

# After the Fire... What You Need to Know

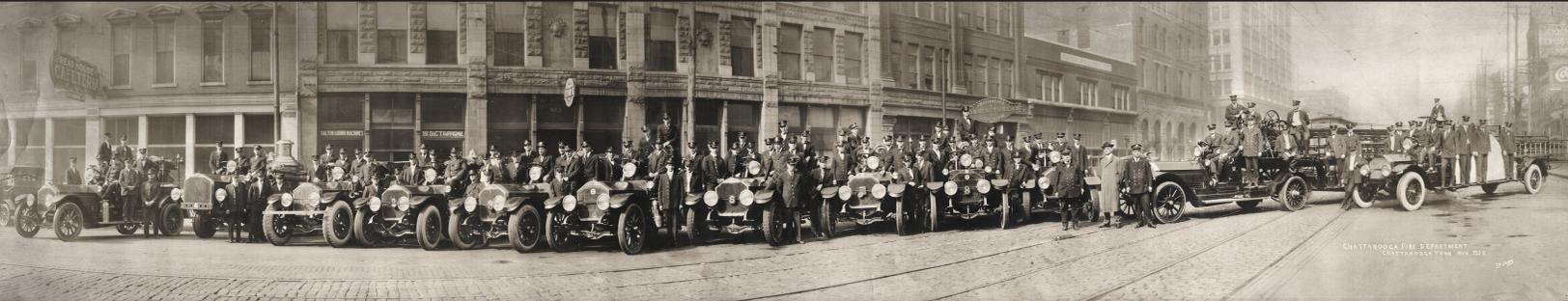


## Chattanooga Fire Department

910 Wisdom Street • Chattanooga, Tennessee 37406 • Tel: (423) 643-5600



# INTRODUCTION



*The Chattanooga Fire Department on display in front of the historic Read House on Broad Street, November 1920  
-Will H. Stokes, Photographer*

**The men and women of the Chattanooga Fire Department sincerely extend their sympathies for the losses you have suffered from this fire. How quickly you recover will depend on several factors, including the extent of the damage, and your personal resources. For some, recovering from a fire can be a long, hard process. However, knowing what to do can make that process a little easier.**

**We have developed this pamphlet 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 (423) 643-5600 and we will do our best to assist you in locating the appropriate individual or agency that can help.**

**The Chattanooga 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.**

**From the Fire Chief**

# 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, and ask what actions are required of you. You or your agent will need to get a copy of the fire report at the Fire Administration Building, located at 910 Wisdom Street, just off Amnicola Highway next to the 9-1-1 Communications Center.

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.)



Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent related to your fire loss and also for verifying losses claimed on your taxes. Also, do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.

## IF YOU ARE NOT INSURED

If your property is not insured, or if your insurance will not cover all your losses, your recovery from a fire loss may be based on your own resources and help from your community. Private organizations such as the Red Cross and Salvation Army may be able to help you. Contact information for those organizations and others that might be of assistance can be found in the Reference Directory in back of this pamphlet.



# 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 in back of this pamphlet) 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 Chattanooga Building Inspectors Division (please see Reference Directory in back of pamphlet). The building inspector will examine the extent of the damages, and if necessary, advise your insurance agent and any contractors on what permits are required to repair your home.

## UTILITIES

Oftentimes during a fire, the Chattanooga 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 TN Department of Labor and Workforce Development, if you are receiving benefits (please see Reference Directory in back of this pamphlet).



# 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, look for a reputable business by searching for Automotive Repairing and Service in your area. If towing is required, the police department can assist you in securing a towing company. If your vehicle is a total loss (beyond repair), it may have some value to a salvage yard. Pull up a list of local vehicle salvage companies.

## ALTERNATE TRANSPORTATION

If you need transportation, please refer to the Reference Directory at the back 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. Several other agencies may be able to help you as well. Please see Reference Directory at the back of this pamphlet.

## 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 McKamey Animal Center or the Humane Educational Society (please see Reference Directory in back of pamphlet).

## 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 Partnership for Families, Children and Adults (please see Reference Directory in back of pamphlet), or search for a local counselor. 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.

## CAUTIONS!

If you need to re-enter your home, respiratory protection (masks) should be worn due to harmful particulates and potential gases. Be watchful for structural damage caused by the fire. The roof and floors may be damaged and subject to collapse. Normally, the fire department will see that utilities (water, electricity and natural gas) are either safe to use or are disconnected before they leave the site. Do not attempt to turn on the utilities yourself. If you must stay elsewhere, it may be necessary to board up openings to discourage trespassers.

