



After the Fire...

Getting Back on Your Feet

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After The Fire . . .

You've suffered a traumatic loss. The Olathe Fire Department has put together this booklet to assist you in dealing with this loss and to help you get back on your feet. *At any time, if you need additional assistance or have any questions, please give us a call at (913) 971-6333 Monday through Friday from 8:00 am to 5:00 pm. We're here to help.*

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The information in this booklet was compiled from several sources including the Federal Emergency Management Agency, United States Fire Administration, and American Red Cross. All this information is subject to change. We provide this information and links to websites because they have information that may be helpful to you during this time. The Olathe Fire Department does not necessarily endorse the views expressed or the facts presented on these sites and we do not endorse any commercial products that may appear advertised.



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First Things First

Whether you own or rent, the first thing to do after a fire is to protect yourself from additional losses.

- If you are a home owner, it is your responsibility to cover holes to protect against the weather and unlawful entry. Your insurance company may handle this item at your request. Outside doors to your home should be locked or secured.
- If you are a tenant, contact the owner. It's the owner's responsibility to prevent further loss to the property.

Immediately notify your insurance company if you are insured.

It might be your decision to not stay in your home or one based on the judgement of investigators that the residence is unsafe.

If you can't stay in your home:



- Once the fire is out, the fire department will notify you when, or if, your home is safe to enter. If you cannot return to the damaged home, remove items that can be salvaged. Recover important papers and/or valuables. Be sure and take eyeglasses, hearing aids, credit cards, bank books, important documents, jewelry, untainted medicine, and other necessary items. Make a list of items removed and give a copy to your insurance agent.



- Check with the fire department to make sure the utilities are shut off, if necessary. Get instructions from the fire investigator on when and how you can have your utilities turned back on.
- In winter, if you can't return to the home, have water lines drained.
- Notify the Postal Service to hold your mail. Mail can be forwarded to a temporary address for up to six months.
- Forward your telephone to your temporary address. This is very helpful when insurance companies, the American Red Cross, contractors, etc. are trying to reach you.
- Cancel all regularly scheduled deliveries (i.e. newspapers) and cable service.
- Notify the Olathe Police Department at (913) 971-6950. Explain the situation and ask for "**extra patrol**" to have heightened police patrol on your street.
- Notify the Building Codes Division at (913) 971-9874 within 48 hours to schedule an **Initial Fire Damage Assessment Inspection**. This inspection is crucial for the insurance evaluation process.



Notify your employer. Some employers are flexible in allowing you daytime availability to deal with fire-related business. If you have school-age children, notify their schools especially if this will affect their attendance.

If You Are Not Insured

It 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 may help with disaster relief include the American Red Cross and the 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.

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

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. If your loss in one year was larger than your income for that year, you may be entitled to a tax refund.

Check Publication 547, Tax Information on Disasters, Casualty Losses and Thefts, available from the local Internal Revenue Service Office for rules governing casualty losses or check.



The IRS website is www.irs.ustreas.gov.

Publication 547 at www.irs.gov/pub/irs-pdf/p547.pdf (needs Acrobat Reader).

Tax laws change periodically. Check with the IRS for guidance.

Look on page 16 for salvage tips and hints.

To assist you . . . a list of local phone numbers is located on page 22.

If You Are Insured

Your insurance will be the most important single component in recovering from a fire loss.

Your Duties After A Fire Loss

Your insurance policy is a contract between you and the insurer. The insurer promises to do certain things for you. In turn, you have certain obligations. Among your duties after a fire loss are to:

- ↳ Give immediate notice of the loss to the insurance company or the insurer's agent.
- ↳ Protect the property from further damage by making reasonable repairs such as covering holes in the roof or walls. Take reasonable precautions against loss, such as draining water lines in winter if the house will be unheated for some time. (The insurer can refuse to pay losses which occur from not taking such reasonable care.)
- ↳ Make an inventory of damaged personal property showing in detail the quantity, description, what you paid for the items when purchased, how long you have had the items, amount of damage they sustained, and how much it would cost to replace them. Include with the inventory any bills or documents which can help establish the items' value.
- ↳ Cooperate with the insurer or its adjuster by exhibiting the damaged property. Deal *only* with an agent or adjuster from your insurance company. Submit to examination under oath if this becomes necessary.
- ↳ Submit within a stated time period (usually 30 to 60 days) a formal statement of loss. The statement of loss covers such items as:

The time and cause of loss.

The names and addresses of those who have an interest in the property. These might include the mortgage holder, a separated or divorced spouse, or a lien holder.

