

After the Fire Brochure

When a fire causes any significant damage to a home or vehicle, Red Bank firefighters will provide the resident or owner with an "After the Fire" brochure. This document contains a lot of useful information about what you need to do after the fire. Posted below is this document.

After the Fire... What You Need to Know

INTRODUCTION: Recovering from a fire can be a physically and mentally draining process. When fire strikes, lives are suddenly turned upside down. Often, the hardest part is knowing where to begin and who to contact. The Red Bank Fire Department has posted this to provide you with information you may need in the coming days to begin rebuilding your life. In the event you cannot find the help you need, please call us at (423) 877-7252 and we will do our best to assist you in locating the appropriate individual or agency that can help. The Red Bank Fire Department is concerned with your well-being and the loss of your property, and we are committed to providing you with the best possible service.

INSURED/NOT INSURED PROPERTY

IF YOU ARE INSURED: The first thing to do after the fire is to contact your insurance company or agent as soon as possible. You or your agent will need to get a copy of the fire report at the Fire Administration located at 3127 Dayton Boulevard. If you are renting or leasing the property, you must also contact the owner. Your insurance adjuster may be able to assist you in making 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 a fire damage restoration firm. (Refer to your phone directory, under Contractors-General or Fire & Water Damage Restoration.)

IF YOU ARE NOT INSURED: If your property is not insured, or if your insurance will not cover all your losses, contact your family lawyer or the Internal Revenue Service for directions. You may be eligible for casualty loss; check Publication 574, Tax Information on Disasters, Casualty Losses and Thefts, available from your local Internal Revenue Service Office. You should also obtain a copy of the fire report at the address mentioned above.

IF YOU MUST STAY ELSEWHERE

GETTING YOUR FAMILY SETTLED: 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 (please see Reference Directory at the bottom) may be able to provide temporary shelter until you can arrange to rent a place to stay. The Red Cross may also provide additional assistance with food, medicine and clothing.

TAKE VALUABLES WITH YOU: 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. (Note: Let safes cool down before opening.)

ASSESSMENT OF THE DAMAGE: Before attempting any repairs, please contact the City of Red Bank Building Inspectors Division at (423) 877-1103. The building inspector will conduct an inspection of your home to assess the extent of the fire damage and to determine what permits are required to repair it.

UTILITIES: Often the Red Bank 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 Building Inspector.

IF YOU MOVE: If you move, notify the post office, banks, credit card companies, your child's school, your employer, family and friends, and your utility companies, magazines/newspapers, etc., of your new address. Also notify your mortgage company (inform them of the fire) and contact the Social Security Administration and the Department of Economic Security, if you are receiving benefits (please refer to Reference Directory at the bottom).

VEHICLE FIRES

IF INSURED: Contact your insurance agent who can explain coverage and will assist you with your claim. If your vehicle is damaged in a structure fire, contact both your home and vehicle insurance agents.

IF UNINSURED: If the vehicle is repairable, a list of repair facilities can be obtained in the yellow pages of your phone directory, under Automotive Repairing and Service. If towing is required, the police department can assist you in securing a towing company. If vehicle is a total loss (beyond repair), it may have some value to a salvage yard. A list of vehicle salvage companies can be obtained in the yellow pages of your phone directory, under Automotive Parts & Supplies, used and rebuilt.

ALTERNATE TRANSPORTATION: If you need transportation, please refer to the Reference Directory section of this pamphlet for possible options.

FIRE DEPARTMENT PROCEDURES: Occasionally, firefighters will have to force entry into the vehicle to check for fire extension and extinguish the fire. To ensure that the fire is completely extinguished, it may be necessary for our firefighters to do one or more of the following: 1. Cut and/or disconnect battery cables to prevent electrical shorting of wires where insulation of wiring has been damaged. 2. Complete removal of padding from seats, especially where cotton padding is used. 3. Forced entry into the passenger compartment, engine compartment, and trunk of vehicle to extinguish, check for fire spread, and gain access to battery cables.

GENERAL INFORMATION

IF YOU NEED EMERGENCY ASSISTANCE: If you need emergency assistance for food, clothing or lodging, contact the local American Red Cross or Salvation Army offices (refer to Reference Directory at the bottom).

PETS: 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 Humane Educational Society (refer to Reference Directory at the bottom).

