

# AFTER THE FIRE

A Guide to Help You Cope With Your Fire Loss

---



*City of Madison  
Fire Department*

*[www.madisonfire.org](http://www.madisonfire.org)*

City of Madison Fire Department  
325 West Johnson Street  
Madison, WI 53703-2295  
(608) 266-4420

[www.madisonfire.org](http://www.madisonfire.org)

**City of Madison Fire Department Incident Number:**

---

## *Acknowledgements*

---

*Fires are devastating events that may leave you with very few of your cherished belongings. We know how important these items are and how overwhelmed you must feel. This guide has been prepared to make the recovery from your fire a little easier.*

*The City of Madison Fire Department is committed to the preservation of life, property, and the environment. This commitment continues long after the flames are extinguished. We are here to serve as a resource and ask that you call upon us with any questions you may have.*

*FIRE CHIEF DEBRA AMESQUA*

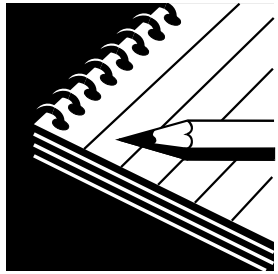
---

The City of Madison Fire Department would like to thank the agencies and individuals that were of invaluable assistance in the preparation of this manual.

American Red Cross

City of Madison Fire Department Fire Investigation Unit

United States Fire Administration



## *Notes*

## *Table of Contents*

|                                       |    |
|---------------------------------------|----|
| Taking Care of You                    | 4  |
| Securing Your Home                    | 5  |
| Temporary Care of Pets                | 5  |
| Insurance Information                 | 6  |
| Understanding Firefighting Operations | 8  |
| Fire Investigations                   | 10 |
| Records Requests                      | 10 |
| Salvage Tips                          | 11 |
| Replacement of Damaged Documents      | 16 |
| Document Replacement Numbers          | 17 |
| Money Replacement                     | 18 |
| Important Phone Numbers               | 19 |
| Quick Checklist                       | 20 |
| Notes                                 | 21 |
| Acknowledgements                      | 23 |

## *Taking Care of You*

After experiencing a fire, you may feel overwhelmed by the amount of work necessary to get organized. While it is true that there are many concerns to address, there are a couple of things that need to be taken care of immediately.

If the fire was severe enough to make your residence unlivable (even temporarily), one of the first things to consider is finding temporary housing. The American Red Cross can assist you with the following needs:

- Temporary housing
- Food vouchers
- Medicine
- Eyeglasses
- Clothing
- Other essential items

The fire department can arrange to have the Red Cross come to your home almost immediately after the fire.

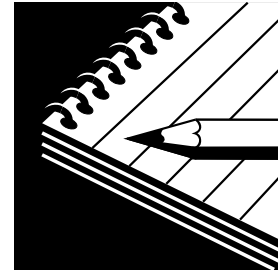
## *Please Be Careful*

Once it is safe to enter the damaged site, be very careful. A fire scene contains many hazards that you may not see. Fires can rekindle from hidden, smoldering remains. Roofs, floors and ceilings may be damaged and subject to collapse. Be watchful for structural damage caused by the fire.

Normally, the fire department will see that utilities (water, electricity and natural gas) are either safe to use or are disconnected before they leave the site. **If the utilities were turned off, do not attempt to turn them on yourself.** Please contact the proper utility to have this done safely. Phone numbers for the utility companies are listed on page 19 and can be found in the phone book.

Food, beverages and medicine exposed to heat, smoke, soot and water should not be consumed.

## *Notes*



## *Quick Checklist*

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

1. Contact your local disaster relief service, such as the American Red Cross, if you need assistance with temporary housing, food and medicines.
2. If you are insured, contact your insurance company for detailed instructions on protecting the property, conducting an inventory and contacting fire damage restoration companies. If you are not insured, try contacting private organizations for aid and assistance.
3. Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.
4. The fire department should see that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.
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. 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.
8. Notify your mortgage company of the fire.
9. Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.