Building plans and specifications of the original home and a detailed estimate for repairs.

The damage inventory mentioned above.

Receipts for additional living expenses and loss of use claims.

Besides your obligations to the insurer, you also have a responsibility to inform your mortgage company of the fire and to keep them informed of activities to restore the property. They "own" a portion of your dwelling and are interested in seeing their investment handled properly. They may have forms for you to fill out; they may want to inspect the property. Their name, with yours, will be on the face of the check to cover repairs to the structure. It is to your mutual advantage to work together at this time.

A homeowner's, tenant's, or condominium owner's insurance policy is really a package of a number of coverages. The policy types (Basic, Broad, Renter's, Condominium and others) differ in the perils they insure against, but all cover loss through fire. And, of course, a renter's or tenant's policy will not cover losses to the overall structure. Condominium policies may cover the losses the condominium owner is assessed as a member of the ownership group.

Insurance For The Mobile Home Owner

Mobile home insurance coverage is similar to other forms of homeowner coverage. The package policy covers fire loss to your dwelling, contents and detached structures, but provides a stated daily dollar amount for additional living expenses rather than a percent of the dwelling coverage. The amount of money you can receive on damage to the mobile home is limited by the actual cash value of the home at the time of loss. Other forms of homeowner coverage insure residences for their replacement cost.

Living expenses for a mobile home may differ. Some mobile home insurance policies limit extra living expenses to a time period — usually three months — rather than a percentage of the policy amount.

Notes:

Valuing Your Property

In adjusting your fire loss or in claiming a casualty loss on your Federal income tax, you will be brought face to face with different viewpoints on the value of your property. Many of the terms and concepts used in this process may be new to you. Let's introduce a few of the viewpoints and some of the terms you will encounter:

Your personal valuation: Your attachment to and personal valuation of your goods lost through fire cannot be measured, but can certainly be sympathized with. It will be said that personal items have a certain *Sentimental Value*. This term is not meant to belittle their value to you, but is used to separate feelings about value from objective measures of value. 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 gotten for the item if you had sold it the day before the fire. Its price would reflect its cost at purchase and the wear it had sustained since then. *Depreciation* is the formal term 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*.

Cost to replace the item with a like (not identical) item: This is the item's *Replacement Cost*.

Actual Cash Value is the basis for most insurance agreements. That is, the insurer agrees to pay for the property you lose at its value on the day of its loss. In most types of homeowner or tenant policies, personal property such as furniture, appliances, and personal effects will be valued on an *Actual Cash Value* basis.

The standard homeowner's form covers buildings (your home and detached structures) at *Replacement Cost* without deduction for depreciation if you are 80 percent or more insured. If you are not 80 percent insured, they will pay the larger of either the *Actual Cash Value* of the structural damage or the cost to replace the damage times your percentage insured.

Example 1:

You have a fire in an upstairs bedroom and the cost to repair the damage is estimated at \$10,000. Your home is valued at \$80,000. If you have insurance for \$64,000 (80% of the value) or more on your dwelling, the insurer will pay the total cost of \$10,000.

If your insurance is \$48,000, the insurer will pay the larger of the following computations: \$10,000 times 60% (your percent insured) or \$6,000.

Example 2:

The value of your home (\$80,000) times the area affected (1/6) times depreciation (your home is 10 years old, its life span is 20 years thus the figure is 1/2) or $\$80,000 \times 1/6 \times 1/2 = \$6,680$. Thus the insurer will pay you \$6,680.

It is now possible to buy replacement cost insurance on homeowner, tenant, and condominium policies. This provides that personal property and contents are reimbursed at the full cost to repair or replace them. Two important conditions apply here. The first is that you must be insured for at least 80 percent of the value of the personal property. Secondly, insurers reserve the right on larger losses to pay only the actual cash value until you prove that the item has, in fact, been replaced. This means that you cannot collect the *replacement cost* of a new TV and use the money to buy a new stereo (or in any other way you wish).

And finally, concerning your overall insurance policy, although these may seem elementary:

- ◆ You can't collect more for a loss than it costs to replace the damaged property, and
- ◆ You can't collect more money on a loss than the amount for which you are insured.

Adjusting The Loss

Loss adjustment is the process of establishing the value of the damaged property. This is the result of a joint effort among a number of parties. Basic parties to the process are the owner or occupant and the insurance company and its representatives.

