

**Dallas Fire-Rescue**

# **After The Fire**

**Resource Guide**





# Putting Your Life Back Together

A fire will change your life in many ways that you cannot imagine. The Dallas Fire-Rescue Department is committed to protecting our citizens and knows that recovering from a fire can be a physically and mentally draining experience. Knowing where to begin and who can help you is important.

We hope this booklet will be useful in getting through the coming days now that the fire is out.

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# What to Expect

A fire in a home can cause serious damage. The building and many of the things in your home may have been badly damaged by flames, heat, smoke, and water.

Standing outside the house and watching the efforts of the firefighters can be very frustrating, but be assured that the firefighters are trained to fight the fire in many ways, both from the interior and exterior of the home.

## Why did the firefighters cut holes in the walls?

The firefighters may have cut holes in the walls of the building to look for any hidden flames. This is done so that the fire department is sure that the fire is completely out and that there is no fire left inside the walls or in other hidden places.

## Why did they cut holes in the roof and break windows?

They may even have cut holes in the roof to let out the heat and smoke. Breaking windows and cutting holes in the roof is called ventilation. This slows the fire's growth. It helps get rid of dark smoke that makes it hard for firefighters to see where they are going. In the end, ventilation can help save lives and property.



## What if the Media wants to talk to me?

The media's purpose is to report on stories it thinks the public wants to know about. You can decide if you want to give an interview or not. The Dallas Fire-Rescue department will have someone onsite to respond to any media inquiries.

# First 24 Hours



## Safety and Security Considerations

- **Do not enter the damaged home without approval or without the company of a Dallas Fire-Rescue official.**
- Fires can start again even if they appear to be out. Roofs and floors may be damaged and subject to collapse. If the scene is safe, a Dallas Fire-Rescue representative will walk you through your home and explain actions that were taken.
- It is important to understand the risk to your safety and health even after the fire is out. Be very careful if you go into your home and if you touch any fire damaged items. Before starting clean up repairs, ask the advice of Dallas Building Inspections, your insurance agent, and/or restoration specialist.
- Normally, the fire department will see that utilities (water, electricity, and natural gas) are either safe to use or disconnected before they leave the site. Do not attempt to turn on utilities yourself.
- Food, beverages and medicine exposed to heat, smoke, soot and water should not be consumed.
- You may want to contact the Dallas Police Department if your home is not livable. They may be able to provide additional patrols in your neighborhood due to the recent fire (214-671-3001). However, 24 hour security is your (or your insurance company's) responsibility. In some cases, you may need to board up openings so no one can gain access to your home.

# Insured/Uninsured

- Contact your insurance company or agent and ask what to do about the immediate needs of your home and family.
- If you are renting or leasing the property, you must also contact the owner. Your insurance adjuster may be able to assist you with immediate repairs or help in securing your home.
- If you are unable to contact your agent and need professional assistance in boarding up your home, you may contact a general contractor or fire damage restoration firm. We recommend that you not sign any documents presented to you by any company that may show up on scene. Simply take their business card and let them know that you will contact them if you need their services.
- If your property is not insured your family and community might help you get back on your feet. Organizations that might help include:
  - American Red Cross
  - Salvation Army
  - Religious organizations
  - Public agencies: public health department, etc.
  - State or municipal emergency services office; and
  - Non-profit counseling centers

## How to Obtain a Fire Report

Fire reports are public documents. The fire report will provide you with information that your insurance company and other official offices may request.

Go to [www.dallascityhall.com](http://www.dallascityhall.com) and submit an open records request. You will receive an email when the report is ready for you to download/print.

Fire Loss Information	
Building / Vehicle	Contents
Loss Estimate	
Estimated Value	
Insurance Coverage	
Insurance Company	
Policy Number / Date	
Adjuster's Loss Estimate	
Company Adjuster	
Public Adjuster	
Insurance Agent	

Assigned  BATS Entered  NFIRS Entered  Completed  Sup. Review

DFPD 303 (Revised 11/12)

# American Red Cross

- The American Red Cross also responds in cases of structure fires to assist families who have been displaced from their homes through any type of disaster.
- They are available around the clock, everyday of the year, with food, clothing, and housing. Make sure you tell the Red Cross disaster responder who shows up on the scene about medications, medical supplies, eye glasses, etc. that you may have lost. The Health Services Department will contact you regarding this. These items can usually be replaced for very little or no cost to you (with exceptions).
- If you lost any documents, such as, a birth certificate, passport, drivers license, etc., the American Red Cross responder will have a document showing you how to replace these items. (214-678-4800)



# Help Your Pets



- If your pet cannot be located following a fire, please check with your neighbors or Dallas Animal Control.
- Often when firefighters enter a home on fire, pets may run past the firefighters before they can be caught. Most pets will return home within 24-48 hours.
- As soon as possible, take your pet to a veterinarian. Smoke can damage the lungs of a dog or cat in minutes and sparks can cause painful burns that may stay hidden under the pets fur.
- Try to leave pets with a family member, friend, or veterinarian if you are visiting or cleaning your damaged home. Keep your pets out of the house until the cleanup is complete to keep them safe.
- If a home owner is hospitalized from a fire and cannot care for their pet, Dallas Animal Services will try to accommodate you and your pet by providing protective custody for your pet. They may also have crates and supplies when available. You can contact them 24 hours a day by calling 3-1-1.

