necessary)

U.S. Postal Service

## Caring For Damaged Documents

Important documents may be salvaged if you quick-freeze them immediately. Lift off each page as they thaw and copy. Contact any of the meat cutting firms located in the yellow pages and look for quick-freeze services.

## Replacing Damaged Money

To reclaim paper money or coins, check with any local commercial bank or contact the following. Be sure to include name(s) and address(es) on bonds, appropriate date or time period when purchased, denominations, and appropriate number of each.

### **Savings Bonds:**

US Treasury Department  
Bureau of Public Debt  
Divisions of Loans & Currency  
537 South Clark Street  
Chicago, IL 60600

Attn: Bond Consultant

### **Paper Money:**

Currency Redemption Division  
Treasury Department  
Washington, DC 20220

### **Coins:**

Superintendent, US Assay  
Office  
32 Old Slip  
New York, NY 10005

## Locks and 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.

## Walls, Floors And Furniture

To remove soot and smoke from walls, furniture and floors, mix together 4 to 6 tbsp. of tri-sodium phosphate, 1 cup of Lysol or other chloride bleach and 1 gallon of warm water. Wear gloves when cleaning. After washing article, rinse with clear warm water and dry thoroughly.

Walls may be washed down while wet. Use 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.**

Your wallpaper can also be repaired. Use a commercial paste to re-paste loose edges or sections. Contact wallpaper dealer or installer for more information on wallpaper cleaners. Washable wallpaper can be washed like an ordinary wall, but care must be taken not to soak the paper. Work from bottom to top to prevent streaking.

## Wood Furniture

Do not dry your furniture in direct sunlight. 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 completely. 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 and 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.

## Carpet and Rugs

A wet/dry vacuum or water extractor carpet cleaning machine is excellent for removing standing water and dirt. These can be rented at most supermarkets or drugstores. Add carpet cleaning detergent and clean the carpet as instructed on the machine. Then rinse by using vinegar and

water in the tank of the machine. Allow the carpet to dry out thoroughly before sweeping or vacuuming.

Rugs 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 a circulation of warm, dry air. A fan turned on the rugs will speed drying. Make sure the rugs are dry. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly rot a rug. For information on cleaning and preserving carpets, contact any of the carpet cleaning firms listed in the yellow pages of your telephone book.

## **Combating Smoke Odors**

Removing smoke odors can be very difficult because of the many combinations of materials on the market. Some examples are raw materials, such as natural fibers (i.e. cotton, linen, silk, wool, fur fiber, etc.) and man-made fibers (acetate, rayon, acrylic, nylon, polyester, vinyls, etc.). For best results, check the yellow pages for a local cleaning firm.

## **Clothing With Soot**

Clothing that can withstand bleaching can often be cleaned by washing in one of the following mixtures: Add 4 tablespoons of tri-sodium phosphate and 1 cup of Lysol to 1 gallon of water.

Wash, then rinse with clear water and let dry thoroughly. You could also use 1/2 cup of ammonia to 2 gallons of water or finally you may try rinsing the clothing in vinegar (use rubber gloves).

Always read the care label for proper instructions before cleaning any garments. It is wise to contact a professional cleaning service if you have doubts or questions.

## **Leather and Suede Items**

Wipe with a damp cloth, then with a dry cloth. Stuff your purses, shoes, etc. with paper to retain shape. Leave suitcases open to air out. Leather should be dry and kept away from the heat and the sun.

Steel wool or a suede brush can be used on suede.

We recommend that you contact leather and suede cleaners for more information. See yellow pages under "leather."

## Dishes, Pots and Pans

Wash dishes in very hot, soapy water. Rinse in hot water. Dishwashers are excellent for cleaning dishes due to the water's high temperature.

Most dishes can be soaked in a solution of 1 tablespoon of ordinary household bleach to 1 gallon of lukewarm water for 30 minutes prior to washing.

Pots and pans can be sterilized by boiling in water for at least 10 minutes. **Caution:** Some parts (handles, knobs, etc.) of the pots and pans will not withstand the high temperature involved with boiling water. Remove where practical.

## Refrigerators and Freezers

Sometimes odors are difficult to remove due to the dampness of the insulation, which absorbs the odors.

Here are some recommendations:

After one of the alternatives has been used, let the appliance air dry. **Caution:** Be cautious with small children when cleaning or discarding a refrigerator or freezer. Make sure the doors are removed or secured against accidental closing.

1. Defrost and wash all surfaces with water and dishwashing detergent; rinse with 2 tablespoons baking soda per 1 quart of water; re-rinse with clear water.
2. Wash with a solution of 1 cup of vinegar to 1 gallon of water.
3. Wash with a solution of 1 cup of household ammonia to 1 gallon of water.