The owner or occupant is bound by the insurance contract to prepare an inventory and cooperate in the loss valuation process. The insurance company provides the loss or claim adjuster. An insurance agent may act as the adjuster if the loss is small. The insurer may send an adjuster who is a permanent member of the insurer's staff, or the company may hire an "independent" adjuster to act in its behalf. (The independent adjuster is paid on the basis of his time and costs. The amount of your settlement will not affect his income.) It is the insurance adjuster's job, as a representative of the insurance company, to monitor and assist in the loss valuation process and to bring the loss to a just and equitable settlement.

Either you or the insurer may hire the services of a fire damage restoration firm or fire damage service company. These firms 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

The cost of the firm's services is the sum of all expenses incurred plus a percentage fee.

You may invade the insurer's responsibility area by contracting without its knowledge or consent. And this may leave you with bills to pay that otherwise would have been covered by the insurer.

A general contractor may be needed to estimate the cost to repair structural damage. The estimating contractor may or may not be the executing contractor. The insurance company may send a contractor to estimate the work. However, you may select and pay your own contractor if you want an independent estimate.

It is important to pick a contractor familiar with insurance companies' estimating requirements. These are more detailed and specific than may be encountered in the normal course of a contractor's business.



It is important to coordinate with your insurance adjuster before contracting for any services.

The insurer will require a written, itemized statement of all work to be performed, the cost of the work, and interim and final completion dates. It is also in your best

interest that work, costs, and dates be formally spelled out. Ask for your insurer's confirmation that additional living expenses will be covered if there is a delay in the construction process.

Finally, the owner may exercise the option to hire and pay a public adjuster to act in the owner's behalf in settling the loss with the insurance company. The public adjuster will work with the owner and the insurance adjuster to prepare the inventory and establish the value of the loss. The public adjuster's fee for services is a percent of the total insurance settlement, including additional living expense claims. But remember that the public adjuster may charge you as much as 15 percent of the total value of your settlement for his or her services. The fee isn't covered by your insurance policy.

If you decide to use a public adjuster, first check his or her qualification by calling your state insurance department. Ask your agent, a lawyer, or friends and associates for the name of a professional adjuster they can recommend. *Please use caution and be leery* of any adjuster who just shows up at your house making promises of great rewards. Do your homework – use the same care and caution in hiring a claims adjuster as you would with any other contractor.

Notes:

Avoid Contractor Rip-Offs



The choice of a contractor is yours. Ask a lot of questions, do a lot of research, *always ask for references.*

Try not to rush into starting repair work. Take time to think through decisions.

Get estimates from more than one licensed, bonded, insured, reputable contractor. Call your local Better Business Bureau to check out a contractor. Get a list of recent satisfied customers from any prospective contractor. Be wary of door-to-door repair solicitors.

Ask to see proof of the necessary contractor's licenses and building permits.

Don't let anyone rush you into signing a contract. Get written estimates from at least three firms. Ask contractors if there's a charge for an estimate before allowing them in your home. Don't automatically choose the lowest bidder. Be careful that your signature on a contractor's bid is not an authorization to begin work.

Get a contract in writing — never accept a verbal contract. It should cover what is to be done, when work starts, cost and payment schedules, and the quality of materials to be used. Get a copy of the final, signed contract.

Make certain the contractor shows you a certificate of insurance covering liability and workers' compensation; otherwise, you could be sued if a worker is injured while working on your property.

Make sure repairs are done according to local building codes. Don't take the contractor's word for it; check it out yourself.

Only pay a percentage down for the contractor to begin work. Then pay periodically, according to the progress of the work. Pay only by check or credit card. Pay the final amount only after the work is completed to your satisfaction. Don't pay cash.

Obtain a waiver of lien which states that the contractor has paid all debts (materials and labor) related to your job. If the contractor insists on payment for materials up front, then go with him to buy them or pay the supplier yourself. Don't sign over an insurance settlement check to the contractor.

Have the contractor sign a release of lien when the work is done and paid for; this will prevent the contractor from making legal claims against your property in the event of a dispute later.

Be sure all work requiring city or county inspection is officially approved in writing before making final payment to the contractor. You may even want a structural engineer to double-check major repairs before you make a final payment.



Inventorying the Damage

Most insured individuals are requested by their agent to make a pre-fire household inventory. Almost no one does. A pre-fire inventory, videotape, or even photographs taken before the fire can help immeasurably in the claim estimating procedure.



You may find the inventory process difficult and upsetting. However, try to take the time necessary to assure that the inventory and estimate are complete. You may want to go over the damaged area more than once. But it is also important to avoid unnecessary delay. Water-soaked furniture may swell. Sooted rugs and drapes may prove more difficult to clean with the passage of time. Mildew may develop on damp items. Timely action works to reduce additional loss.



