



AFTER THE FIRE

A COLLABORATION BETWEEN THE OSHKOSH FIRE DEPARTMENT AND OSHKOSH AREA UNITED WAY



Oshkosh Area United Way



WHAT TO EXPECT

This booklet was developed as a resource to provide you with information you may need in the coming days to assist you in reducing your losses after the fire is out. In the event you cannot find the help you need, please call the Oshkosh Fire Department at (920) 236-5240 and someone will assist you in locating the appropriate individual or agency.

A fire in your home can cause serious damage. Your home and many of the things in your home may be badly damaged by flames, heat, smoke and water.

You will find things not damaged by the fire may still be ruined by smoke and may be soggy with water used to put out the fire. Anything you want to save or reuse will need to be carefully cleaned.

To fight the fire, firefighters may have broken windows and cut holes in the roof. This slows the fire's growth and gets rid of dark smoke that makes it hard for firefighters to see. They may have cut holes in your walls to make sure that the fire is completely out and not hidden in the walls.

It is important to understand the risk to your safety and health even after the fire is out. The soot and dirty water left behind may contain things that could make you sick. Be very careful if you go into your home and if you touch any fire-damaged items.

If your home had a home fire sprinkler system, you will find little damage from flames, heat, smoke and water. If you plan to rebuild, now is the time to think about installing sprinklers. Learn more about fire sprinklers at the Home Fire Sprinkler Coalition's website: www.homefiresprinkler.org.



WHAT DO I DO NOW?

Contact your insurance company or landlord right away and ask them what to do first. There are companies that specialize in cleaning and restoring your personal items. Ask your insurance company for recommendations of companies you can trust. Make sure you know if you or your insurance company will pay for the cleaning. When you contact the company, be sure to ask for a cost estimate in writing.

If you do not have insurance, your family and community might help you get back on your feet. Organizations that might provide helpful resources include:

- United Way 2-1-1
- American Red Cross (ARC)
- Salvation Army
- Religious organizations
- Public agencies, such as the public health department
- State or municipal emergency services office
- Nonprofit crisis-counseling centers

TAKE CARE OF YOURSELF AND FAMILY

Contact your local disaster relief service, such as the ARC or the Salvation Army. They will help you find food, clothing, medicine and a place to stay. You have a big job ahead of you. Get plenty of rest, and ask for help. Do not try to do it all alone.

HELP YOUR PETS

If you have pets, find and comfort them. Scared animals often react by biting or scratching. Handle them carefully. Try to leave pets with a family member, friend or veterinarian if you are visiting or cleaning your damaged home. Keeping your pets out of the house until the cleanup is complete will keep them safe. Smoke can damage...



the lungs of a dog or cat in minutes and sparks can cause painful burns that may stay hidden under your pet's fur. As soon as possible, take your pet to a veterinarian. If your pet is lost in the confusion, call the Oshkosh Area Humane Society.

IF YOU MUST STAY ELSEWHERE

If your home is unlivable, and if you cannot find a place to stay, such as with family or friends, consult with your insurance company to see if you are covered for additional living expenses. The American Red Cross may be able to provide temporary shelter until you can arrange to rent a place to stay.

If you must leave your home, try to locate the following items to take with you: important legal documents, identification, vital medicines, eye glasses, hearing aids, valuables, credit cards, checkbooks, insurance policies, money, jewelry, photos, etc.

The Fire Department will notify the City of Oshkosh's Inspection Services Department if your home has sustained damage as a result of fire. Inspectors will conduct a full inspection of your home to assess the extent of the fire damage and to determine what permits are required to repair the home. Before attempting any repairs, please contact the Inspection Services Department at (920) 236-5050.

Often the Fire Department must have the utility services shut off or disconnected as a safety precaution and also to prevent further damage to the structure and its contents. The utility companies cannot restore your utilities until the repairs are approved, and a clearance has been issued by the Inspection Services Department.

CHANGE OF ADDRESS

If you move, notify the US Postal Service, banks, utility companies, credit card companies, magazines/newspapers, etc., of your new address. Also contact Social Security Administration and the Department of Economic Security if you were receiving benefits prior to the fire.



SAFETY AND SECURITY

Do not enter your damaged home or apartment unless the Fire Department says it is safe. The Fire Department will make sure the utility services (water, electricity and gas) are safe to use. If they are not safe, firefighters will have your utilities turned off or disconnected before they leave. Do not try to turn them back on by yourself.