# First Days of Recovery

## Finances

- Get in touch with your landlord or mortgage lender as soon as possible.
- Contact your credit card companies to report credit cards lost in the fire.
- Save all receipts for any funds you spend concerning your fire loss. This will help you prove you bought things you may want to claim on your income tax or insurance.
- If possible, keep damaged items or portions of those items until claims adjuster has visited your home. Do not throw away anything you plan to claim without discussing it with your adjuster first.
- You may need to provide a list of items damaged or destroyed in the fire. Consider photography or videotaping the damage where it occurred for further documentation to support your claim.
- If your insurance will not cover all your losses, you may consider talking to a lawyer.
- Contact the Internal Revenue Service for assistance (800-829-3676). You may be eligible for casualty loss; check Publication 547, Tax information on Disasters, Casualty Losses and Thefts, available from your local Internal Revenue Service office or online at [www.irs.gov/pub/irse-pdf/p547.pdf](http://www.irs.gov/pub/irse-pdf/p547.pdf).

## Notifications

- Notify the postal service to hold your mail or to forward to new address where you may be temporarily residing.
- Cancel or modify all regularly scheduled deliveries (newspapers) and cable service. (214-745-8383 - Dallas Morning News)
- Notify your employer. If you have school age children, advise their schools, especially if this will affect their attendance.

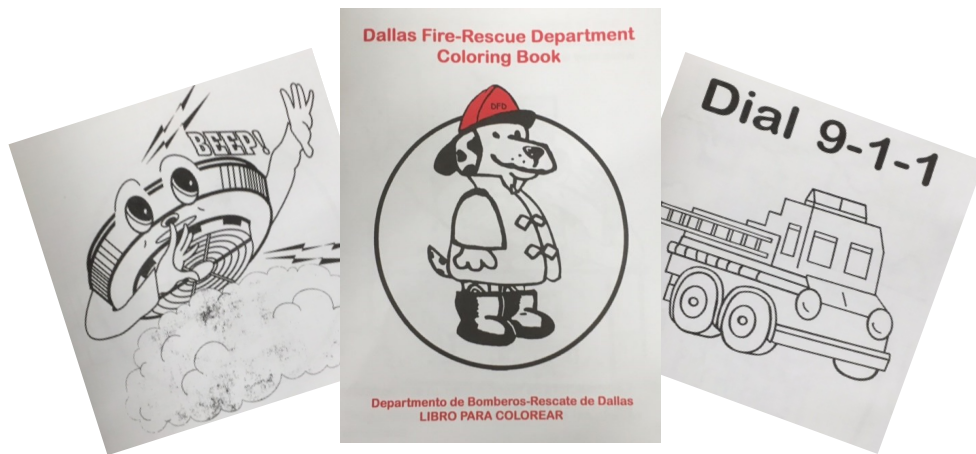


# Coping with the Aftermath

- You have been affected by a fire. You may feel upset, overwhelmed, or feel nothing at all. These reactions and others may occur right after a fire or they may surface days or even months later.
- It is not uncommon to experience some of the following emotions: vivid recollection of the event, frequent crying, insomnia, loss of energy, confusion, sense of helplessness, loss of appetite, irritability, and anxiety.
- There may be other reactions. If you are feeling some of these things, we recommend the following:
  - Be patient and considerate of yourself for the next few weeks.
  - Limit your exposure to the sights and sounds of disaster, especially on television, the radio, social media, and in the newspapers.
  - Talk it out, share your experiences and feelings with someone else.
  - If you or your family members need support, call the American Red Cross or contact a counseling service. Some employer's health insurance may provide coverage for counseling services.



# Children Coping with the Aftermath



- Parents should pay close attention to their children during this time. Children need time to heal from traumatic events. Studies of children following disasters have shown they may exhibit changes in behaviors for months, but should diminish over time.
- 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 insure a fire will not happen again. Show them the smoke alarms (have them test alarms) and practice a fire drill.
- Get back into a routine as soon as possible. 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.
- FEMA has an online publication available for helping children cope with disaster at [www.fema.gov/coping-disaster](http://www.fema.gov/coping-disaster).

