

AFTER THE FIRE



A Guide To Help You Through
The First Few Hours



AFTER THE FIRE

Date of the fire: _____

Time of the fire: _____

Location of the fire: _____

Fire incident report number: _____

Fire Investigator: _____

Insurance Company: _____

Insurance Company phone number: _____

Insurance policy number: _____

Vehicle Identification Number (VIN) for damaged cars, trucks, boats, and motorcycles:

WHERE TO START

A fire will change your life in many ways and knowing where to begin and who can help you is important. Windsor Severance Fire Rescue (WSFR) hopes you find this information useful.

After experiencing a residential fire, you may find yourself emotionally drained and a little scared. The first time you see your home and belongings – possibly damaged by water and smoke – the emotional toll can be significant. Once the smoke clears, the fire engines have left, and the neighbors have gone back inside, the process of recovering from this event will begin.

WHAT HAPPENS NEXT

Step 1 - Housing

Step 2 - Pets

Step 3 - Plan For Being Displaced

Step 4 - Work With Insurance

Step 5 - Securing Your Home

Step 6 - Returning Home

Fire Operations

Fire Investigations

Records Request

Damaged Documents

Finances

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STEP 1 - HOUSING

If the fire was severe enough to make your residence uninhabitable, one of the first things to consider is finding temporary housing. You will find that things not damaged by the fire may still be ruined by smoke and may have been damaged by water. Anything you want to save or reuse will need to be carefully and thoroughly cleaned.

WSFR can arrange to have the [American Red Cross](#) come to your home after the fire and they may assist you with the following needs:

- Temporary Housing
- Food
- Medicine
- Eyeglasses
- Clothing
- Other Essential Items

NOTIFY THESE PEOPLE AS SOON AS POSSIBLE OF YOUR RELOCATION:

- Insurance Agent/Company
- Family and Friends
- Employer
- Children's School
- Post Office
- Delivery Services
- Fire & Police Departments
- Utility Companies

Your home may have suffered extensive smoke and water damage, even if contained to a single room. It is important to understand the risk to your safety and health even after the fire is out. The soot and dirty water from the fire and firefighting operations could contain toxins so be very careful if you go into your home when touching any fire-damaged items. Even if you think it is not that bad, you should consider staying elsewhere until the damage has been repaired and cleaned. Wear a mask and gloves if it is necessary to enter your home.

STEP 2 - PETS

If you have pets, find and comfort them. Handle them carefully, as scared animals may bite or scratch. If you have pets or livestock that require shelter in the event you are unable to stay in your residence, there are resources available.

The Humane Society may provide emergency temporary shelter in cases such as these.

HUMANE SOCIETY:

- Humane Society of Weld County
970-506-9550
- Larimer Humane Society
970-226-3647

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STEP 3 - PLAN FOR BEING DISPLACED

REMEMBER THE 6 P'S NEEDED FOR A TEMPORARY DISPLACEMENT:

-  **1 People and pets**
-  **2 Papers, phone numbers, and important documents**
-  **3 Prescriptions, medications, and eyeglasses**
-  **4 Pictures and irreplaceable memorabilia**
-  **5 Personal computers/tablets, USBs, phones, etc**
-  **6 Plastic (credit cards, ATM cards) and cash**

RESOURCES

Fire & Police Emergency	911	United Way 2-1-1	211
Town of Windsor	970-674-2400	Xcel Energy	800-895-4999
Windsor Police (non-emergency)	970-674-6400	Poudre Valley REA	800-432-1012
Town of Severance	970-686-1218	Weld RE4 School District	970-686-8000
Severance Police (non-emergency)	970-685-9078	American Red Cross	970-226-5728
US Postal Office Windsor	970-674-0061	US Postal Office Severance	970-686-2697

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STEP 4 - WORK WITH INSURANCE

IF YOU HAVE HOMEOWNER'S OR RENTER'S INSURANCE:

- Notify your insurance agent immediately.
- Ask your agent what to do about the immediate needs of the dwelling, such as covering doors, windows, and other exposed areas, and pumping out water.
- Coordinate with the insurance company before contracting for any service because if you enter into a contract without the knowledge and consent of the insurance company, they may refuse to pay and you may be left with bills to pay that otherwise might have been covered by the insurer.
- Ask your agent what actions are required of you.
- Take photos of the damage, if possible without endangering yourself or causing further damage.
- Do not throw away any damaged goods until after an inventory is made and all damages are taken into consideration in developing your insurance claim.
- Beginning immediately save receipts for any money you spend as these receipts are important for showing the insurance company what money you have spent related to your fire loss and for verifying losses claimed on your income taxes.