Some people have found it helpful to use a tape recorder to create the basic list of items for the inventory. Your insurance agent or adjuster may have inventory forms that can help you organize the job. Photographs and videotape of your home *before* the fire may prove valuable in recording specific damage. Check with relatives and friends who might have photos or video of your house from holiday celebrations.

Photograph or videotape the damage to your property for documentation purposes for the insurance company. Take numerous pictures of damaged items and property.

Next comes the task of valuing the loss. This will be on an actual cash value or replacement cost basis depending on your policy. Receipts are helpful in establishing the items' original values. Insurers understand that in most cases people cannot provide receipts for all the damaged items, such evidence may even have been destroyed in the fire. Nonetheless, the insurer and insured must come to an agreement about the value of damaged articles. If this cannot be arrived at in the loss adjustment process, provision is made in the policy for the appraisal of goods and the arbitration of differences.



Some people find it helpful to peruse catalogs or the aisles of stores to help jog their memory of what items they had in their home. Try to picture the floor plan and contents of each room – don't forget items you had in your basement, garage, and closets. Remember holiday decorations, stored clothing, sports equipment, books, and other items you don't use year-round.

Some insurance policies give the insurer the option to repair or replace an item, whichever is less. Other policies give the option to the owner. In either case, when the dollar value of the property has been transferred to the owner, the property belongs to the insurer and may be disposed of by the company for its salvage value. Do not throw away any damaged items until an inventory is made and checked by your insurance agent.

Once the proof of loss statement has been submitted to the insurer (you will have between 30 and 60 days in which to do this), your claim has been established. If there are no appraisals outstanding, the insurer has up to 60 days (it may vary from state to state) in which to pay the claim. Some elements of your total claim may drag on longer. For instance, progress payments will be arranged with the contractor for major reconstruction work; your additional living expense claims may stretch out until you occupy the permanent dwelling. Your cashing of the payment check indicates your agreement with that portion of the settlement.

Notify the County Appraiser's office at (913) 829-9500 if you own the structure. Depending on what the status of your home is on January 1st, you may qualify for a property tax deduction.

In Case Of Personal Injury

In the event that you, a friend, or member of your family is injured as a result of the fire, you should follow certain procedures if the injury required more than immediate first aid. Contact your employer if you have a company health insurance policy or your insurance company or agent if it is your personal policy. Portions of homeowner package policies provide limited medical coverage for persons who are injured on your property and are not members of your immediate family. A package homeowner policy may also cover you for any liability suits brought against you as a result of the fire. Contact your insurance agent for more information.

In the event of a short or long term disability resulting from the fire, contact your employer, personnel department, or insurance representative to find out if you have disability coverage, the terms of coverage, and the benefits available to you. Some states provide benefits which supplement private insurance coverage. Social Security may provide benefits to those suffering long-term disabilities.

Notes:

Replacement Of Valuable Documents And Records



Here's a check 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
Driver's license	Local department of license motor vehicles
Bank books	Your bank, as soon as possible
Insurance	Your insurance policies agent
Military Discharge Papers	Local Veterans Administration
Passports	Local passport office
Birth, death, marriage certificates	State Bureau of Records in the state of birth, death, or marriage
Divorce papers	Circuit court where decree was issued
Social Security or Medicare cards	Local Social Security Office
Credit cards	The issuing companies, as soon as possible
Titles to deeds	Records department of city or county in which the property is located
Stocks and bonds	Issuing company or your broker
Wills	Your lawyer
Medical records	Your doctor
Warranties	Issuing company
Income tax records	The Internal Revenue Service Center where filed or your accountant
Auto registration title cards	Department of Motor Vehicles
Citizenship papers	The U.S. Immigration and Naturalization service
Prepaid burial contracts	Issuing company
Animal registration papers	Society of registry

Aid to Families with Dependent Children (AFDC) and Welfare clients should notify their caseworkers if their identification cards for check cashing, their medical aid, or food stamp cards have been destroyed. Medicare 1-800-772-1213.



The Total Cost Of The Fire



The total financial effects of a fire are far-reaching. There are the obvious financial losses of the damaged structure and contents. These are formally called the direct fire losses.

There are the less obvious financial effects such as the cost of temporary living arrangements, or lost income due to time lost from your job. These are called the indirect fire losses.