## 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. Open doors, windows and drawers, and use fans to circulate air. 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 (look for Fire & Water Damage Restoration online). They have the equipment to scrub out the ductwork and deodorize everything in the house.



# GENERAL CLEANING / SALVAGE TIPS

## SPECIFIC 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 online. 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.

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 (TSP). This substance can be purchased under the generic name TSP in paint and hardware stores. TSP 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, and 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 (please see Reference Directory) 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. 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. 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.

**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 should 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 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.

# SALVAGE / VALUING / RESTORATION SERVICES

## 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 ½ cup household ammonia and ½ cup water. Then wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of ½ cup turpentine and ½ 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 dipped 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.

## Valuing

You will encounter different viewpoints on the value of your property in adjusting your fire loss or in claiming a casualty loss on your federal income tax. Knowing the following terms will help you understand the process used to determine the value of your fire loss:

- Your personal valuation: Your personal loss of goods through fire may be difficult to measure. These personal items have SENTIMENTAL VALUE to you; however, it is objective measures of value that you, the insurer, and the Internal Revenue Service will use as a common ground for discussion. Some of these objective measures are discussed below.
- Cost when purchased: This is an important element in establishing an item's final value. Receipts will help verify the cost price.
- Fair market value before the fire: This concept is also expressed as ACTUAL CASH VALUE. This is what you could have received for the item if you had sold it the day before the fire. The price would reflect its cost at purchase minus the wear it had sustained since purchase. Depreciation is the formal term used to express the amount of value an item loses over a period of time.
- Value after the fire: This is sometimes called the item's salvage value.

## Public Adjusters

You might consider the services of a Public Adjuster. Public Adjusters are experts on property loss adjustment who are retained by policy holders to assist in preparing, filing and adjusting insurance claims. A Public Adjuster works for the property owner, not the insurance company.

## Restoration Services

There are companies that specialize in the restoration of fire-damaged structures. Whether you or your insurer employs this type of service, be clear of who will pay. Be sure to request an estimate of cost for the work. Before any company is hired, check their references. These companies provide a range of services that may include some or all of the following:

- securing the site against further damage
- estimating structural damage
- repairing structural damage
- estimating the cost to repair or renew items of personal property
- packing, transportation, and storage of household items
- securing appropriate cleaning or repair subcontractors
- storing repaired items until needed

# REFERENCE DIRECTORY

## American Red Cross

**Chattanooga-Hamilton County Chapter ..... 265-3455**

(assistance with food, clothing, temporary shelter, medicines, counseling) Website: <https://www.redcross.org/local/tennessee/about-us/locations/southeast-tennessee.html>

**Chattanooga 3-1-1 “One Call to City Hall” .... 3-1-1**

(non-emergency fire and police service requests, trash removal, referral information)

Website: <http://www.chattanooga.gov/311>

**Chattanooga Area Food Bank ..... 622-1800**

Website: <http://www.chattfoodbank.org/>

**Chattanooga Building Inspection Div. .... 643-5800**

Website: <http://www.chattanooga.gov/economic-community-development/land-development-office/building-inspection-services>

**Chattanooga Fire Department ..... 643-5600**

(Office Hours: 8:00 a.m. to 4:30 p.m., Monday through Friday)

Website: <http://www.chattanooga.gov/fire-department/>

**Chattanooga Furniture Bank ..... 757-9527**

(provides donated furniture, but must get referral from Chattanooga area social services agencies) Website:

<https://goodwillchatt.org/furniture-bank/>

**Chattanooga Housing Authority ..... 752-4893**

Website: <https://www.chahousing.org/>

**Chattanooga Department of Youth and Family Development ..... 643-6400**

(Social Services, Rental Assistance, Utility Assistance)