Contact the Oshkosh Police Department to let them know you will be away from your home. In some cases, you may need to board up windows and doors so no one can enter the property.

If you are unable to contact your insurance company and need professional assistance in boarding up your home, you may contact a general contractor or a fire damage restoration firm (typically listed as Contractors - General or Fire & Water Damage Restoration).

FINANCES

Be sure to get in touch with your landlord or mortgage lender. You will also want to contact your credit card company to report any credit cards that were lost in the fire. Save all of your receipts for any money you spend. The receipts may be needed later by the insurance company, and you will need them to prove losses claimed on your tax return.

PERISHABLE FOOD

Any food, beverages and/or medicines exposed to heat or smoke should not be consumed. Medicines, especially, can change strength by exposure to heat. Please check with your doctor first before taking these medicines.

If food was in tightly closed or sealed containers, or in airtight refrigerators or freezers, they may be salvageable. It is cheaper to replace the material than to jeopardize your health by taking a chance. When in doubt, throw it out!



COUNSELING SUPPORT

After a fire, you may experience: anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, irrational fears and nightmares. These are common responses to a traumatic event. If you or your family members need support, call the American Red Cross or seek a counselor. Some employers and/or health insurance carriers provide coverage for counseling services.

WHAT ABOUT ODORS?

Sometimes there is a residual smoke odor from a small fire that is annoying and lingering. Short of a good cleaning of everything in the house, you can place small saucers of household vanilla, wine, vinegar, or activated charcoal around your home to help absorb these odors. Remember that the smoke odor is also inside the heating and cooling ducts and you get a fresh blast every time the air system activates.

If insured, consult your insurance company for assistance. If the odor does not go away in about a week, you may want to contact a cleaning service specializing in restoration of fire damaged property. They have the equipment to scrub out the duct work and deodorize everything in the house.



ADDITIONAL TIPS

- Vacuum all surfaces
- Change and clean air conditioner/heater filters
- Seal off the room in which you are working with plastic wrap to keep soot from moving from one room to another. Try to keep windows closed.
- To remove soot and smoke from painted walls, mix together 4 to 6 tablespoons of tri-sodium phosphate (can be purchased at paint stores) and 1 gallon of water. Use rubber gloves and goggles when working with this solution.
- **WARNING:** Keep mixture away from children and PETS
- Wash a small area at a time working from the floor up, saving the ceilings for last. Rinse thoroughly; do not repaint until completely dry. It is advised to use a smoke sealer (available at paint stores) before painting. If your walls are wallpapered, usually the wallpaper cannot be restored.
- *Furniture* - Do not use chemicals on furniture. A very inexpensive product called FLAX SOAP (readily available in hardware stores) is a most efficient product to use on wood, including kitchen cabinets. Do not dry furniture in the sun as the wood will warp and twist out of shape.
- *Floors* - Use FLAX SOAP on wood and linoleum floors. It will take 4 or 5 applications. Then strip and re-wax.
- *Carpeting* - Steam clean, shampoo, and repeat steam cleaning.
- *Mattresses* - Reconditioning an inner-spring mattress at home is very difficult if not impossible. Your mattress can probably 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 plastic sheeting. It is almost impossible to get smoke odor out of pillows. Feathers and foam retain odors.
- *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.



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- **WARNING:** Do not use gasoline for cleaning
- *Mildew* – To remove mildew, wash stain with soap and water. Rinse well and dry. If stain remains, use lemon juice and salt, or a solution of household bleach and warm water.
- *Clothes* – To remove smoke odor or soot from clothes that can be bleached, add ½ cup of ammonia to 2 gallons of water; then rinse in vinegar (use rubber gloves). Should you have any questions about the cleaning or preparation of clothing, it is wise to contact a cleaning service. Take wool, silk, or rayon garments to dry cleaner as soon as possible.
- **WARNING:** Do not mix ammonia with bleach
- *Electrical Appliances* - Do not run wet appliances until you have had a service person check them.
- *Cooking Utensils* - Your pots, pans, flatware, etc. should be washed with soapy water, rinsed, 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 in vinegar.

