

# After A Fire

You have just had a fire in your home or apartment. Things are a mess and you do not know where to begin in cleaning up and getting your life back to normal. The Manhattan Fire Department hopes this information will help you make a quick recovery from this personal tragedy. Some actions you will want to take immediately. Others may be needed in the future, and still more will be ongoing. At any time, if you need additional assistance or have any questions, please give us a call at 785-587-4504 Monday through Friday from 8:00am to 5:00pm. If the department does not have the answer, we will try to refer you to someone who does.

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The material in this booklet was compiled from several sources including the Federal Emergency Management Agency, the United States Fire Administration, and the American Red Cross. All of this information is subject to change. We provide this data and links to websites because they have knowledge that may prove helpful to you during this time. The Manhattan Fire Department does not necessarily support the views expressed or the facts presented on these sites, and we do not endorse any commercial products that may appear advertised.





# Things to Do First

Regardless of whether you own the structure, the first thing to do after a fire is to protect yourself from additional losses.

- ✓ If you are a home owner, it is your responsibility to cover holes to protect against the weather and unlawful entry. Your insurance company may handle this item at your request. Outside doors and windows to your home should be locked or secured.
- ✓ If you are a tenant, contact the owner. It is the owner's responsibility to prevent further loss to the property.

Immediately notify your insurance company if you are insured.

The decision to leave your home may be your own or one based on the judgment of the Incident Commander or Code Services that the residence is unsafe. If you cannot stay in your home:

- ✓ Once the fire is extinguished, the Fire Marshal or Code Services will notify you when, or if, your home is safe to enter. If you cannot resume living in the residence, remove items that can be salvaged such as eyeglasses, hearing aids, personal identification, credit cards, bank books, important documents, jewelry and additional valuables, untainted medicine, and other necessary things. Should a firefighter or fire investigator be on the scene, they will accompany you for your safety. Make a list of belongings removed and give a copy to your insurance representative.
- ✓ Confirm with the Incident Commander that the utilities are shut off, if necessary. Get instructions from Code Services on when and how you can have your utilities turned back on.



- ✓ In winter, if you cannot return to the home, have the water lines drained.
- ✓ Notify the Postal Service to hold your mail. While mail can be forwarded to a temporary address for up to six months, the process of substituting your permanent address for where you will be living and then changing it back later is actually easier.
- ✓ Forward your telephone number to your new address. This is very helpful when insurance companies, the American Red Cross, contractors, and others are trying to reach you.
- ✓ Cancel or modify all regularly scheduled deliveries (e.g. newspapers) and cable service.
- ✓ Contact the Riley County Police Department at 785-587-2112. Explain the situation and request a heightened patrol presence on your street. Be aware that if your fire occurred during a particularly busy time for RCPD (i.e. Country Stampede, Fake Patty's Day), they may not be able to accommodate you.

Notify your employer. Some businesses are flexible in allowing you daytime availability to deal with fire-related matters. If you have school-age children, advise their schools; especially if this will affect their attendance.

If you cannot afford to pay for temporary lodging, the Manhattan Fire Department will contact the local American Red Cross chapter on your behalf. They will provide housing for fire victims as well as food and clothing, if needed.

After a fire occurs, do not assume that your pet had escaped unhurt just because it looks all right. Smoke can damage the lungs of your pet in minutes, and sparks can cause painful burns that will stay hidden under fur. As soon as possible, take your pet to a veterinarian. If your pet has become lost in the confusion, retrieving it may be possible by contacting Animal Control at the Riley County Police Department at 785-587-2112.

Immediately begin keeping receipts for any money you spend. These receipts are important for showing your insurance company the money you have spent related to your fire loss and also for verifying losses claimed on your Federal income tax.

## 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 the fire or they may surface days or even months later. RELAX! Your feelings are normal. It is not uncommon to experience some of the following emotions:

- vivid recollection of the event
- frequent crying
- headaches
- insomnia
- loss of energy
- inability to concentrate
- guilt
- anger
- confusion
- sense of helplessness
- loss of appetite
- irritability
- withdrawal from daily events
- anxiety

As with other stresses in life, most people are able to cope quite well. Think of the aftermath's effects as being a strain. When we injure our bodies, we can recognize that we need to ease up on ourselves and to take things easy for a while. Disasters can damage us psychologically, but it is often hard to know this is happening, especially if your home was damaged by the tragedy or if there was an injury or death of someone close to you. You need to be sure you recognize this and be kind to yourself.

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. Recovering from the physical and psychological effects of a house fire takes time. Try to take time out to relax and do things you enjoy.
- Talk it out. Share your experiences and feelings with someone else. Family, friends, coworkers, ministers, and counselors are possible listeners. This can be a vital part of the recovery process.
- If you or your family members need support, call the American Red Cross at 785-537-2180 or check the phone book under Counseling-Personal & Family. Some employers and/or health insurance carriers provide coverage for counseling services.

Parents should pay close attention to their children during this time. Parents tend to overlook the emotional needs of the child once they are relieved that nothing "serious" has happened to members of their family. They may be surprised about the persistence of the child's fears. Parents may even begin to feel resentment if the child's behavior disrupts or interferes with the daily routine of the family.