Website: <http://www.chattanooga.gov/youthandfamily>

**Chattanooga Police Department ..... 643-5000**

Website: <http://www.chattanooga.gov/police-department>

**Fire/Police/Medical (Emergency Only) ..... 9-1-1**

**Hamilton County Emergency Medical Services.. 209-6900**

(ambulance service) Website: <https://www.hamiltont-nems.org/>

## Health Department

**Birth Certificates ..... 209-8025**

**WIC (assistance for Women-Infants-Children) ..... 209-8050**

Website: <http://health.hamiltontn.org/>

## Hospitals

**Erlanger Medical Center ..... 778-7000**

**Erlanger North ..... 778-3300**

**Memorial Hospital ..... 495-2525**

**Memorial North Park ..... 495-7100**

**Parkridge East Hospital ..... 894-7870**

**Parkridge Medical Center ..... 698-6061**

**Children’s Hospital at Erlanger ..... 778-6011**

**Inner-City Ministries ..... 698-3178**

Website: <https://www.hopefortheinnercity.org/>

## Internal Revenue Service (IRS)

(tax information related to property loss) ..... 855-6098

(tax help-line for individuals) ..... 1-800-829-1040

Website: <https://www.irs.gov/help/contact-my-local-office-in-tennessee>

*(Note: The area code is (423), unless otherwise noted)*

## Partnership for Families,

**Children and Adults ..... 755-2700**

(family & individual counseling services for deaf, services for elderly and disabled) Website: <https://www.partnershipfca.com/www>

## Pet Care

**Boarding & Pet Care ... (check online for veterinarians)**

**McKamey Animal Center ..... 305-6500**

**Humane Educational Society ..... 624-5302**

**Salvation Army ..... 756-1023**

(assistance with clothing and furniture) Website: <https://www.csarmy.org/>

**Senior Neighbors ..... 634-0814**

**Social Security Administration ..... 1-800-772-1213**

Website: <https://www.ssofficelocation.com/chattanooga-social-security-office-so1280>

**The Samaritan Center ..... 238-7777**

(additional assistance with food, clothing & furniture, but must first get referral from Chattanooga American Red Cross. Bring fire report, ID and insurance info, if applicable) Website: <https://thesamaritancenter.net/>

**TN Department of Human Services ..... 634-6200**

(cash assistance, food stamps) Website: <https://www.tn.gov/humanservices.html>

**TN Department of Revenue ..... 1-800-342-1003**

Website: <https://www.tn.gov/revenue.html>

**TN Department of Safety ..... 1-866-849-3548**

(driver’s license) Website: <https://www.tn.gov/safety.html>

**TN Dept. of Labor & Workforce Dev. .... 844-224-5818**

(unemployment checks) Website: <https://www.tn.gov/workforce.html>

## Transportation

**Taxi service ..... (check online for taxicabs)**

**CARTA Care-A-Van ..... 698-9038**

(door-to-door service for people with physical disabilities) Website: <http://www.carta-bus.org/alt-flash/services.php>

**United Way 2-1-1 ..... 2-1-1**

(information and referral service for: food, shelter, clothing, health care, day care, utility or rent assistance, counseling, etc.) Website: <https://unitedwaycha.org/our-work/211-assistance/>

## Utilities

**Chattanooga Gas ..... 1-866-643-4168**

**Comcast Xfinity ..... 1-800-934-6489**

**Eastside Utility District ..... 892-2890**

**Electric Power Board ..... 648-1372**

**Hixson Utility District ..... 877-3513**

**Tennessee American Water Co.**

**(turn on/turn off) ..... 1-866-736-6420**

**AT&T ..... 1-800-331-0500**



# REPLACEMENT OF DOCUMENTS / COMMON QUESTIONS

## REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

<u>Item</u>	<u>Who to Contact</u>
Bank books	Your bank, as soon as possible
Insurance policies	Your insurance agent
Military discharge papers	Local Veterans Administration office
Passports	Local passport office
Divorce papers	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	U.S. Citizenship and Immigration Services
Pre-paid burial contracts	Issuing company
Animal registration papers	Society of registry
Birth, death, marriage certificates	Local health department and/or State Bureau of Records in the state of birth, death or marriage

*Disclaimer/Acknowledgment: This "After the Fire" brochure was prepared by the Chattanooga Fire Department as an aid to fire victims. There are no warranties made in connection with this publication and the City of Chattanooga shall not be held responsible for any damages (consequential, special or otherwise) arising from its use.*

## COMMON QUESTIONS

### Q. Where can I get a copy of the fire report?

You can obtain a copy of your fire report at the Chattanooga Fire Department's Fire Administration Building, 910 Wisdom Street. It is located just off Amnicola Highway near the 9-1-1 Communications Center. Administrative offices are open Monday through Friday, from 8:00 a.m. to 4:30 p.m. Our main telephone number is (423) 643-5600. An electronic copy of the fire report can be requested by emailing [openrecords@chattanooga.gov](mailto:openrecords@chattanooga.gov). Please provide name, address that the incident occurred and phone number.

### 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.