COUNSELING AND SUPPORT: After the fire, you may experience anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, irrational (unfounded) fears and nightmares. These are common - and normal - responses to a traumatic event. If you or your family members need support, call the American Red Cross, or Family and Children's Services of Chattanooga (refer to Reference Directory at the bottom), or check the yellow pages in your phone directory under Counselors. Some employers and/or health insurance carriers provide coverage for counseling services.

WHAT ABOUT CASH OR NEGOTIABLES? If burned, handle with extreme care and as little as possible. Attempt to encase each crisp sheet in a plastic wrap in order to salvage as much as possible. Take everything to your local bank for advice regarding replacement.

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 saucers of household vanilla, vinegar, or activated charcoal about your home to help absorb these odors. Remember that the smoke odor is also inside the heating and cooling ductwork and you get a fresh blast every time your air system is turned on. If insured, consult your insurance company for assistance. If the odor does not go away in about a week, you may, and probably should, call a janitorial supply or cleaning service specializing in restoration of fire damaged property (refer to your yellow pages, under Fire & Water Damage Restoration). They have the equipment to scrub out the ductwork and deodorize everything in the house.

GENERAL CLEANING/SALVAGE TIPS* If insured, contact your insurance company. 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 located in the phone directory. If you are going to do the work yourself, here are some tips you might want to consider: 1. Vacuum all surfaces. 2. Change and clean air conditioner/heater filters. 3. Seal off the room in which you are working with plastic wrap to keep soot from moving from one location to another. Try to keep windows closed.

SPECIFIC CLEANING/SALVAGE TIPS: First a word of caution before you begin: test garments before using any treatment, and follow the manufacturer's instructions carefully. Several of the cleaning mixtures described in this section contain the substance Tri-Sodium Phosphate. This substance can be purchased under the generic name TSP in paint and hardware stores. Tri-Sodium Phosphate is a caustic substance used commonly as a cleaning agent.

It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using if you have sensitive skin. Read the instructions for complete details. Also, do NOT use gasoline for cleaning and do NOT mix ammonia with bleach.

Clothing: Smoke odor and soot can sometimes be washed from clothing. The following formula may work for clothing that can be bleached: * 4 to 6 tbsp. Tri-Sodium Phosphate * 1 cup household cleaner or chlorine bleach * 1 gallon warm water * Mix well, add clothes, rinse with clear water. Dry thoroughly. An effective way to remove mildew from clothing is to wash the fresh stain 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. 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 the dry cleaners as soon as possible.

Cooking Utensils: Your pots, pans, flatware, etc. should be washed with 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 in vinegar.

Electrical Appliances: Do not operate wet appliances that have been exposed to water or steam until you have had a service technician 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 (see Reference Directory at the bottom) to restore these services - do not try to do it yourself.

Food and Other Perishables: Any food, beverages and/or medicines exposed to heat or smoke should not be consumed. 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. If in doubt, throw it out! 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. Baking soda in an open container or a piece of charcoal can also be placed in the refrigerator or freezer to absorb odor.

Medicines: Prescription drugs can change strength by exposure to heat. Please check with your doctor first before taking these medicines.

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 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 cause the rug to rot. For more information on cleaning and preserving carpets, call your carpet dealer or installer or a qualified carpet cleaning professional.

Leather and Books: Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspaper 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. Rinse leather and suede jackets in cold water and dry away from heat and sun. Wet books can 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, then place them in a normal freezer until a vacuum freezer can be located. A local librarian can also be a good resource.

Locks and Hinges: Locks (especially iron locks) should be taken apart, 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, furniture and floors, use a mild soap or detergent, or mix together the following solution: * 4 to 6 tbsp. Tri-Sodium Phosphate * 1 cup household cleaner or chlorine bleach * 1 gallon warm water. Wear rubber gloves and goggles while working with this solution. Be sure to rinse your walls and furniture with clear, warm water and dry thoroughly after washing them with this solution. 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. Your wallpaper can also 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 cleansed like any ordinary wall, but care must be taken 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. * Remove drawers. Let them dry thoroughly so there will be no sticking when you replace them. * 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 combustible. * A very inexpensive product, oil soap, (readily available in hardware and grocery stores) is a most efficient product to use on wood, including kitchen cabinets. * You can also rub the wood surface with a fine grade steel wool pad dripped in liquid polishing wax, clean the area with a soft cloth and then buff.