Children need time to heal from traumatic events. Studies of children following disasters have shown that they may exhibit changes in behavior for months, or even a year or two, but should diminish over time. Except for extreme circumstances (when a family member is killed or severely injured, or the child was in the fire and hurt or traumatized), most children do not develop serious or permanent psychological problems.

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 ensure a fire will not happen again. Go on a hunt for home hazards together and show them how you're being safe in your home. Show them the smoke alarms (have *them* test the alarms) and practice a fire drill. Take time to comfort and reassure your children.

Get back into a routine as soon as possible—meal times, birthday celebrations, family times. 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. If school personnel know your child is going through a hard time, they may be able to help.

- The National Fire Safety Council has a "Home Fire Hazards" checklist available at the Manhattan Fire Department.
- FEMA and the American Red Cross have a publication available, "Helping Children Cope with Disaster." It is available from the local Red Cross or at the FEMA website:

*[www.fema.gov/pdf/library/children.pdf](http://www.fema.gov/pdf/library/children.pdf)*

- Additionally, the American Red Cross and the National Fire Protection Association have a coloring book for children "After a Fire".
- K-State Extension Service also has a publication available, "Children May Experience Long Term Effects of Disaster" at:

*[www.ksre.ksu.edu/bookstore/pubs/mf1146.pdf](http://www.ksre.ksu.edu/bookstore/pubs/mf1146.pdf)*

- FEMA has a list of additional resources available at:

*[www.fema.gov/coping-disaster](http://www.fema.gov/coping-disaster)*

# Speaking with the Media

The media's purpose is to report on stories it thinks the public wants to know about. They often report on disasters, crimes, and fires, particularly when a death has occurred.

Journalists try to get the victim's, their family members', or the survivor's side of the story to put a human face to a tragedy. They do this to help the public understand what it means to be involved in a crisis so their coverage is complete. The media can be also used to educate and inform the public on how they can prevent similar tragedies from happening again.

You can decide if you want to give an interview or not.

Being a victim of a fire does not mean you have to give up your right to privacy. It is a personal experience that you do not have to share with the public. It is perfectly fine to answer, "I don't want to say anything now." Furthermore, you cannot expect the media to look out for your best interests.

If the media asks you for an interview you have the right to:

- Personally tell your story.
- Respond with "no comment".
- Choose to have a friend or family member speak for you.
- Set the time and location of an interview.
- Have someone else with you during the interview.
- Provide a written statement instead of giving an interview.
- Consent or refuse to be photographed.
- Ask that offensive pictures not be used, although the media may still use them.
- Exclude children from interviews.
- Refuse to answer specific questions.
- Demand a correction when the facts in a report are inaccurate, although the media may not have to correct them.
- File a complaint with the reporter's supervisors if the reporter is unethical or abusive.
- Request or deny interviews with specific reporters.

# Insurance Considerations

## If You Are Insured

Your insurance will be the most important single component in recovering from your fire loss.

### *Your Duties After a Fire Loss*

Your insurance policy is a contract between you and the insurer. The insurer promises to provide certain services for you. In turn, you have certain obligations. Among your duties after a fire loss are to:

- ✓ Give immediate notice of the fire loss to the insurance company or the insurer's agent. Deal *only* with an agent or an adjuster from your insurance company.
- ✓ Protect the property from further damage or trespassers by making reasonable repairs such as covering holes in the roof or walls. Take sensible precautions against further loss such as draining water lines in winter if the house will be unheated for some time. The insurer can refuse to pay losses which occur from not taking such realistic care.
- ✓ Make a written inventory of damaged personal property showing in detail the quantity, description, what you originally paid for the items, how long you have owned them, the amount of damage they sustained, and how much it would cost to replace them. Include with the inventory any bills or documents which can help establish the items' value.
- ✓ Make a photo log that corresponds to the written record. Show clearly the item and any model and serial numbers.
- ✓ Submit within a stated time period (usually 60 days) a formal statement of loss. The statement covers such items as:
  - The time and cause of loss.
  - The names and addresses of those who have an interest in the property. These might include the mortgage holder, a separated or divorced spouse, or a lien holder.
  - Building plans and specifications of the original home and a detailed estimate for repairs.
  - The damage inventory mentioned above.
  - Receipts for additional living expenses and loss of use claims.

Besides your obligations to the insurer, you also have a responsibility to inform your mortgage company of the fire and to keep them informed of activities to restore the property. They have a financial interest in your home and wish to see their investment handled properly. They may have forms for you to fill out; they may also want to inspect the property. Their names, with yours, will be on the face of the insurance check to cover repairs to the structure. It is to your mutual advantage to work together at this time.

A homeowner's, renter's, or condominium owner's insurance policy is really a package of a number of coverages. The policy types (Basic, Broad, Renter's, Condominium and others) differ in the perils against which they insure, but all cover loss through a fire. And, of course, a renter's or tenant's policy will not cover losses to the overall structure. Condominium policies may cover the losses the condominium owner is assessed as a member of the ownership group.