Your insurance agent can be of great assistance after you experience property loss or damage and will provide detailed instructions on protecting the property, conducting an inventory, and contacting fire restoration companies. 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.

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STEP 4 - WORK WITH INSURANCE

IF YOU DO NOT HAVE INSURANCE:

If you are not insured, try contacting private organizations for aid and assistance. Renters are not usually covered by their landlord's policy and renters are usually responsible for providing insurance coverage for their own personal belongings. Make sure to vet any door-to-door contractors that offer their services. Double check that they are licensed and insured and consider checking with the Better Business Bureau before signing any contracts.

Renter's Insurance policies are available from most insurance companies. If you are a student renter and you are still considered a dependent, you may be covered by your parent's insurance policy.

Your recovery from a fire loss may be based upon your own resources and help from your community. If you are a member of a religious organization, reach out to your religious leaders as they may be able to provide some assistance.

ADDITIONAL RESOURCES

Salvation Army Fort Collins	970-207-4472
Larimer County Human Services	970-498-6300
Weld County Human Services	970-352-1551
Catholic Charities Weld County	970-616-8615
Catholic Charities Larimer County	970-484-5010

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STEP 5 - SECURING YOUR HOME

Make sure your property is secure and your residence is protected from the elements, the threat of robbery, or vandalism. Be cautious once it is safe to enter the damaged site. A fire scene contains many hazards that you may not see. Roofs, floors, and ceilings may have sustained more damage than they appear and could collapse after the fire is extinguished.

The fire department will see that utilities (water, electricity, gas) are either safe to use or are disconnected before they leave the site. If your residence is uninhabitable, or you must relocate for any reason (either temporarily or for an extended period), please 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 outside. Search for “Fire and Water Damage Restoration” companies in the Northern Colorado area that specialize in fire clean up and building security. 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, LOCATE:

- Driver's Licenses
- Social Security Cards
- Passports And Other Identification
- Credit Cards
- Important Financial Documents
- Insurance Information
- Medications, Eyeglasses, Hearing Aids
- Valuables, Cash, Jewelry, Heirlooms, Photos

PLEASE NOTE:

If the utilities were turned off, do NOT attempt to turn them on yourself. Contact the proper utility to have this done safely.

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

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STEP 6 - RETURNING HOME

Professional fire and water damage restoration businesses may be the best source for cleaning and restoring your personal belongings. Companies offering this service can be found through an internet search.

CLOTHING

Test garments before using any treatment and follow the manufacturer's instructions.

Tri-Sodium Phosphate (TSP) is a caustic substance commonly 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 and read the label for further information. Smoke odor and soot sometimes can be washed from clothing. The following formula may work for clothing that can be bleached.

- 4 to 6 Tablespoons TSP
- 1 cup chlorine bleach
- 1 gallon warm water

Mix well, add clothes, and rinse with clear, clean water. Dry thoroughly.

An effective way to remove mildew from clothing is to wash with soap and warm water, rinse, and then dry in the sun. If the stain has not disappeared, use lemon juice and salt or a diluted solution of household chlorine bleach.

ELECTRICAL APPLIANCES

Do not use appliances that have been exposed to water or steam until you have them serviced by a professional.

RUGS AND CARPETS

Rugs and carpets should be allowed to dry thoroughly. Throw rugs can be cleaned by beating, sweeping, or vacuuming, and then shampooing. Rugs should be dried as quickly as possible. Lay them flat and expose them to warm, circulating, dry air.

FOOD ALL OPEN FOOD SHOULD BE DISCARDED

Wash canned and jarred goods in detergent and water. If labels come off, be sure to mark the contents on the can or jar with a grease pencil or marker. Do not use canned goods that are bulged or rusted. Do not refreeze frozen food that has thawed. If food has been exposed to heat or if there are concerns about its safety, please discard the food in question.

To remove odor from your refrigerator or freezer, place baking soda in an open container or a piece of charcoal inside to absorb odors.

COOKING UTENSILS

Your pots, pans, flatware, etc., should be washed with hot, 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.