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, whether they are made of feathers or foam. * Cleaning/salvage tips obtained from the United States Fire Administration.

REFERENCE DIRECTORY

American Red Cross Chattanooga-Hamilton County Chapter.....	265-3455	Emergencies only (after 5:00 p.m./Sat/Sun/Holidays...265-3459
Chattanooga Area Food Bank.....	622-1800	
Red Bank Building Inspection Division.....	877-1103	
Red Bank Fire Department..	877-7252	(Office Hours: 8:00 a.m. to 4:00 p.m., Monday - Friday)
Red Bank Fire Marshal.....	874-0072	
Chattanooga Housing Authority.....	752-4893	
Chattanooga Human Services.....	757-5555	
Chattanooga Police Department.....	698-2525	
Department of Economic Security.....	634-6200	
Fire/Police/Medical (Emergency Only).....	9-1-1	
First Call For Help.... (GA & AL Residents: 800-635-0444)	265-8000	
Hamilton County Emergency Medical Services (EMS).....	209-6900	
Health Department Birth Certificates.....	209-8025	
TennCare Information.....	209-8300	
WIC (assistance for Women-Infants-Children).....	209-8310	
Hospitals		
East Ridge Hospital.....	894-7870	
Erlanger Medical Center.....	778-7000	
Erlanger North.....	778-3300	
Memorial Hospital.....	495-8600	
Memorial (North Park).....	870-6100	
Parkridge Medical Center.....	698-6061	
T.C. Thompson Children's Hospital.....	778-6011	
Inner-City Ministries.....	698-3178	
Internal Revenue Service.....	1-800-829-1040	
Pet Care Boarding & Pet Care.....	(check phone directory under Veterinarians)	
Humane Educational Society (emergency boarding facility).....	624-5302	
(nights & weekends: 624-8353)		
Salvation Army.....	756-1023	
Senior Neighbors.....	755-6100	
Social Security Administration.....	1-800-772-1213	
TN Department of Human Services(cash assist., food stamps, TennCare).....	634-6200	
TN Dept. of Labor & Workforce Development.....	634-3046	
TN Department of Revenue.....	1-800-342-1003	
TN Department of Safety (driver's license).....	634-6218	
The Samaritan Center (for residents living in zip code areas of 37416 & 37421).....	238-7777	

Transportation Taxi service.....(check phone directory under Taxicabs)
 CARTA Care-A-Van (door-to-door service for people with physical disabilities)..698-9038
 Utilities Chattanooga Gas.....1-800-427-5463
 Comcast Cable.....855-4300
 Electric Power Board.....756-2706
 Hixson Utility District (turn on/turn off).....877-3513
 Tennessee American Water Company (turn on/turn off).....755-7650
 South Central Bell (for home).....557-6500
 (for business).....557-6000 Victim's Assistance

Family & Children's Services of Chattanooga.....755-2800

Replacement of Valuable Documents and Records:

Item & Who to Contact :

Bank books - Your bank, as soon as possible
 Insurance policies - Your insurance agent
 Military discharge papers - Local Veterans Administration office
 Passports - Local passport office
 Birth, death, marriage certificates - Local health department and/or 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 - Department of Motor Vehicles
 Citizenship papers - The U.S. Immigration and Naturalization Service
 Pre-paid burial contracts - Issuing company
 Animal registration papers - Society of Registry

Common Questions

- Q. Why are windows broken or holes cut in the roof? As a fire burns, it moves upward then outward. Breaking the windows and/or cutting holes in the roof (called ventilation) slows the damaging outward movement, helps remove blinding smoke that obscures the actual fire, and enables firefighters to fight the fire more efficiently. The result of this action is less damage to the structure in the long run.
- Q. Why are holes cut in walls? This is done so that the fire department is absolutely sure that the fire is completely out, and that there is no fire inside the walls or other hidden places.
- Q. Where can I get a copy of the fire report? You can obtain a copy of your fire report at the Red Bank Fire Department's Fire Administration, 3127 Dayton Blvd. Administrative offices are open Monday through Friday, from 8:00 a.m. to 4:00 p.m. Our main telephone number is 877-7252.