### ***Insurance for the Mobile Home Owner***

Mobile home insurance coverage is similar to other forms of homeowner coverage. The package policy covers fire loss to your dwelling, contents, and detached structures, but provides a stated daily dollar amount for additional living expenses rather than a percent of the dwelling coverage. The amount of money you can receive on damage to the mobile home is limited by the actual cash value of the home at the time of loss. Other forms of homeowner coverage insure residences for their replacement cost.

Living expenses for a mobile home may differ. Some mobile home insurance policies limit extra living expenses to a time period—usually three months—rather than a percentage of the policy amount.

### ***In Case Of Personal Injury***

In the event that you, a friend, or member of your family is injured as a result of the fire, you should follow certain procedures if the injury required more than immediate first aid. Contact your employer if you have a company health insurance policy or your insurance company or agent if it is your personal policy. Portions of homeowner package policies provide limited medical coverage for persons who are injured on your property and are not members of your immediate family. A package homeowner policy may also cover you for any liability suits brought against you as a result of the fire. Contact your insurance agent for more information.

In the event of a short- or long-term disability resulting from the fire, contact your employer, personnel department, or insurance representative to find out if you have disability coverage, the terms of coverage, and the benefits available to you. Some states provide benefits which supplement private insurance coverage. Social Security may provide benefits to those suffering long-term disabilities.



## ***Destroyed Vehicle(s)***

If you lose a tagged vehicle in the fire, your automobile insurance (if you have comprehensive coverage) will cover the replacement costs. If you only have liability, your insurance will not protect you from the expense of purchasing a new vehicle.

If your lost vehicle is not required by law to be tagged (e.g. riding lawn mower or ATV), then your homeowner's or renter's policy will cover the damage.

## **If You Are Not Insured**

If you are not insured, your recovery from a fire loss will be based upon your own resources and assistance from the community.

Private organizations that may help with disaster relief include the American Red Cross and the Salvation Army. Your church or synagogue can get you in touch with your denomination's relief group. Local civic associations may also be sources of aid.

Disaster relief organizations, both privately funded and government sponsored, usually work together to coordinate their services to those in need. For instance, the Red Cross will refer clients to groups which have clothing and furnishings available, if these are needed.

State social services agencies are aware of what assistance groups in the community offer housing or food grants. A contact with one group will usually connect you to a network of organizations who will work together to help you.



# Replacing Money

Any currency note (bill) that is *clearly more* than one-half of the original note, and does not require special examination to determine its value, can be exchanged through your local bank and processed by the Federal Reserve Bank in Kansas City.



Currency notes which are not clearly one-half of the original note and in such condition that special examination is required to determine its value can be sent to the Treasury Department for examination. Handle burned money as little as possible, leaving it in the condition in which it was found. Attempt to place each bill or portion of a bill in a Ziploc bag for preservation.

When mutilated currency is submitted, a letter should be included stating the estimated value of the currency and an explanation of how the bills came to be mutilated. Mail the burned or torn bills via “Registered Mail, Return Receipt Requested” (insuring the shipment is the responsibility of the sender) to:

U.S. Department of the Treasury  
Bureau of Engraving and Printing  
Office of Currency Standards  
P.O. Box 37048  
Washington, D.C. 20013

To obtain information about your mutilated currency shipment, contact the Mutilated Currency Division at 866-575-2361

Mutilated or melted coins should be sent “Registered Mail, Return Receipt Requested” to:

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

For more information visit the U.S. Treasury website at:

[www.frb services.org/operations/currency/mutilated\\_currency\\_and\\_coin.html](http://www.frb services.org/operations/currency/mutilated_currency_and_coin.html)

## ***U.S. Savings Bonds***

If your U.S. Savings Bonds have been mutilated or destroyed you need to complete Form PDF 1048, *Lost, Stolen, or Destroyed U.S. Savings Bonds*. You can obtain this form by calling the Federal Reserve Bank in Kansas City at 800-333-1010 or at the savings bond website:

[www.treasurydirect.gov/forms/sav1048.pdf](http://www.treasurydirect.gov/forms/sav1048.pdf)



Mail the completed form to:

### **HH/H savings bonds**

U.S. Department of the Treasury  
Bureau of Public Debt  
P.O. Box 2186  
Parkersburg, WV 26106-2186

### **E/EE/I savings bonds**

U.S. Department of the Treasury  
Bureau of Public Debt  
P.O. Box 7012  
Parkersburg, WV 26106-7012

## Inventorying the Damage

Most insured individuals are requested by their agent to make a pre-fire household inventory. Almost no one does. A pre-fire inventory, videotape, or even photographs taken before the fire can help immeasurably in the claim estimating procedure.

You may find the inventory process difficult and upsetting. However, try to take the time necessary to assure that the inventory and estimate are complete. You may want to go over the damaged area more than once. But it is also important to avoid unnecessary delay. Water-soaked furniture may swell. Sooty rugs and drapes may prove more difficult to clean with the passage of time. Mildew may develop on damp items. Timely action works to reduce additional loss.

Some people have found it helpful to use a tape recorder to create the basic list of items for the inventory. Your insurance agent or adjuster may have inventory forms that can help you organize the job. Photographs and videotape of your home *before* the fire may prove valuable in recording specific damage. Check with relatives and friends who might have photos or video of your house from holiday celebrations.