# How to Handle the Damage



- There are companies that are expert in cleaning and/or restoring your personal items.
- Whether you or your insurer buys this type of service, be clear on who will pay for it. Be sure to ask for an estimate of cost for the work and agree to it in writing. Ask your insurance agent for a company they have used.
- Check with the Better Business Bureau.
- These companies provide services that include some or all of the following:
  - Securing your home against more damage
  - Estimating damage
  - Repairing damage
  - Estimating the cost to repair or renew items
  - Storing household items
  - Hiring cleaning or repair subcontractors
  - Storing repaired items until needed

# Replacing Valuable Documents and Records

You will want to replace many of the following documents destroyed or lost in the fire:

- Driver's License
- Auto Registration
- Bankbooks
- Insurance policies
- Military Discharge papers
- Passports
- Wills
- Birth/Death certificates
- Divorce papers
- Social Security cards
- Medicare cards
- Credit cards
- Titles and Deeds
- Stocks and Bonds
- Medical records
- Warranties
- Income tax records
- Citizenship papers
- Pre-paid burial contracts
- Animal registrations
- Degrees/Certifications



# Replacing Money

Handle burned 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 partly burned—if half or more is still ok—you can take the part that is left to your regional Federal Reserve Bank to get it replaced. Ask your bank for the one nearest you, or you can take the burned or torn money to the Post Office and mail it by “registered mail, return receipt requested” to:

Department of the Treasury  
Bureau of Engraving and Printing  
Office of Currency Standards  
P.O. Box 37048  
Washington, DC 20013

Damaged or melted coins may be taken to your regional Federal Reserve Bank or mailed by “registered mail, return receipt requested” to:

Superintendent U.S. Mint  
P.O. Box 400  
Philadelphia, PA 19105

To replace U.S. Savings Bonds that are destroyed or mutilated, get the Department of Treasury Form PDF 1048 (I) from your bank or at [www.ustreas.gov](http://www.ustreas.gov) and mail to:

Department of the Treasury  
Bureau of the Public Debt Savings Bonds Operations  
P.O. Box 1328  
Parkersburg, WV 26106-1328



# Rebuilding Recommendations



- Ask your insurance company for names of contractors. The choice of a contractor is yours. Ask a lot of questions, do a lot of research, always ask for references. Take time to think through decisions.
- Get written estimates from at least three firms. Ask contractors if there is a charge for an estimate before allowing them in your home. Do not automatically choose the lowest bidder. Be aware that your signature on a contractor's bid may be an authorization to begin work.
- Get a contract in writing. Make certain the contractor shows a certificate of insurance covering liability and workers' compensation.
- Keep a record of all payments (copies of receipts, checks, etc.). Pay the final amount only after the work is completed to your satisfaction.
- Obtain a waiver of lien which states that the contractor has paid all debts (materials and labor) related to your job. Do not sign over an insurance settlement check to the contractor.
- Make sure repairs are done according to Dallas building codes. (Building Inspections 214-948-4480)
- Have the contractor sign a release of lien when the work is done and paid for.
- Be sure all work requiring city inspection is officially approved in writing before making final payment to the contractor.

# Reference Numbers

American Red Cross: . . . . .	214-678-4800
Dallas Animal Services: . . . . .	214-670-8246 (3-1-1 after hours)
Dallas Fire-Rescue:	
Emergency: . . . . .	9-1-1
Administration Office: 1500 Marilla St. 7AS. . . . .	214-670-5466
Arson and Fire Investigation: . . . . .	214-670-4312
Website . . . . .	<a href="http://www.dallasfirerescue.com">www.dallasfirerescue.com</a>
Dallas Police Department	
Emergency: . . . . .	9-1-1
Nonemergency Number . . . . .	214-671-3001
Dallas Water Utilities:. . . . .	214-651-1441 (3-1-1 after hours)
Dallas Building Inspections: . . . . .	214-948-4480
Internal Revenue Service: . . . . .	800-829-3676
Oncor (Gas and Electric Service Emergencies): . . . . .	888-313-4747
Passport Information: . . . . .	877-487-2778
Salvation Army:. . . . .	214-424-7000
Social Security Administration: . . . . .	800-772-1213
Hearing and Speaking Impaired:. . . . .	800-325-0778
Texas Dept. of Public Safety (drivers license): . . . . .	214-330-3958
U.S. Postal Service: . . . . .	800-275-8777
U.S. Department of Veterans Affairs: . . . . .	800-827-1000
Additional Information can be found at: . . . . .	<a href="http://www.fema.gov">www.fema.gov</a>

# Vital Information Worksheet

Date of Fire: \_\_\_\_\_

Time of Fire: \_\_\_\_\_

Location of Fire: \_\_\_\_\_

Fire Marshal or Fire Investigator: \_\_\_\_\_

Fire Report Case Number: \_\_\_\_\_

To obtain a copy of the fire report, go to [www.dallascityhall.com](http://www.dallascityhall.com) and submit an open records request. You will receive an email when the report is ready for you to download/print. If you have additional questions call; Dallas Fire-Rescue Arson and Fire Investigation non-emergency phone number - 214-670-4312.