Both direct and indirect fire losses may be covered by insurance. Some, if not all, of your damaged property (the direct fire loss) will be covered. The extent will depend on the type and amount of the insurance policy and the scope of coverage. Also, a portion of extra living and medical expenses (indirect fire losses) may be covered by homeowner and medical insurances. Lost work time cannot be insured against but the financial effect may be lessened by applying sick leave or vacation time to missed hours or days. In short, the effects of a fire will most likely cause you out-of-pocket expense.

Some of the expense not reimbursed by insurers may be deductible on your Federal income tax return. For instance, portions of the actual cash value of a loss that are not reimbursed by the insurer (as might happen in a case where you did not comply with the 80 percent coverage rule) are deductible after the first \$100. Expenses and lost value due to damage must be documented by receipts and appraisals. IRS Publication 547, the IRS information service, or an accountant can give you the details you will need. Contact your local IRS office for specific information.

Recovery from a fire loss may result in financial gains in some portions of the recovery picture. A gain may result when structures or contents are covered for replacement cost. When these buildings or possessions are in fact replaced, it is likely that their current value will be greater than their depreciated value at the time of the fire. For instance, the total or near total rebuilding of a ten-year-old home with a replacement cost of \$80,000 gives the owner an \$80,000 home current to that time's value. Immediately previous to the fire, the same home may have had a depreciated value of \$60,000.

However, few if any owners ever realize an overall gain from a fire. Indeed, if they did this would undermine the basic insurance agreement. Gains realized in any one aspect of a loss are usually offset by losses not insured against or not fully reimbursed in other areas.

Tax laws change periodically. Check with the IRS or your accountant for guidance. The IRS website is:

www.irs.gov

Why Did the Fire Department Do That?

Many times after a fire the occupants wonder about the role the Olathe Fire Department plays and the techniques they used. Although this doesn't cover every situation, it should help answer some of your questions.

Why are there holes in my roof?

Hot air and most gasses rise. A hole in the roof ventilates and removes hot gasses and toxic smoke from the building. This procedure reduces damage to the structure and makes it safer and easier for the firefighters to fight the fire and locate any possible victims.



Why are the windows broken out?

Excessive heat can cause windows to shatter. Sometimes the heated windows will be inadvertently hit with cold water; this may cause the window to break. Firefighters may need to break windows to ventilate smoke and heat from the structure especially when performing search and rescue.

Why are there holes in my wall?

Firefighters check for hidden fires inside walls, ceilings, and floors. The area affected by the fire may be stripped down to the bare studs to look for fire and hidden heat.

Why is my door damaged?

When Olathe firefighters make entry, they check the door to see if it is unlocked. If they can't turn the knob, firefighters have several means to make entry to expedite search and rescue. Fire spreads rapidly and every second counts. Once the firefighters leave, the building is turned over to the property owner.

Why am I restricted from entering my home?

Fires release carbon monoxide and other toxic gasses. Many of these you can't see, taste, or smell. Until the Safety Officer deems the structure safe from toxins, only fire personnel with protective gear are allowed in the structure. Unprotected lungs must wait until the 'all clear' is given to prevent possible harm. In addition, the structure must be safe for you to go inside.



Why are there salvage covers/plastic sheeting left in my home?

To protect property and to minimize damage, the Olathe Fire Department places covers over your possessions.

Why is this fire being investigated?

In Olathe we investigate *all* structure fires to determine origin and cause.

Why did an ambulance respond?

In case an occupant might be injured, the Med-Act unit can take care of them and transport them to the hospital. Also, firefighting is a dangerous profession. Firefighters do get injured. Med-Act paramedics monitor their health (rehabilitation) during long emergencies. This insures firefighters in the building won't become fatigued.

Why did so many trucks respond to my home?

When they arrive at an emergency scene, each truck/unit has a different function and provides a different service. For example, a minimum of 16 firefighters is needed for a structure fire and each fire unit has three personnel.

In addition, the Battalion Chief, Safety Officer, Fire Investigator, and other Officers will respond depending on the severity of the fire.



Why did the fire department come back?

The Olathe Fire Department will check the scene often for several hours after they clear the scene. They recheck the fire scene to make sure it doesn't rekindle or start again.



Why was the street blocked off?

This keeps neighbors at a safe distance from the fire scene and allows plenty of room for all the fire trucks to maneuver. Fire hoses are sometimes pulled across streets and **must not** be driven over. It is against state law to drive over a fire hose for two reasons: first and most important – by driving over a fire hose that is charged (has water in it) you can jeopardize the firefighters' safety by cutting off their water supply; second, driving over fire hose compromises the integrity of the hose and it will need testing to determine if it can be used safely again or if the hose needs to be destroyed.