Photograph or videotape the damage to your property for documentation purposes for the insurance company. Take numerous pictures of damaged items and property. If possible, include in your inventory the brand names, model numbers, and serial numbers of appliances and electronics. This will help in determining the actual cash value or replacement cost of your items.

Some people find it helpful to peruse catalogs or the aisles of stores to help jog their memory of what items they had in their home. Try to picture the floor plan and contents of each room—do not forget items you had in your attic, basement, garage, and closets. Remember holiday decorations, stored clothing, sports equipment, books, and other items you do not use year-round.



# Valuing Your Property

Next is the task of valuing the loss. This will be on an actual cash value or replacement cost basis (see the definitions below), depending on your policy. Receipts are helpful in establishing the items' original values. Insurers understand that in most cases people cannot provide receipts for all the damaged items; such evidence may even have been destroyed in the fire. Nonetheless, the insurer and insured must come to an agreement about the value of damaged articles. If this cannot be arrived at in the loss adjustment process, provision is made in the policy for the appraisal of goods and the arbitration of differences.

In adjusting your fire loss or in claiming a casualty loss on your Federal income tax, you will be brought face to face with differing viewpoints on the value of your property. Many of the terms and concepts used in this process may be new to you. Let us introduce a few of the viewpoints and some of the terms you will encounter:

**Your personal valuation:** Your attachment to and personal valuation of your property lost through fire cannot be measured, but can certainly be sympathized with. It will be said that personal items have a certain *Sentimental Value*. This term is not meant to belittle their importance to you, but is used to separate feelings about significance from objective measures of value. It is these impartial appraisals that you, the insurer, and the Internal Revenue Service will use as a common ground for discussion. Some of the objective measures are discussed below.

**Cost when purchased:** This is an important element in establishing an item's final value. Receipts can 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 gotten for the item if you had sold it the day before the fire. Its price would reflect its cost at purchase and the wear it has sustained since then. *Depreciation* is the formal term 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*.

**Actual Cash Value:** The basis for most insurance agreements in that the insurer agrees to pay for the property you lose at its value on the day of its loss. In most types of homeowner or renter policies, personal property such as furniture, appliances, and personal effects will be valued on an *Actual Cash Value* basis.

**Replacement Cost:** This is the cost to replace your property with a like, but not identical, item.

The standard homeowner's form covers buildings (your home and detached structures) at *Replacement Cost* without deduction for depreciation if you are 80% or more insured. If you are not 80% insured, they will pay the larger of either the *Actual Cash Value* of the structural damage or the cost to replace the damage times your percentage insured.

### *Example 1*

You have a fire in an upstairs bedroom and the cost to repair the damage is estimated at \$10,000. Your home is valued at \$80,000. If you have insurance for \$64,000 (80% of the value) or more on your dwelling, the insurer will pay the total cost of \$10,000.

If your insurance is \$48,000, the insurer will pay \$10,000 times 60% (your percent insured) or \$6,000.

### *Example 2*

The value of your home (\$480,000) times the area affected (1/6) times depreciation (your home is 10 years old, its life span is 20 years thus the figure is 1/2) or  $\$80,000 \times 1/6 \times 1/2 = \$6,680$ . Thus the insurer will pay you \$6,680.

Some insurance policies give the insurer the option to repair or replace an item, whichever is less. Other policies give the option to the owner. In either case, when the dollar value of the property has been transferred to the owner, the property belongs to the insurer and may be disposed of by the company for its salvage value. Do not throw away any damaged items until an inventory is made and checked by your insurance agent.

It is now possible to buy replacement cost insurance on homeowner, renter, and condominium policies. This provides that personal property and contents are reimbursed at the full cost to repair or replace them. Two important conditions apply here. The first is that you must be insured for least 80% of the value of the personal property. Secondly, insurers reserve the right on larger losses to pay only the *actual cash value* until you prove that the item has, in fact, been replaced. This means that you cannot collect the *replacement cost* of a new TV and use the money to buy a new stereo (or in any other way you wish).

And finally, concerning your overall insurance policy, although these may seem elementary:

- You cannot collect more for a loss than it costs to replace the damaged property, and
- You cannot collect more money on a loss than the amount for which you are insured.

# Adjusting the Loss

Loss adjustment is the process of establishing the value of the damaged property. This is the result of a joint effort among a number of parties. Basic participants to the process are the owner or occupant and the insurance company and its representatives.

The owner or occupant is bound by the insurance contract to prepare an inventory and cooperate in the loss valuation process. The insurance company provides the loss or claim adjuster. An insurance agent may act as the adjuster if the loss is small. The insurer may send an adjuster who is a permanent member of the insurer's staff, or the company may hire an "independent" adjuster to act in its behalf. The independent adjuster is paid on the basis of his time and costs. *The amount of your settlement will not affect his income.* It is the insurance adjuster's responsibility, as a representative of the insurance company, to monitor and assist in the loss valuation process and to bring the loss to a just and equitable settlement.