## What To Do When The Freezer Stops

A full freezer will stay cold many hours longer than a freezer only a quarter full. A freezer full of meat will not warm up as quickly as a freezer full of baked foods. The colder the food, the longer it will stay frozen. A well-insulated freezer will remain frozen longer than one with little insulation.

If dry ice is placed in the freezer soon after the power is shut off, the temperature will stay below freezing. Look in the yellow pages of the telephone book under "ice" or "dry ice." The entire contents of the freezer should be moved to a commercial freezer firm or a friend's freezer.

## Food Management

Partial thawing and re-freezing will reduce the quality of foods, particularly fruits, vegetables and prepared foods. It is considered a safe practice to refreeze foods that have partially thawed if the foods still contain visible ice crystals. Do not eat ice cream or ice milk after the product has melted.

Meat products are unsafe to eat when they begin to spoil. If the color or odor of the thawed product is questionable, discard it. Bacteria multiply very rapidly in thawed or non-refrigerated foods designed for controlled conditions.

Fruits usually ferment as they begin to spoil and generally will absorb smoke or other by-products of fire, leaving the fruit bitter to the taste and often discolored. It is generally wise to dispose of such food.

Foods stored in glass jars subjected to heat may crack. If this occurs, discard immediately. Do not use any canned foods if the can has bulged, dented or rusted.

To disinfect the exterior of a tin can or jar, wash the container in a solution of 3 tablespoons of household bleach to 1 gallon of water. Discard medicines and cosmetics if contamination is suspected. Remember, if in doubt, throw it out!

## Electrical Safety Rules

**To help prevent possible electrical fires** - Check appliance cords for frays, broken plugs or damaged wires. Don't overload electric outlets. If you have an older home, make sure your wiring system can handle today's increased electrical loads.

Consult an electrician, if needed. Select and use portable space heaters carefully.

**Key things to remember** -Select a heater that has been approved by a nationally recognized testing laboratory. Read the manufacturer's instructions completely before using. Avoid using extension cords with the heater. Unplug the heater before going to sleep and when not in use.

**In case of emergency** - If smoke comes from an outlet, shut off the power at the circuit breaker or fuse box and call the fire department. If an appliance catches fire, unplug it immediately, if possible. Never throw water on an electrical fire - you could be electrocuted.

Electrical fires must be extinguished with a nonconductive agent such as dry chemicals, carbon dioxide (CO<sub>2</sub>), halogen or household baking soda. Extinguishers for electrical fires will be labeled or coded "C."

# Natural Gas Safety Rules

**To help prevent accidents** - Follow manufacturer's instructions with all appliances. Have your appliances installed, serviced and repaired by professionals. Have your appliances inspected annually by a qualified professional. Keep chimney flues and vents for appliances clean and in good condition. Keep areas around your gas water heater and furnace clean and keep flammables away from them. Teach family members what to do if they smell gas.

**In case of emergency** - If you smell gas, go to a neighbor's house and call your local gas company.

## Handling Stress

A fire in your home can be one of the most stressful situations that you will have to deal with. You may experience strong emotional reactions which have the potential to interfere with your ability to function now or some time in the future. **THESE ARE NORMAL REACTIONS TO AN ABNORMAL EVENT!!** These signs and symptoms of stress may last a few days, a few weeks, or a few months. Occasionally the symptoms remain for longer periods depending upon the severity of the traumatic event. With understanding and support from loved ones, friends, and/or colleagues these reactions usually pass more quickly. Sometimes the traumatic event is so painful that professional assistance from a trained counselor is necessary. This in no way implies weakness or mental illness. It simply indicates that this particular event was too powerful for the individual to manage by themselves.

Listed below are some of the more common signs and symptoms of **STRESS**.

- Eating changes; fatigue; headaches
- Sleep disturbances/restlessness
- Recurring thoughts, dreams or flashbacks
- Trouble concentrating/absentmindedness
- Memory impairment
- Being Moody/irritable/angry
- Feelings of guilt, sadness, or depression
- Increased sensitivity to how others treat you
- Withdrawal from normal activities/wanting to be alone
- Questioning your religious beliefs

### Things to Try:

1. Get appropriate physical exercise, alternated with relaxation.
2. Eat well-balanced regular meals even if you don't feel like it, and limit caffeine.
3. Avoid numbing pain with drugs/alcohol.
4. Structure your time – keep busy.
5. Maintain normal work and family routines; spend time with others.
6. Talk, talk, talk to people you trust. Share your feelings others.
7. Keep a journal- write if you cannot sleep.

8. Give yourself permission to feel rotten.

9. Don't make any big life changes.

If symptoms persist, seek help. There are many sources of help including mental health professionals and clergy.

**Notes:**