## *Securing Your Home*

Another consideration is making sure your property is secure and your residence is protected from the elements, the threat of robbery, or vandalism. If your residence is uninhabitable, or you must relocate for any reason (either temporarily or for an extended period) remove your valuables, if possible. Protect salvageable items from further damage from the weather or theft.

If you are the owner of the property involved in the fire, board up broken windows and doors or any other possible means of entry from the outside. There are companies in the Madison area that specialize in fire clean up and building security. Look in the Yellow Pages under "Fire and Water Damage Restoration." Some insurance policies cover the cost of emergency or temporary repairs to protect your property from further damage and theft.

**If it is safe to do so, try to locate the following items:**

- driver's licenses, Social Security cards and other identification
- insurance information
- medication information
- eyeglasses, hearing aids or other prosthetic devices
- valuables, such as credit cards, bank books, cash and jewelry

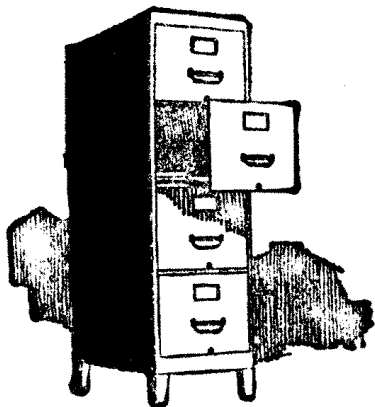
## *Temporary Care of Family Pets*

If you have family pets that require shelter in the event you are unable to stay in your residence, there are resources available. Keep in mind that there are many hotels and motels in the Madison area that accept pets. If this is not an option at the time, you should try to contact friends, nearby family members or a veterinarian to arrange temporary care of your pet. The Dane County Humane Society does provide emergency temporary shelter in case such as these. To reach them, call (608) 838-0413.



## Insurance Information

**TIP:** *If you have homeowners or renters insurance, notify your insurance agent as soon as possible. Your insurance agent can be of great assistance after you experience property loss or damage.*



Ask your insurance agent what to do about the immediate needs of the dwelling, such as covering doors, windows, and other exposed areas, and pumping out water. It is important to coordinate with the insurance company before contracting for any services. If you enter into a contract without its knowledge or consent, you may be left with bills to pay that otherwise would have been covered by the insurer.

Ask your insurance agent what actions are required of you. Some policyholders may be required to make an inventory of damaged personal property showing in detail the quantity, description, purchase date and purchase price for the items. **Consider taking photos of the damage using a camera and/or video camera.**

Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.

Beginning immediately, save 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.

**Renters are not usually covered by their landlord's policy.** You are responsible for providing insurance coverage for your personal belongings. Renter's insurance policies are available from most insurance companies.

If you are a student-renter and are still considered a dependent, you may be covered by your parent's insurance policy.

## Important Phone Numbers

(All phone numbers are area code 608)

|  |              |
|--|--------------|
| Alliant Energy .....                           | 800-862-6222 |
| American Red Cross .....                       | 233-9300     |
| City of Madison Building Inspection .....      | 266-4551     |
| City of Madison Fire Department                |              |
| Emergency .....                                | 911          |
| Administration .....                           | 266-4420     |
| Community Education Unit .....                 | 266-4420     |
| Fire Investigation Unit .....                  | 266-4488     |
| Fire Prevention (Inspections) .....            | 266-4420     |
| Children & Fire Program .....                  | 261-9844     |
| City of Madison Police Department              |              |
| Emergency .....                                | 911          |
| Administration .....                           | 266-4022     |
| City of Madison Public Health Department ..... | 266-4821     |
| City of Madison Water Utility .....            | 266-4661     |
| Dane County Humane Society .....               | 838-0413     |
| Madison Gas & Electric                         |              |
| Emergency Services .....                       | 252-7111     |
| General Information .....                      | 252-7222     |
| Tax Information                                |              |
| City of Madison Tax Assessor .....             | 266-4531     |
| State of Wisconsin Dept. of Revenue .....      | 266-2772     |
| United States Internal Revenue Service .....   | 829-5827     |

### University of Wisconsin - Madison Phone Numbers

|                           |          |
|---------------------------|----------|
| Off-Campus Housing .....  | 263-2400 |
| Residence Halls .....     | 262-2522 |
| Registrars Office .....   | 262-3811 |
| Student Crisis Fund ..... | 263-5700 |