Either you or the insurer may retain the assistance of a fire damage restoration firm or fire damage service company. These businesses provide a range of services that may include some or all of the following:

- Securing the site against further damage
- Preparing the written inventory of damaged personal property (discussed earlier)
- Estimating the cost to clean or repair items of personal property
- Packing, transporting, and storing of household items
- Securing appropriate cleaning or repair subcontractors, and storing repaired items until needed.
- Estimating structural damage
- Repairing structural damage

Determine through restoration trade associations (such as, but not limited to, the National Institute of Restoration, the Institute of Inspection, Cleaning, and Restoration Certification, or the Restoration Industry Association), online rating sites (such as Angie's List), or the phone book under Fire and Water Damage Restoration which company would best serve your needs. The business you choose will be handling your personal property, so do your research and always ask for references.

The cost of the firm's services is the sum of all expenses incurred plus a percentage fee.

It is important to coordinate with your insurance adjuster before contracting for any services. You may invade the insurer's responsibility area by contracting without its knowledge or



consent. And this may leave you with bills to pay that otherwise would have been covered by the insurer.

You may want to exercise the option to hire and pay a public adjuster to act in your behalf in settling the loss with the insurance company. The public adjuster will work with you and the insurance adjuster to prepare the inventory and establish the value of the loss. The public adjuster's fee for the services is a percent of the total insurance settlement, including additional living expense claims. But remember that the public adjuster may charge you as much as 15% of the total value of your settlement for his or her services. The fee is not covered by your insurance policy.

If you decide to use a public adjuster, first check his or her qualifications by calling the Kansas Insurance Department at 800-432-2484. Ask your agent, a lawyer, or friends and associates for the name of a professional adjuster they can recommend. *Please use caution and be leery* of any adjuster who just shows up at your house making promises of great rewards. Do your homework—use the same care and caution in hiring a claims adjuster as you would with any other contractor.

Finally, a general contractor may be needed to estimate the cost to repair structural damage. The estimating contractor may or may not be the executing contractor. The insurance company may send a contractor to estimate the work. However, you may select and pay your own contractor if you want an independent estimate.

It is important to pick a contractor familiar with insurance companies' estimating requirements. These are more detailed and specific than may be encountered in the normal course of a contractor's business.



The insurer will require a written, itemized statement of all work to be performed, the cost of the work, and interim and final completion dates. It is also in your best interest that work, costs, and dates be formally spelled out. Ask for your insurer's confirmation that additional living expenses will be covered if there is a delay in the construction process.

Once the proof of loss statement has been submitted to the insurer (you will have 60 days in which to do this), your claim has been established. In Kansas, an insurance company has an obligation to investigate a filed claim within 30 days from when it was reported. If the insurance company needs additional time to conduct an investigation, it shall every 45 days thereafter send to the claimant a letter detailing the reasons additional time is needed to conclude the investigation. It is in the best interest of the company to investigate any loss promptly so that valuable evidence is not lost or destroyed. However, there are no provisions requiring a company to pay your claim within a certain period of time. Some elements of your total claim may drag on longer. For instance, progress payments will be arranged with the contractor for major reconstruction work; your additional living expense claims may stretch out until you occupy the permanent dwelling. Your cashing of the payment check indicates your agreement with that portion of the settlement.

# Salvage Tips

## *Entering Your Damaged Home*

Before you return to a damaged building or house, fire and code services will need to have allowed for re-entry. There may be holes in the floors, loose boards, protruding nails, or the structure itself may be on the verge of collapse. Listen to the advice of available public safety personnel.

Doors and windows which have been waterlogged may be swollen tight. Debris or swelling floorboards also may block doors from opening. When entrance is necessary by force, enter through a window or other opening. Remove the pins of the door hinges by lifting them with a screwdriver and a hammer. Be sure the door is unlocked and then remove it.

Do not rush to move back in! The residence must be clean, dry, and structurally sound. Debris and decaying vegetation must be removed from the surrounding yard. Never resume living in a residence until the utilities are inspected and repaired. DO NOT attempt to reconnect utilities yourself. Contact either Westar Energy or Kansas Gas Service. Most importantly, always carry a flashlight. **Never** use candles, torches, or gas lanterns while working in a residence under repair, as trapped gasses or debris could ignite with potentially fatal results.

As discussed earlier, several companies perform clean-up after a fire. If you have insurance, check with your agent to find out what is covered before you hire someone. Use the resources mentioned on page 15. As with any contractor, research the available choices before you hire someone.

Once you have chosen a restoration company, discuss with them exactly what personal items you want saved and what can be discarded. Arrange to have a knowledgeable person on-site to answer any questions the contractor may have.

## *Airing, Drying, and Cleaning*

Open all the doors and windows to dry and air out the residence. If windows are swollen so that they cannot be raised, remove them carefully. Removal of the window is determined by the type of windows that are installed. Examine foundations and building walls to make sure they are not weakened. If walls show evidence of settling or cracking, major repair work may be necessary. If the building is out of plumb, or if the floors have settled or bulged, make sure that the foundation and framing are sound before doing anything else.

Shovel out mud or ash while it is still moist. This will help minimize damage to flooring. Remove any mud or ash from furnaces, flues, vents, and smoke pipes. If you want or need to do the cleaning yourself, a great deal of information can be found at the public library and at University Extension websites. Call the Riley County K-State Research and Extension Office at 785-537-6350 or check the internet for other states' extension offices.