Why did the fire department shut off my utilities?

Gas and electricity are shut off during the scene for the firefighter's protection. The water may be off if water lines melted or ruptured during the fire.

Why did it seem to take so long for the fire department to arrive?

Once 911 is called, the Olathe Fire Department's average response time is four to six minutes. Firefighters are out the fire station door within one minute of receiving the call. Firefighters put on all their equipment before they enter the truck and are ready to go as soon as they arrive.

Will I be billed for the fire department response?

No. The Olathe Fire Department is a city service, funded through city tax dollars.



Salvage Tips — The Recovery Process Begins

Entering Your Damaged Home

Before entering a damaged building or house, make sure it is safe. There may be holes in the floors, loose boards, protruding nails, or the structure itself may be on the verge of collapse. Listen to the advice of available public safety personnel. Always carry a flashlight. NEVER use candles or torches.

Doors and windows which have been waterlogged may be swollen tight. Debris or swelling floorboards also may block doors from opening. When entrance is necessary by force, enter through a window or other opening. Remove the pins of the door hinges by lifting them with a screwdriver and a hammer. Be sure the door is unlocked and then remove it.

Do not rush to move back in! The residence must be clean, dry, and structurally sound. Debris and decaying vegetation must be removed from the surrounding yard. Never move back into a residence until the utilities are inspected and repaired. Most importantly, *never* use candles, torches, or gas lanterns while working in a residence under repair, as trapped gasses or debris could be ignited and have potentially fatal results.

Several companies perform clean-up after a fire. If you have insurance, check with your agent to find out what is covered before you hire someone. Most companies are located in the yellow pages under Fire and Water Damage Restoration. As with any contractor, do a lot of checking before you hire someone.

Airing, Drying, and Cleaning

Open all the doors and windows to dry and air out the residence. If windows are swollen so that they cannot be raised, remove them carefully. Removal of the window is determined by the type of windows that are installed.

Examine foundations and building walls to make sure they are not weakened. If walls show evidence of settling or cracking, major repair work may be necessary. If the building is out of plumb, or if the floors have settled or bulged, make sure that the foundation and framing are sound before doing anything else.

Shovel out mud or ash while it is still moist. This will help minimize damage to flooring. Remove any mud or ash from furnaces, flues, vents, and smoke pipes.

If you want or need to do the cleaning yourself, here are some hints to get you started. A lot of good information can be found at your library and at University Extension websites. Call the Johnson County K-State Research and Extension Office at (913) 764-6300 or check the internet for other states' extension offices. Here are a few websites to get you started:

www.oznet.ksu.edu/library/cltxt2/mf1133.pdf
muextension.missouri.edu/explore/hesguide/clothing/gh0145.htm
www.redcross.org/static/file_cont331_lang0_148.pdf

Clothing

Smoke odor and soot can *sometimes* be washed from clothing.



Air dry lightly soiled clothing outside on a bright, sunny day, preferably with the wind blowing strongly. Then wash clothes in warm water with either a heavy-duty liquid detergent or a low-phosphate powder detergent and a liquid chlorine bleach. Or wash the clothes in warm water with a heavy-duty liquid detergent and a disinfectant (pine-oil cleaners). Add 1 cup of white vinegar to the last rinse. You might have to repeat this several times. When no odor is present, line dry the clothing outside if possible.

If the clothes are moderately or heavily smoke-damaged, you may not be able to salvage them. A dry cleaner who does fire restoration work might be able to get rid of the smoke odor with an ozone generator. You can attempt to launder heavily soiled clothing yourself using the above combinations. Your insurance adjuster or dry cleaner might have additional information.

Always read the label to find out what you can and can't use on specific clothing. Test *colored garments* before using treatment. If you are taking woolen, silk, or rayon garments to the cleaners, first remove trimmings, shoulder pads, etc. Then, if the garment is damp or wet, dry it in a well ventilated area. Shake and brush well, and take the garment to the cleaners as soon as possible.

To remove mildew, wash the fresh stain with soap and warm water. Then rinse and dry in 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. Dip in a weak bleach solution. 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

Any food exposed to the fire must be thrown out, e.g. bread, fruit, boxes of crackers. Toxic fumes can penetrate the packaging or skin and contaminate the food.