## *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 half or more of the bill is intact, you can take the remainder to your local Federal Reserve Bank for replacement. Ask your personal bank for the nearest one. Or you can contact the U.S. Treasury Department's Mutilated Currency Division at:

(202) 874-2595 or  
(202) 874-2141

[www.moneyfactory.gov](http://www.moneyfactory.gov)

Mutilated or melted coins can be taken to the Federal Reserve Bank, or you can contact the U.S. Mint at:

(215) 408-0203

[www.usmint.gov](http://www.usmint.gov)

If your U.S. Savings Bonds have been mutilated or destroyed, call your Federal Reserve Bank at:

(800) 553-2663

[www.treasurydirect.gov](http://www.treasurydirect.gov)

Have the following information ready: name(s) on bonds, approximate date or time period when purchased, denominations and approximate number of each.



***TIP: If you are not insured or your insurance will not cover all losses, you can deduct a portion of the losses from your Federal Income Tax.***  
Be sure to keep an accurate list of your fire-related expenses and fire losses.

For further tax related information, contact the local Internal Revenue Service office at:

**608-829-5827**

If there is a need for further assistance or any other questions arise, you may contact either the American Red Cross directly, or the Madison Fire Department. Both agencies are listed below:

The American Red Cross  
4860 Sheboygan Avenue  
Madison, WI 53705  
(608) 233-9300

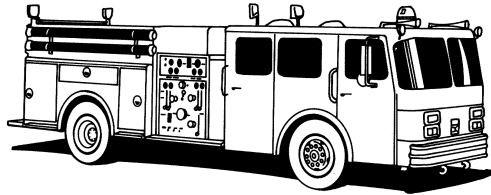
City of Madison Fire Department  
Community Education Unit  
325 West Johnson Street  
Madison, WI 53703-2295  
(608) 266-4420

## *Understanding Firefighting Operations*

If you were home or arrived home as the fire department began working to save your home, you might have been confused or concerned about certain things the firefighters were doing.

Often, windows are broken intentionally by firefighters, or holes are cut in roofs or ceilings. This can lead to confusion or misinterpretation on the part of those who witness such actions. Let us restate the fact that the primary mission of the fire department is to save lives and protect property. With this in mind, there are some things that have to be done to

prevent the spread of fire or lessen the damage done by smoke and heat. One of these things is to ventilate the area that is being affected by the fire and/or smoke. When firefight-



ers do have to cut a hole in a roof or break windows, they are doing so to preserve property or to ensure firefighter safety. It is done in a systematic way that will best facilitate the entire fire suppression operation.

Ventilation can be done in many different ways. One of the more common ways is to let the smoke naturally remove itself through openings that have been created by the fire department, or sometimes with a little help from mechanical methods such as powerful fans set outside the building that will force the smoke and toxic gases out of the structure.

You may also have noticed that there are small holes in the walls or in ceilings that do not seem to benefit ventilation. These holes are made to check for extension of the fire into any void spaces that may exist in the home or apartment. By checking for extension of the fire, the firefighters are reducing (if not eliminating) the chance of a rekindle occurring. A “rekindle” is when it is thought the fire is completely extinguished, but in reality, there may be hot or smoldering embers in hidden spaces of a building. These hot embers can smolder for hours and increase the chance that the fire could start again.

## *Document Replacement Numbers*

|                                 |   |
|---------------------------------|---|
| Birth & Death Records           | Dept. of Health and Human Services<br>1 West Wilson Street<br>Madison, WI 53702<br>(608) 266-1371 |
| Car Title/Registration          | Department of Transportation<br>4802 Sheboygan Avenue<br>Madison, WI 53702<br>(608) 261-2568      |
| Credit Cards                    | Contact the company that issued the card  |
| Drivers License                 | Department of Transportation<br>4802 Sheboygan Avenue<br>Madison, WI 53702<br>(608) 266-2353      |
| Immunization and Health Records | Contact your family doctor or the county health department  |
| Insurance Policies              | Contact your insurance agent.   |
| Military Discharge Papers       | American Red Cross<br>4860 Sheboygan Avenue<br>Madison, WI 53705<br>(608) 233-9300                |
| Social Security Records         | Social Security Administration<br>6011 Odana Road<br>Madison, WI 53719<br>(608) 270-1141          |
| Tax Records                     | Internal Revenue Service<br>(608) 829-5827<br><a href="http://www.irs.gov">www.irs.gov</a>        |

## *Replacement of Damaged Documents*

Below is a partial list of some important documents that should be checked and replaced:

- Automobile Registration and Title
- Bank Bonds
- Citizenship Papers
- Credit Cards
- Divorce Papers
- Drivers License
- Income Tax Records
- Insurance Policies
- Marriage/Divorce Papers
- Immunization Papers
- Medical Records
- Military Discharge Papers
- Passports
- Payment Books
- Prepaid Burial Contracts
- Registration Papers/Animal Records
- School Transcripts/Records
- Stocks & Bonds
- Title to Deeds
- Warranties
- Wills

In years past, rekindle was not an unusual event. By checking for extension in the hidden spaces of your home, the chances have been considerably reduced. However, there are instances where this situation still occurs, even with the best efforts to stop it. It is not unusual for the building to have a residual odor of smoke in it. If there is ever any visible smoke, any sounds of “crackling”, or if the walls or ceilings are warm to the touch, do not hesitate to evacuate the building and call 911 to have the fire department determine if a rekindle has occurred.

Rest assured that the City of Madison Fire Department is well trained in the area of firefighting, rescue and life safety operations. If you have any questions about the procedures used at a fire scene, please do not hesitate to call us for clarification.

## *Fire Investigations*

Under Wisconsin State Statutes and Madison General Ordinances, the City of Madison Fire Department is required to conduct a fire investigation to determine the origin, cause, and circumstances of all fires. The City of Madison Fire Department investigators may conduct an in-depth investigation of your fire and may arrive at the scene while firefighters are still in the process of extinguishing the fire.

Fire investigators will be contacting you for information during the course of their investigation. Fire investigation is often a laborious task that requires fire investigators to physically dig through the fire debris in search of the cause of the fire. By law, the City of Madison Fire Department investigators can remain in control of property for a reasonable period of time until their fire scene evaluation is completed.

When fire investigators are completed with their examination of the fire scene, they will attempt to notify property owners and occupants. If you wish to talk to the fire investigator assigned to your case, please call the City of Madison Fire Investigation Unit at (608) 266-4488.

## *Records Requests*

To request a copy of the incident report for your fire, please call (608) 266-4420. Please have the following information ready when you call:

- Date and time of incident
- Address of incident
- City of Madison Fire Department incident number
- Name of property owner (if known)

You may also print the records request form on our website and mail it to the address listed on the form. Please use the following address: <http://www.madisonfire.org/Record%20Release%20Request.pdf>

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 a half cup of household ammonia and a half cup of water. Wipe dry and polish with wax, or rub the surface with a cloth soaked in a solution of a half cup turpentine and a half cup of linseed oil. Be careful because turpentine is combustible.

**Caution: after using the cloth with the linseed oil and turpentine, place in an airtight metal container and remove from your home. Cloth soiled with these chemicals may be susceptible to spontaneous combustion.**

To treat individual white spots or a smaller area, rub gently with a cloth moistened with camphorated oil or oil of peppermint. Wipe off oil and buff dry. A drop of ammonia on a damp cloth may do the job also.

(Remember, if you feel any of these situations require professional assistance, do not hesitate in calling a private company from the Yellow Pages or personal referral.)

### **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 also should be thoroughly cleaned and oiled.

### **Leather and Books**

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspapers 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. You can use steel wool or a suede brush on suede. 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 methods 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.

### Mattresses and Pillows

Reconditioning an innerspring mattress at home is very difficult, if not impossible. Your mattress may be able to be renovated by a company that builds or repairs mattresses. If you must use your mattress temporarily, put it out into the sun to dry. Then cover it with rubber or plastic sheeting. It is almost impossible to get smoke odor out of pillows. The feathers and foam retain the odor.

### Walls and Furniture

To remove soot and smoke from walls, furniture and floors, mix together:

- 4 to 6 tbsp. Tri-Sodium Phosphate
- 1 cup Lysol or any chloride bleach
- 1 gallon warm water

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

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 the walls and ceilings are completely dry.



Wallpaper also can be repaired. Use a commercial paste to repaste loose edges or sections. Contact your wallpaper dealer or installer for 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.

Do not dry your furniture in the sun. The wood will warp and twist out of shape. Clear off the mud and dirt by scrubbing with a stiff brush and a cleaning solution. You can also rub the wood surface with a 4/0 steel wool pad dipped in liquid polishing wax, wipe with a soft cloth and then buff. Remove the drawers and let them dry thoroughly so there will be no sticking when you replace them.

Wet wood can decay and mold, so allow it to dry thoroughly. Open

## Salvage Tips

**Important: Always read and follow manufacturer's directions and precautions when using any chemicals or cleaning solutions.**

### Clothing

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

- 4-6 Tablespoons of Tri-Sodium Phosphate
- 1 cup Lysol or any household bleach
- 1 gallon warm water

OR

- 2 Tablespoons household bleach
- 1 gallon water
- combine with Onlorox, Purex, Lysol, etc.

Mix well, add clothes, rinse with clear water and dry well.

Be aware that Tri-Sodium Phosphate is a caustic substance used as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using it. Read the label carefully.



## Food & Kitchen Items

If there is any question as to whether any of the food in your home has spoiled or is unfit to eat due to the fire, do not eat it. Food that has spoiled puts you at risk of illness and could possibly lead to death. Do not use canned goods when cans have bulged or if they are dented or rusted. **WHEN IN DOUBT – THROW IT OUT!**

### Canned Food

Using a solution of warm water and soap, wash cans and glass jars thoroughly. Make sure to completely remove all soot, ashes and remains of smoke that may have settled during or after the fire. If a label has come off a can, jar or bottle, the container can be remarked using a marking pencil or permanent marker.



### Frozen & Refrigerated Food

The contents of a freezer or refrigerator can remain cold for hours without power. The following are some tips that deal with extending that time and what to do with food that may have thawed.

- ◆ Open freezer and refrigerator doors as little as possible. A freezer that is fully loaded will usually stay cold long enough to keep foods frozen for up to two days, provided little cold air is allowed to escape. Half full (or less) freezers may keep foods for a shorter time. If you have plans to relocate or move the food to an operating freezer, wrap food in several newspapers and blankets or use insulated coolers. Do not re-freeze food that has thawed.
- ◆ Meat, poultry and fish may be refrozen if ice crystals remain and they are firm in the center, but cook thoroughly prior to tasting. If odor indicates possible spoilage throw them away! Remember, bacteria multiplies rapidly!
- ◆ To remove smoke odor from the refrigerator or freezer, wash with a solution of baking soda and water or use one cup vinegar or household ammonia to one gallon of water. Some baking soda in an open container or a piece of charcoal placed in the refrigerator or freezer will help absorb odor.

### 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 and Equipment

Electrical appliances and equipment that have been exposed to water or steam should not be used until you have a service representative check them. The heat, water and steam can damage electrical devices and render them unsafe. 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.** Phone numbers for the utilities are listed on page 19.

## Household Items

### Flooring and Rugs

When water gets underneath linoleum, it can cause odors and warp the wood floor. If this happens, remove the entire sheet. If the linoleum is brittle, a heat lamp will soften it so it can be rolled up without breaking. If carefully removed, it can be re-cemented after the floor has completely dried. Small blisters in linoleum can be punctured with a nail and re-cemented if you are careful. Dilute regular linoleum paste thin enough to go through a hand syringe and shoot adhesive through the nail hole. Weigh down the linoleum with bricks or boards. It usually is possible to cement loose tiles of any type. Wait until the floor is completely dry before beginning.

Rugs and carpets also should be allowed to dry thoroughly. Throw rugs then 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 a circulation of warm, 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 rot a rug. For information on cleaning and preserving carpets, call your carpet dealer or installer or qualified carpet cleaning professional.