Here are a few websites to get you started:

[www.ksre.ksu.edu/bookstore](http://www.ksre.ksu.edu/bookstore)

[www.muextension.missouri.edu/explore/hesguide/clothing/gh0145.htm](http://www.muextension.missouri.edu/explore/hesguide/clothing/gh0145.htm)

[www.redcross.org/prepare/disaster/home-fire/cleaning-after-fire](http://www.redcross.org/prepare/disaster/home-fire/cleaning-after-fire)

## ***Clothing***

Smoke odor and soot can *sometimes* be washed from clothing.



Air dry lightly-soiled clothing outside on a bright, sunny day, preferably with a strong wind blowing. Then wash clothes using a formula of 4 to 6 tablespoons tri-sodium phosphate (available at most home centers or hardware stores), 1 cup of household cleaner or household chlorine bleach, and 1 gallon of water. TSP is a caustic substance used commonly as a cleaning agent. Use with care and keep out of reach of children and pets. Be sure to wear rubber gloves and read labels for further instructions. You might have to repeat the cleaning process several times. When no odor is present, rinse the clothing with clean water and line dry outside if possible.

If the clothes are moderately or heavily smoke-damaged, you may not be able to salvage them. A dry cleaner that performs fire restoration work *might* be able to get rid of the smoke odor with an ozone generator. If you are taking woolen, silk, or rayon garments to the cleaners, first remove trimmings, shoulder pads, etc. Then, if the garment is damp or wet, dry it in a well-ventilated area. Shake and brush well, and take the garment to the cleaners as soon as possible.

You can attempt to launder heavily soiled clothing yourself using the above combinations. Always read the label to find out what you can and cannot use on specific clothing. Test *colored garments* before using treatment. Your insurance adjuster or dry cleaner might have additional information.

To remove mildew, wash the fresh stain with soap and warm water. Then rinse and 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, and other utensils should be washed with soapy water, rinsed, and then polished with a fine-powdered cleaner. Dip in a weak bleach solution. 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 a service representative properly clean them. This is especially true of electrical appliances, as turning them on could be dangerous and steam can remove the lubricant from some moving parts. In addition, steam could damage them further.



Take small appliances, such as toasters, to a dealer who handles that brand. Often a local repair person can recondition small appliances by cleaning and oiling them.

If the fire department turned off your gas or electricity during the fire, call Kansas Gas Service or Westar Energy to restore these services when practical—**DO NOT** attempt to do it yourself.

## ***Food***

Any food exposed to the fire must be thrown out (e.g. bread, fruit, and boxes of crackers). Toxic fumes can penetrate the packaging or skin and contaminate the food.



Wash your canned goods in detergent and water. Dip them in a bleach solution (2 teaspoons bleach per quart of water) for 15 minutes. If labels come off, be sure you mark the contents on the can or jar with a permanent marker. Do not use canned goods when cans have bulged or are dented or rusted.

If your home freezer/refrigerator has stopped running, you *might* be able to save the food. Keep the freezer door closed. Your freezer has enough insulation to keep food frozen for at least one day perhaps for as many as two or three days.

Do not re-freeze food that has thawed. If food has started to thaw you will have to evaluate each item to see what can be safely kept. If any food has a strange flavor or odor when prepared, err on the side of caution and throw it away.

To remove odors 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. Some baking soda in an open container or a piece of charcoal can be placed in the refrigerator or freezer to absorb odor.

## ***Safes***

A safe or fire box involved in a fire may hold intense heat for several hours. Make sure the safe is cool before you open it, or you could cause the contents to burst into flame by providing oxygen. Open only after you have allowed enough time for thorough cooling of the contents inside.

## ***Flooring and Rugs***

Wood that is underwater for several days will expand. If floors are badly buckled, take up the trim board, then remove one board along each edge of the floor. The wood will shrink back to normal size after the floor dries.

If water gets underneath linoleum, it can cause odors. If this happens, remove the entire linoleum sheet. If it is brittle, a carefully used heat lamp may soften it so it can be rolled up without breaking. If carefully removed, it can be re-cemented after the floor has completely dried. A new sheet of felt liner will be needed. Small blisters in linoleum can be punctured with a nail and re-cemented if you are careful. Dilute regular linoleum paste thin enough to go through a hand syringe and shoot adhesive through the nail hole. Weigh down the linoleum with bricks or boards.

It is usually possible to cement loose tiles of any type. Wait until the floor is completely dry before beginning.

Rugs and carpets should also be allowed to dry thoroughly. Throw rugs can then 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 rot a rug. For information on cleaning and preserving carpets, call a local carpet dealer, installer or qualified carpet cleaning professional.

## ***Mattresses and Pillows***

Reconditioning an innerspring mattress at home is very difficult if not impossible. Your mattress may be able to 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 rubber or plastic sheeting.

It is almost impossible to get smoke odor out of pillows. The feathers and foam rubber retain the odor.



## ***Leather***

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspapers to retain their shape. Leave suitcases open. Leather goods should be dried away from heat and sun. When leather goods are dry, clean with saddle soap. You can use steel wool or a suede brush on suede. Rinse leather and suede jackets in cold water and dry away from heat and sun.