Wash your canned goods in detergent and water. Dip them in a bleach solution (2 teaspoons bleach per quart of water) for 15 minutes. If labels come off, be sure you mark the contents on the can or jar with a permanent marker. Do not use canned goods when cans have bulged or are dented or rusted.



**If in Doubt,
Throw it Out!!**

If your home freezer/refrigerator has stopped running, you *might* be able to save the food.

Keep the freezer closed. Your freezer has enough insulation to keep food frozen for at least one day perhaps for as many as two or three days.

Do not re-freeze food that has thawed. If food has started to thaw you will have to evaluate each item to see what can be safely kept. If any food has an off flavor or odor when prepared, throw it away.

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. Some baking soda in an open container or a piece of charcoal can be placed in the refrigerator or freezer to absorb odor.

Safes

A safe or fire box involved in a fire may hold intense heat for several hours. Make sure the safe is cool before you open it or else you could cause the contents to burst into flame by providing oxygen. Use caution when opening your safe. Open only after you have allowed enough time for thorough cooling off of the contents inside.

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 carefully used 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 is usually possible to cement loose tiles of any type. Wait until the floor is completely dry before beginning.

Rugs and carpets 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 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, installer or qualified carpet cleaning professional.

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 rubber retain the odor.

Leather

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.

Books and Important Papers

Wet books and papers must be taken care of as soon as possible. The first thing to do for very wet papers and books is to freeze the items. Freezing stops the deterioration process and allows you time to decide if the items are worth salvaging and how you will proceed. 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 and the internet may be good resources.

Locks and Hinges



Locks (especially iron locks) should be taken apart, cleaned, 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

Professional cleaners have special techniques used to maximize odor removal from walls. If you must do it yourself, 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.* Inquire about special sealant paint at the paint store.

You might be able to repair wallpaper. Use a commercial paste to re-paste loose edges or section. 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.

Wood Furniture

1. Do not dry your furniture in the sun. The wood will warp and twist out of shape.
2. Clean off mud or dirt.
3. Remove drawers. Let them dry thoroughly so there will be no sticking when you replace them.
4. Scrub with stiff brush and a cleaning solution.
5. Wet wood can decay and mold, so dry thoroughly. Open doors and windows for good ventilation. If necessary, turn on your furnace or air conditioner (if operational).
6. If mold forms, wipe the wood with a cloth soaked in mixture of borax dissolved in hot water.
7. 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 dry and polish with wax. 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.

Plants

Wash plants with water on both sides of the leaves.

Air quality

If your furnace/air conditioner is operational, change your furnace filter several times to help clear the air of smoke particles. Set out dishes of vanilla or activated charcoal (out of the reach of children and pets, of course). This may help with odor control.



Money Replacement

Any currency note (bill) that is *clearly more* than one-half of the original note, and does not require special examination to determine its value, can be exchanged through your local bank and processed by the Federal Reserve Bank of Kansas City at (816) 881-2000.

Currency notes which are not clearly one-half of the original note and in such condition that special examination is required to determine its value can be sent to the Treasury for examination. Handle burned money as little as possible, leaving it in the condition in which it was found. Attempt to wrap each bill or portion of a bill in plastic wrap for preservation.

Mail the burned or torn currency/bills via “Registered Mail, Return Receipt Requested” (insuring the shipment is the responsibility of the sender) to:

Department of the Treasury
Bureau of Engraving and Printing
Office of Compliance
Mutilated Currency Division
P.O. Box 37048
Washington, D.C. 20013
(800) 575-2361



Mutilated or melted coins should be sent “Registered Mail, Return Receipt Requested” to:

Superintendent
U.S. Mint
Post Office Box 400
Philadelphia, PA 19105

For more information visit the U.S. Treasury website at:

www.bep.treas.gov/section.cfm/8/39

U.S. Savings Bonds

If your U.S. Savings Bonds have been mutilated or destroyed you need to complete Form PD F 1048. You can obtain this form from by calling the Federal Reserve Bank in Kansas City at (816) 881-2000 or at the savings bond website:

www.treasurydirect.gov/forms/sav1048.pdf

Mail the completed form to:

HH/H savings bonds - Bureau of Public Debt, Parkersburg, WV 26106-2186
E/EE/I savings bonds - Bureau of Public Debt, Parkersburg, WV 26106-7012

Getting back on your feet . .