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FIRE OPERATIONS

WSFR's mission is to provide professional service and compassionate care from our family to yours. An additional mission of all the fire service is to save lives and protect property. Firefighting can be a messy job and WSFR does our best to minimize damage where we can.

Checking for extension - Fire crews open up walls by removing the drywall to look for hidden fires. The concern for fires to be located in the wall space is very common way for fire to spread and fire crews want to make sure the fire is out to the best of their ability.

Ventilation - Fire crews want to get the smoke and heat out of the building. This is done for their safety and ability to do their job. To you, this may look like broken windows and possibly a hole in your roof. This is done in an effort to improve the air quality and visibility but it also can create less smoke and heat damage in your home.

Smoke, Fire, Water Damage - Crews do their best to reduce the amount of damage caused by smoke, fire and water where we can. The reality is fire and smoke travels through the house, especially when doors are left open and can cause significant damage even before firefighters arrive. Fire crews work to minimize the damage as best as they can by using the water in calculated ways and sometimes they are able to use tarps to protect personal belongings.

When we are done and the fire is out, we work hard to leave your home in the best condition possible. It may not always look like that to you but we can assure you that we constantly strive to create the best possible outcome in a terrible and tragic situation.

RECORDS REQUEST

All requests for a copy of the incident report for your fire must be made in writing or by email. Requests may be mailed or hand-delivered to the front office at the District Administration building located at 100 North 7th Street, Windsor, CO 80550 or emailed to records@wsfr.us.

All requests must contain the following information:

- Date and time of incident
- Address of incident
- Full name of the property owner

Further information regarding our records policy can be found at <http://www.wsfr.us/wp-content/uploads/AD003-Open-Records.pdf>

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FIRE INVESTIGATIONS

In accordance with Colorado statutes and the city codes of both the Town of Severance and the Town of Windsor, Windsor Severance Fire Rescue is authorized and responsible for investigating and determining the origin, care, and circumstances of all fires that occur within the Windsor Severance Fire Rescue District boundaries. This investigation by WSFR personnel may begin even before the fire has been completely extinguished.

Investigating a fire can be a laborious task that may require digging through debris, conducting numerous interviews, and thorough documentation of the scene. Fire investigators may contact you several times during the course of their investigation. When the investigation of the scene is complete, the investigator will attempt to notify the property owners and occupants. However, if you have questions or wish to speak to an investigator please call WSFR at 970-686-2626.

PLEASE NOTE:

Your insurance provider may have their fire investigator involved. These investigators do not represent WSFR and we cannot guarantee their level of service. Please work with your insurance provider if you have any questions or concerns.

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DAMAGED DOCUMENTS

DOCUMENT REPLACEMENT CONTACT INFORMATION

CO Birth and Death Certificates	303-692-2000	Weld Dept. Human Services	970-352-1551
CO Dept. of Motor Vehicles	303-205-5600	Social Security Administration	800-772-1213
Larimer Dept. Human Services	970-498-6300	Military Papers	800-827-1000

FINANCES

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 at least half of the bill is intact you can take the remainder of the bill to your local Federal Reserve Bank for replacement. Your local bank may also provide replacements but if not they can provide information on how to obtain replacement bills. You can also contact the [U.S. Treasury Department's Mutilated Currency Division](#) at 866-575-2361.

If your U.S. Savings Bonds have been mutilated or destroyed contact the:

Federal Reserve Bank
800-553-2663

Have the following information handy:

- Name that appears on the bonds
- Approximate date or time period when purchased, denominations and number of each.

KEEP PAYING YOUR MORTGAGE

Even if you have moved out of your home during repairs and you are paying to live elsewhere, you are still responsible for paying your mortgage. Many banks and mortgage companies will insist that you stay current on your mortgage while some may offer you a deferment. Do not count on a deferment and be prepared to continue making your regular payments.

TAXES

Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss. Also seek professional advice and make sure to keep all your receipts.

TAX INFORMATION

Weld County Assessor	970-400-3650
Larimer County Assessor	970-498-7050
Colorado Dept. of Revenue	703-238-7378
U.S. Internal Revenue Service (IRS)	
Individual	800-829-1040
Businesses	800-829-4933



Windsor Severance Fire Rescue
100 North 7th Street
Windsor, CO 80550
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www.wsfr.us