VEHICLE FIRES

If insured, contact both your home and auto insurance agents who can explain coverage and will assist with your claim. If you are uninsured, you will need to determine if the vehicle is repairable. If vehicle is a total loss (beyond repair), it may have some value to a salvage yard. Occasionally, fire crews will have to force entry into the vehicle to check for fire extension and extinguish the fire. It may be necessary for fire crews to cut and/or disconnect battery cables to prevent electrical shorting of wires where insulation of wiring has been damaged. In some cases, complete removal of padding from seats, forced entry into the passenger compartment, engine compartment and/or trunk of a vehicle may be required to extinguish flames, check for extension, and gain access to battery cables.



THE FIRST DAYS OF RECOVERY

HOME AND PROPERTY VALUES

Talk with your insurance company about how to learn the value of your home and property.

REPLACING IMPORTANT DOCUMENTS

You may want to replace many of the following documents if they were destroyed or lost in the fire:

- Driver's License
- Auto Registration
- Titles and Deeds
- Insurance Policies
- Military Discharge Papers
- Passports
- Birth and Death Certificates
- Marriage Certificates
- Divorce Papers
- Social Security or Medicare Cards
- Credit Cards
- Stocks and Bonds
- Wills
- Medical Records
- Warranties
- Income Tax Records
- Citizenship Papers

REPLACING MONEY

Handle burnt money as little as possible. Try to place each bill or part of a bill in plastic wrap to help preserve it. If money is only partly burnt – if half or more is still OK – you can take it to your regional Federal Reserve Bank to get it replaced. Ask your bank or credit union for the nearest regional Federal Reserve Bank.

You can also send the burnt money to the Treasury. Additional information about replacing damaged money can be found at www.moneyfactory.gov/submitclaim.



CHECKLIST FOR NEXT STEPS AFTER A FIRE

Contact your local disaster relief service, such as the American Red Cross. They will help you find food, clothing, medicine and a place to stay.

If you have insurance, contact your insurance company:

- Ask what you should do to keep your home safe until it is repaired.
- Ask who you should talk to about cleaning up your home.

If you are not insured, try contacting community groups for aid and assistance.

Check with the Oshkosh Fire Department to make sure that your home is safe to enter. Be very careful when you go inside. Floors and walls may not be as safe as they look. All utilities should be rendered safe to use or disconnected.

Contact your landlord or mortgage company to report the fire.

Try to find valuable documents and records.

If you leave your home, call the Oshkosh Police Department's non-emergency number to let them know the property will be vacant.

Begin saving receipts for any money that you spend related to the fire loss. The receipts may be needed later by the insurance company and to prove any losses claimed on your income tax.

Check with an accountant or the IRS about special benefits for people recovering from fire loss.



IMPORTANT INFORMATION

- Date of fire: _____
- Time of fire: _____
- Location of fire: _____
- Name of Fire Department: **Oshkosh Fire Department**
- Address of Fire Department: **101 Court Street, Oshkosh, WI 54901**
- Fire Department Non-Emergency Number: **(920) 236-5240**
- Fire Incident Report Number: _____
- Fire Marshal or Fire Investigator: _____
- Insurance Company: _____
- Insurance Company Telephone Number: _____
- Insurance Policy Number: _____
- Vehicle Identification Number (VIN): _____
- Vehicle Identification Number (VIN): _____



Oshkosh Area United Way

HELPFUL PHONE NUMBERS

American Red Cross - Northeast WI	(920) 231-3590
City of Oshkosh Inspection Services	(920) 236-5050
Day By Day Warming Shelter	(920) 203-4865
Department of Workforce Development	(608) 266-3131
GO Transit	(920) 232-5340
Internal Revenue Service	(800) 829-1040
Oshkosh Area Humane Society	(920) 424-2128
Oshkosh Department of Motor Vehicles	(608) 264-7447
Oshkosh Fire Department - Emergency	9-1-1
Oshkosh Fire Department - Information	(920) 236-5240
Oshkosh Fire Department - Inspections	(920) 236-5242
Oshkosh Herald	(920) 508-9000
Oshkosh Northwestern	(920) 235-7700
Oshkosh Police Department - Emergency	9-1-1
Oshkosh Police Department - Information	(920) 236-5700
Social Security Administration	(800) 772-1213
United Way 2-1-1	2-1-1
Wisconsin Department of Revenue	(920) 832-2727

Utilities:

City of Oshkosh Water Department	(920) 232-5336
City of Oshkosh Sanitation Department	(920) 232-5383
WE Energies	(800) 242-9137
Wisconsin Public Service (WPS)	(800) 450-7260



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