Olathe Fire Department
1225 S. Hamilton Circle
Olathe, KS 66061
(913) 971-6333
TDD/TTY (913) 971-7903
Copy of your fire report (913) 971-6333

Olathe Police Department
501 E. Old 56 Highway
Olathe, KS 66061
(913) 971-7500
(913) 971-7455 after hours

Fire Captain _____

Fire Investigator _____ Insurance adjuster _____

Disaster Assistance

American Red Cross (816) 931-8400

Salvation Army (913) 829-0578

Utilities

Westar 1-800-383-1183 (toll free) Customer Service
1-800-794-6101 (toll free) Emergencies Anytime
1-800-832-4530 (toll free) TDD/TTY

KCPL (816) 471-5275

Atmos Energy 1-888-442-1313 (toll free) Customer Service
1-800-662-6185 (toll free) Emergencies
1-800-832-4530 (toll free) TDD/TTY

Water - City of Olathe (913) 971-8600 TDD/Voice
(913) 971-5151 After hours water service

Comcast (cable TV) (913) 782-4466
AT&T U-verse 1-800-288-2020 (toll free)
AT&T (telephone) 1-800-246-8464 (toll free) Repair System
1-800-559-0050 (toll free) Spanish

Miscellaneous

United Way 2-1-1
Post Office 1-800-275-8777
KC Star (home delivery) (877) 962-7827
The Olathe News (913) 764-2211
Olathe Animal Shelter (913) 971-6362
Kansas State Extension Office (913) 764-6300
Olathe Medical Center (913) 791-4200

Coping With Disaster

You have been affected by a fire. You may feel upset, overwhelmed, or feel nothing at all. These feelings and others may occur right after the fire or they may surface days or even months later. RELAX! Your feelings are normal. It is not uncommon to feel some of the following emotions:

sense of helplessness
headaches
vivid recollection of the event
inability to concentrate
irritability
can't sleep
loss of energy
confusion
anger
withdrawal
guilt
frequent crying
anxiety
loss of appetite



As with other stresses in life, most people are able to cope quite well. Think of disasters' effects as being a strain. When we strain our bodies, we can recognize that we need to ease up on ourselves – to take things easy for awhile. Disasters can strain us psychologically, but it is often hard to know this is happening, especially if your home was damaged by the disaster or if there was an injury or death of someone close to you. You need to be sure you recognize this and be kind to yourself.

There may be other reactions. If you are feeling some of these things, we recommend the following:

1. Be patient and considerate of yourself for the next few weeks. Recovering from the physical and psychological effects of a disaster takes time. Try to take time out to relax and do things you enjoy.
2. Talk it out. Share your experiences and feelings with someone else. Family, friends, coworkers, ministers, and counselors are possible listeners. This can be a vital part of the recovery process.

Parents need to pay close attention to their children during this time. Parents tend to ignore the emotional needs of the child once they are relieved that nothing “serious” has happened to members of their family. They may be surprised about the persistence of the child's fears. Parents may even begin to feel resentment if the child's behavior disrupts or interferes with the daily routine of the family.

Children need time to heal from traumatic events. Studies of children following disasters have shown that children may show changes in behavior for months even a year or two but should diminish over time. Except for extreme circumstances (when a family member is killed or severely injured or the child was in the fire and hurt or traumatized) most children do not develop serious or permanent psychological problems.

Therefore, it is important to note that many children express their fears and anxiety by reverting to the behavior of a much younger child by bed-wetting, thumb sucking, whining, fighting, sleep disturbances, or clinging to their parents. They might be afraid to be alone, especially at night. Most will be afraid that a fire will happen again in their home.

Help your children cope by showing them that you have taken every safety precaution to ensure a fire won't happen again. Go on a hunt for home hazards together (worksheet available from the Olathe Fire Department) and show them how you're being safe in your home. Show them the smoke alarms (have *them* test the alarms) and practice a fire drill. Take time to comfort and reassure your children. Get back into a routine as soon as possible – meal times, birthday celebrations, family times. Accept your children's fears as real. Be a good listener and supporter.



Your child's school and his or her teacher should be aware of your situation. If school personnel know your child is going through a hard time, they may be able to help.

FEMA and the American Red Cross has a publication available, "Helping Children Cope with Disaster." It's available from your local Red Cross or at the FEMA website:

www.fema.gov/rebuild/recover/cope_child.shtm

K-State Extension Service also has a publication available, "Children May Experience Long Term Effects of Disaster" at:

www.oznet.ksu.edu/library/famlf2/mf1146.pdf

Additionally, the American Red Cross and the National Fire Protection Association have a coloring book for children "After A Fire". FEMA has a list of additional resources available at:

www.fema.gov/kids/tch_diz.htm

Notes:

Notes:

To do: