

AFTER THE FIRE



COPING WITH LOSS AFTER A FIRE

Dear Community Member,

We want to acknowledge the emotional, psychological, and logistical impacts you may be experiencing. After a fire, you may feel emotionally drained, scared, and overwhelmed. You may be processing the loss of a loved one or pet, healing from an injury, and remembering cherished possessions. Even the loss of strictly physical belongings can be devastating.

Once the smoke clears, the fire trucks leave, and the neighbors go back inside, the recovery process begins. This guide is designed to provide you with important information and practical steps to move forward. It will connect you to local resources, help you understand what to expect from your mortgage provider and insurance, provide a packing list for the difficult time out of your home, and a checklist of notifications you will need to make.

Please know that although the fire is out, support from us is not over. Remember that healing and recovery are possible.

The process will require patience, self-compassion, and resilience. By following the steps outlined in this guide and reaching out for support, you can begin the journey toward recovery and rebuilding your life. Always remember, we are here to help.

Sincerely,

Fire Chief Derek Bergsten and the Poudre Fire Family



CONTACT NUMBERS:

Poudre Fire Authority Headquarters	970-416-2891
Fort Collins Police Services Non-Emergency Line	970-419-3273
Timnath Police Services Non-Emergency Line	970-224-3211
Fort Collins Utilities	970-212-2900
NOCO Humane Society: Larimer Campus	970-226-3647
NOCO Humane Society: Weld Campus	970-506-9550
U.S. Internal Revenue Service (Individual)	800-829-1040
Colorado Department of Revenue	303-238-7378
Larimer County Tax Assessor	970-498-7050
Northern Colorado American Red Cross	970-226-5728
Fort Collins Salvation Army	970-207-4472



PACKING LIST FOR TIME AWAY FROM YOUR HOME

- Cell phone with charger
- Wallets/purse/keys
- Glasses/hearing aids/dentures
- Medicines/medical supplies
- Important documents (driver's license, Social Security card, birth certificates, passports,

INSURANCE PAPERS)

- Family pictures and heirlooms
- Jewelry and cash
- Bathroom essentials (hygiene items, special needs items)
- Clothing
- Laptop or notebook with charger
- Baby care items (diapers, clothing, undamaged formula, bottles)
- Comfort items for children (blanket, stuffed animals, toys)
- School supplies for children (schoolbooks, backpacks, clothing)
- Animal/pet supplies
- Other items needed for daily use

NEXT STEPS FOR INSURANCE OR FINANCIAL SUPPORT

- If you are insured, contact your insurance company immediately for detailed instructions on protecting the property, conducting an inventory and contacting fire damage restoration companies.
- If you are not insured, consider contacting private organizations for aid and assistance.
- Begin saving receipts for any money you spend related to the fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on income taxes.
- Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.

NOTIFICATION CHECKLIST:

- Insurance agent/company (auto and home if different)
- Mortgage company (be sure to inform them of the fire)
- Family and friends
- Employer
- Schools of children or dependents
- Post office
- Utilities
- Any delivery services



SELF CARE

After a fire, you may feel overwhelmed by the amount of work necessary to get organized and back on your feet. While it is true that there are many concerns to address, there are a few priorities to be taken care of immediately.

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

- Temporary housing
- Food
- Medicine
- Eyeglasses
- Clothing
- Mental health services
- Other essential items

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

Please Be Careful

It can be hazardous to re-enter the damaged site, so be careful. A fire scene contains many hazards that you may not see. Fires can rekindle from hidden, smoldering, remains. Roofs, floors, and ceilings may be damaged and subject to collapse. Be watchful for structural damage caused by fire. A mask should be worn at all times when re-entering damaged grounds.

Important Notes about Utilities, Food, and Evidence

If the utilities were turned off, do not attempt to turn them on yourself. Please contact the property utility to have this done safely.

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

Items that could be potential evidence should be left untouched until an insurance adjuster or third-party investigator has had the opportunity to investigate.



SECURING YOUR HOME:

Another consideration is making sure property is secure and your residence is protected from the elements, robbery, or vandalism. 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. Do not disturb areas that are to be investigated, especially if items are in the area where the fire originated.

PFA can call for services to board up broken windows, doors, or any other possible means of entry from the outside. Some insurance policies cover the cost of emergency or temporary repairs to protect property from further damage and theft.

TAKING CARE OF YOUR PETS:

If you have pets that require shelter, there are resources available. Keep in mind that there are many hotels and motels in the Fort Collins area that accept pets.

If this is not an option at the time of the fire, you should try to contact friends, nearby family members, or a veterinarian to arrange temporary care of your pet.



WHAT TO EXPECT AFTER A HOUSE FIRE:

Expect to Find a Temporary Place to Live

Unless the fire was extremely small, your home will suffer extensive smoke and water damage throughout, even if contained to a single room. The smoke that comes from burning wood, plastics, and other items in your home, is toxic to humans and animals and should not be inhaled at all. Even if you think the damage is minimal, you should consider staying somewhere else until the damage has been repaired, especially if you have young children. While some insurance policies will pay for temporary lodging, many will not. This is typically an addendum to the policy that must be added before a fire occurs that many people do not think of.

Expect to Keep Paying the Mortgage

Even if you have moved out of your home for a month or two while extensive repairs are being made and are paying to live elsewhere, many banks and mortgage companies will insist that you stay current on your mortgage payments, though some may be generous and offer you a deferment. However, do not count on this, and be prepared to continue making your regular payments. One way you can prepare for this is to have an emergency fund that includes the amount of your monthly mortgage payment.

Expect an Advance on Your Personal Property Insurance

Once the insurance underwriter looks at the damage to your home, especially if you have been displaced, you may be given a 5 to 10 percent advance on the maximum amount allowed by your personal effects coverage to help you with living expenses until you formally complete a claim and receive payment. **If the insurance adjuster doesn't offer this up front, ask about it.** Ultimately, the decision to offer any advance is up to the insurance company.

Expect to Produce a Detailed List of Your Lost Property

This is how personal effect insurance works: You suffer a loss, you produce a list of what you lost, how much you paid for it, when you bought it, and what you expect the value is today. Most people severely underestimate how long the process is and how difficult it can be to remember and catalog all of their possessions. It is easy to think of your washer and dryer, refrigerator, television set, and furniture, but what about all of the books on your bookshelves or toys in your children's rooms? For example, submitting a list that says "200 science fiction paperback books with an estimated value of \$1,000" will likely not get you very far. A good way to manage this expectation is to keep an inventory in advance (take a few weeks to do so) or record a video on your cell phone to do a slow and thorough video sweep of your entire house, thereby cataloging all of the items in it.



Expect the Insurance Company to Devalue Your List

For example, if you have a \$30,000 personal effects policy, you may be tempted to come up with \$30,000 worth of losses (probably harder than you think), but this will probably result in less than expected. The insurance adjuster is going to review the list and likely apply a depreciation formula, deducting somewhere between 10 to 20 percent from the final total that you submitted. If you recently bought a \$1,000 computer, for example, do not forget to also add the software installed on it. **Every penny truly counts**, and the insurance company will be looking at it that way too. Be as thorough as possible when creating your list.

Replacement of Damaged Money

Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If half or more of the bill is intact, you can take the remainder to your local Federal Reserve Bank for replacement. Ask your personal bank for the nearest location. You can also contact the U.S. Treasury Department's Mutilated Currency Division at (866) 575-2361.

Mutilated or melted coins can be taken to the Federal Reserve Bank, or you can contact the U.S. Mint at (800) 872-6468.

If your U.S. Savings Bonds have been mutilated or destroyed, call your Federal Reserve Bank at (800) 553-2663

- Name or names on bonds.
- Approximate date or time period when purchased.
- Denominations and approximate number of each.

If You Are Not Insured

Your recovery from a fire loss may be based upon your own resources and help from your community.

Private organizations that may offer aid or information:

- American Red Cross
- Salvation Army
- Religious organizations
- Department of Social Services
- Civic organizations
- State or municipal emergency services offices
- Non-profit crisis counseling centers



UNDERSTANDING PFA ACTIONS:

If you were home or arrived home as the fire department began working to save your home, you might have been confused or concerned about certain things they were doing. Often, windows are broken intentionally by firefighters, or holes are cut in roofs or ceilings. Please rest assured that this is done only when necessary to help extinguish the fire. The primary mission of the fire department is to save lives and protect property.

Ventilation of Smoke and Toxic Gases

Ventilation can help prevent the spread of fire or lessen the damage done by smoke and heat. When firefighters have to cut holes or break windows, they are doing so to preserve the property or to ensure firefighter safety. It is done in a systematic way that will best facilitate the entire fire suppression operation.

Ventilation can be done many different ways. One way is to let the smoke naturally flow through openings that have been created by the fire department, or by using powerful fans set outside the building that will force the smoke and toxic gases out of the structure. You may have noticed that there are small holes in the walls or ceiling that do not seem to benefit ventilation. These holes are made to check for extension of fire into spaces between the walls.

By checking for extension of the fire, firefighters are reducing (if not eliminating) the chance of a rekindle occurring. A rekindle happens when the fire is thought to be completely extinguished, but hot or smoldering embers in hidden spaces of the building are still present. These can smolder for hours and increase the chance that the fire could start again.

Preventing Reignition

Rekindles were once a usual event, but by checking for extension in the hidden spaces of your home, the chances are considerably reduced or eliminated. However, there are instances where this situation still occurs, even with the best efforts to prevent it. It is not unusual for the building to have a residual smoke odor. If there is ever any visible smoke, any sounds of “crackling,” or if the walls, ceiling, or floor are unusually warm to the touch, do not hesitate to leave the residence and call 911.

Rest assured that PFA firefighters are well trained in fire suppression, rescue, and life safety operations. If you have any questions at all, please contact us at (970) 416-2891.

An incident report will be available through PFA’s website through a records request. The majority of extensive fires will also have a separate fire investigation report too.



TIPS & RESOURCES FOR SALVAGING PROPERTY:

Professional fire and water damage restoration businesses may be the best source of cleaning and restoring your personal belongings. Companies offering this service can be found in the phone directory.

Clothing

A word of caution before you begin, test garments before using any treatment, and follow the manufacturer's instructions. Several of the cleaning mixtures described in this section contain the substance tri-sodium phosphate, or TSP. This 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 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.

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.

Electrical Appliances

Do not use appliances that have been exposed to water or steam until you have them serviced by a professional. Steam can remove the lubricant from some moving parts.

Food

Wash your 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.

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, circulated, dry air.

Leather and Books

Wipe leather goods with a damp cloth, then a dry cloth. You can stuff purses and shoes with newspaper to help retain their shape. Leave suitcases open. Leather goods should be dried away from heat and sun. When leather goods have dried out, clean with leather cleaner. Rinse leather and suede jackets in cold water and dry away from heat and sun.

Wet books must be taken care of as soon as possible. The best 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 is a delay in locating such a freezer, or one is not available to you, place them in a normal freezer.

Locks and Hinges

Locks (especially iron locks) should be taken apart and wiped with oil. 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, Floors, and Furniture

To remove soot and smoke from walls, floors, and furniture, use a mild soap or detergent, or mix together the following solution:

- 4 to 6 tablespoons tsp
- 1 cup chlorine bleach
- 1 gallon warm water

Wear rubber gloves when cleaning with this solution. Be sure to rinse your walls and furniture with clear warm water and dry thoroughly after washing. Wash a small area at a 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

Your wallpaper also can be repaired. Use a commercial paste to re-paste a loose edge or section. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be cleaned like any ordinary wall, but take care not to soak the paper. Work from bottom to top to prevent streaking.

Wood Furniture

- Do not dry your furniture in the sun. The wood will warp and twist out of shape.
- Clear off mud and dirt.
- Scrub wood furniture or fixtures with a stiff brush and a cleaning solution
- Wet wood can decay and mold, so dry thoroughly. Open doors and windows for good ventilation. Turn on your furnace or air conditioner, if necessary.
- If mold forms, wipe the wood with a cloth soaked in a mixture of borax dissolved in hot water.
- To remove white spots or film, rub the wood surface with a cloth soaked in a solution of 1/2 cup household ammonia and 1/2 cup water. Then, wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of 1/2 cup turpentine and 1/2 cup linseed oil. Be careful. Turpentine is flammable.
- You can also rub the wood surface with a fine-grade steel wool pad dipped in liquid polishing wax. Clean the area with a soft cloth and then buff.

REPLACEMENT OF DAMAGED DOCUMENTS:

Item	Who To Contact
Driver's license, auto registration	Department of Motor Vehicles
Bank Documents (bank books, checks, etc.)	Your bank
Insurance Policies	Your insurance agent/ carrier
Military documents (personal)	Department of Veterans Affairs
Passports	Passport Services (US Dept. of State)
Vital Document - birth, death, and marriage certificates	Larimer or Weld County Health/Clerk & Recorder
EBT/Quest card	Larimer or Weld County Dept. of Human Services
Divorce Papers	Circuit court where decree was issued
Social Security/Medicare cards	Local Social Security office
Credit Cards	Issuing company or bank
Titles to deeds	Larimer or Weld County Dept. of Human Services
Stocks and Bonds	Issuing company

Item	Who To Contact
Wills	Your lawyer
Medical Records	Your doctor
Income tax records	Internal Revenue Service
Citizenship documents	U.S. Immigrations & Naturalization Service
Animal registration	Personal Veterinarian
Mortgage Documents	Lending institution

Agency or Department	Contact Information
Birth and Death Certificates (CO)	(303) 692-2000
Colorado Dept. of Motor Vehicles	(303) 205-5600
Larimer County Vital Records	(970) 498-6710
Larimer County Dept. of Human Services	(970) 498-6990
Social Security Administration	(800) 772-1213
Military Papers	(800) 827-1000