## ***Books and Important Papers***

Wet books and papers must be taken care of as soon as possible. The first thing to do for very wet papers and books is to freeze the items. Freezing stops the deterioration process and allows you time to decide if the items are worth salvaging and how you will proceed. 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 will be a delay in locating such a freezer, place them in a normal freezer until a vacuum freezer can be located.

The Manhattan Public Library, Hale Library, or the internet may offer other helpful hints.

## ***Locks and Hinges***

Locks (especially iron locks) should be taken apart, cleaned, and oiled. 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***

Sheetrock walls that have become completely soaked will likely need to be replaced.

For sheetrock that can be salvaged, professional cleaners have special techniques used to maximize soot and odor removal from walls. If you must do it yourself, walls should be washed down while damp if possible. Mix together 4 to 6 tablespoons tri-sodium phosphate (available at most home centers or hardware stores) and one gallon of water. The use of rubber gloves and goggles is strongly suggested. 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.* Inquire about special sealant paint at a paint store.

You *might* be able to repair wallpaper. Use a commercial paste to re-paste loose edges or sections. Contact a wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be cleaned like an 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.
- Clean off mud or dirt.



- Remove drawers. Let them dry thoroughly so there will be no sticking when you replace them.
- Scrub with stiff brush and a cleaning solution.
- Wet wood can decay and mold, so dry thoroughly. Open doors and windows for good ventilation. If necessary, turn on your furnace or air conditioner (if operational).
- 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 dry and polish with wax, or rub with a cloth soaked in linseed oil. You can also rub the wood surface with a fine-grade steel wool pad dipped in liquid polishing wax, wipe with a soft cloth and then buff.

If you have insurance that covers fire or water damaged furniture, it may be better to apply the allowance to new articles than try to repair the old ones. If you are going to repair, plan ahead and consider the cost of necessary equipment such as glues, clamps, and finishings.

### ***Plants***

Wash plants with water on both sides of the leaves.

### ***Air Quality***

If your furnace/air conditioner is operational, change your furnace filter several times to help clear the air of smoke particles. Place dishes of vanilla or activated charcoal around the home out of the reach of children and pets. This may help with odor control.

# Hiring Your Contractor



The choice of a contractor is yours. Ask a lot of questions, do a lot of research, *always ask for references.*

Try not to rush into starting repair work. Take time to think through decisions.

Get estimates from more than one bonded, insured, reputable contractor. Call the Better Business Bureau of Kansas at 800-856-2417 to check out a contractor. Get a list of recent satisfied customers from any prospective contractor. Verify the contractor is licensed by the Manhattan Code Services office. Be wary of door-to-door repair solicitors.

Do not let anyone rush you into signing a contract. 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—*never* accept a verbal agreement. It should cover what is to be done, when work starts, cost and payment schedules, and the quality of materials to be used. Get a copy of the final, signed contract.

Make certain the contractor shows a certificate of insurance covering liability and workers' compensation; otherwise, you could be sued if a worker is injured while working on your property.



Only pay a percentage down for the contractor to begin work. Then pay periodically, according to the progress of the work. Pay only by check or credit card. Keep a record of all payments (copies of receipts, checks, etc.). Pay the final amount only after the work is completed to your satisfaction. *Do not pay cash.*

Obtain a waiver of lien which states that the contractor has paid all debts (materials and labor) related to your job. If the contractor insists on payment for materials up front, then go with him to buy them or pay the supplier yourself. Do not sign over an insurance settlement check to the contractor.

Make sure repairs are done according to local building codes. Do not take the contractor's word for it; check it out yourself.

Have the contractor sign a release of lien when the work is done and paid for; this will prevent the contractor from making legal claims against your property in the event of a dispute later.

Be sure all work requiring city inspection is officially approved in writing before making final payment to the contractor. You may even want a structural engineer to double-check major repairs before you make a final payment.



# The Total Cost of the Fire



The total financial effects of a fire are far-reaching. There are the obvious financial losses of the damaged structure and contents. These are formally called the *direct fire losses*.

There are the less obvious financial effects such as the cost of temporary living arrangements, or lost income due to time away from your job. These are called the *indirect fire losses*.

Both direct and indirect fire losses may be covered by insurance. Some, if not all, of your damaged property (the direct fire loss) will be covered. The extent will depend on the type and amount of the insurance policy and the scope of coverage. Also, a portion of extra living and medical expenses (indirect fire losses) may be covered by homeowner and medical insurances. Lost work time cannot be insured against but the financial effect may be lessened by applying sick leave or vacation time to missed hours or days. In short, the effects of a fire will most likely cause you out-of-pocket expense.

Notify the Riley County Appraiser's office at 785-537-6310 if you own the structure. Depending on what the status of your home is on January 1st, you may qualify for a property tax deduction.



Some of the expense not reimbursed by insurers may be deductible on your Federal income tax return. For instance, portions of the actual cash value of a loss that are not reimbursed by the insurer (as might happen in a case where you did not comply with the 80% coverage rule) are deductible after the first \$100. Get receipts and keep records of the money you spend in repairing or replacing damaged property and in covering your living expenses during the loss recovery period. These records and receipts will be the basis for calculating the casualty loss on your income tax. If your loss in one year was larger than your income for that year, you may be entitled to a tax refund.

Recovery from a fire loss may result in financial gains in some portions of the recovery picture. A gain may result when structures or contents are covered for replacement cost. When these buildings or possessions are in fact replaced, it is likely that their current value will be greater than their depreciated value at the time of the fire. For instance, the total or near-total rebuilding of a ten-year-old home with a replacement cost of \$80,000 gives the owner an \$80,000 home current to that time's value. Immediately previous to the fire, the same home may have had a depreciated value of \$60,000.

However, few if any owners ever realize an overall gain from a fire. Indeed, if they did this would undermine the basic insurance agreement. Gains realized in any one aspect of a loss are usually offset by losses not insured against or not fully reimbursed in other areas.

Publication 547, *Tax Information on Disasters, Casualty Losses and Thefts*, discusses rules governing casualty losses. The publication is available from the Internal Revenue Service office in Topeka or:

[www.irs.gov/pub/irs-pdf/p547.pdf](http://www.irs.gov/pub/irs-pdf/p547.pdf) (needs Acrobat Reader).

Tax laws change periodically. Check with the IRS or your accountant for guidance. The IRS website is: [www.irs.gov](http://www.irs.gov)

# Frequently Asked Questions

Many times after a fire the occupants wonder about the role the Manhattan Fire Department played and the techniques they used. Although this section doesn't cover every situation, it should help answer some of your questions.

## Why are there holes in my roof?

Fire produces temperatures in excess of 1,200 degrees Fahrenheit, along with toxic smoke and hot gasses which move upward, then outward. Cutting a hole in the roof (called *ventilation*) slows the damaging outward movement, and releases the heat, gasses and smoke from the building. This procedure actually reduces damage to the structure and makes it safer and easier for the firefighters to fight the fire and locate any possible victims.

## Why are the windows broken out?

Excessive heat can cause windows to shatter. Sometimes the heated windows will be inadvertently hit with cold water; this may cause the window to break. Firefighters may need to break windows to ventilate smoke and heat from the structure especially when performing search and rescue.



## Why are there holes in my wall?

Firefighters check for hidden fires inside walls, ceilings, and floors. The area affected by the fire may be stripped down to the bare studs to look for fire and hidden heat. After the fire is out, this type of damage may appear unnecessary. However, without the use of the first three firefighting techniques discussed in this portion, extinguishing the fire would be much more difficult.

## Why is my door damaged?

When Manhattan firefighters make entry, they first check the door to see if it is unlocked. If they cannot turn the knob, firefighters have several means to make entry in order to expedite search and rescue. Fire spreads rapidly and every second counts.

## Why am I restricted from entering my home?

Fires release carbon monoxide and other toxic gasses. Many of these you cannot see, taste, or smell. Until the Safety Officer deems the structure safe from toxins, only fire personnel with protective gear are allowed in the structure. Unprotected lungs must wait until the "all clear" is given to prevent possible harm. In addition, the building must be structurally safe for you to go inside.



## Why are there salvage covers/plastic sheeting left in my home?

To protect property and to minimize damage, the Manhattan Fire Department places covers over your possessions.

### **Why is this fire being investigated?**

In Manhattan we investigate *all* structure fires to determine origin and cause.

### **Why did an ambulance respond?**

The Riley County Emergency Medical Service will standby so they can take care of any injured occupants and transport them to the hospital. Also, firefighting is a dangerous profession. Firefighters do get injured. RCEMS paramedics furthermore monitor their health during long emergencies.

### **Why did so many trucks respond to my home?**

When they arrive at an emergency scene, each apparatus has a different task and can provide a different service. For example, a minimum of one Battalion Chief and 12 firefighters is needed for a structure fire and each fire engine has three to four personnel. In addition, the Fire Chief, Safety Officer, Fire Marshal, other officers, and sometimes off-duty firefighters called back to the scene will respond depending on the severity of the fire.



### **Why did the fire department come back?**

The Manhattan Fire Department may return often for several hours after they clear the scene. They recheck the structure to make sure possible hidden fires do not rekindle.

### **Why was the street blocked off?**

This keeps neighbors at a safe distance from the fire scene and allows plenty of room for all the fire trucks to maneuver. Fire hoses are sometimes pulled across streets and **must not** be driven over. In fact, it is against state law to drive over a fire hose for two reasons: first and foremost — driving over a fire hose that is charged (has water in it) can jeopardize the firefighters' safety by cutting off their water supply; second, driving over fire hose compromises the integrity of the hose and it will need testing to determine if it can be used safely again or if the hose needs to be replaced.

### **Why did the fire department shut off my utilities?**

Gas and electricity are shut off at the scene for the firefighter's protection. The water may be off if water lines melted or ruptured during the fire.

### **Why did it seem to take so long for the fire department to arrive?**

Once 911 is called, the Manhattan Fire Department's average response time is three to five minutes. Firefighters are trained to leave the fire station within one minute of receiving the call. They put on all their personal protective equipment before they enter the truck and are ready to begin work upon arrival.



### **Will I be billed for the fire department response?**

No. The Manhattan Fire Department is a service for Manhattan residents, funded through city tax dollars.





# Appendix A

## Reference Directory

Manhattan Fire Department  
2000 Denison Avenue  
Manhattan, KS 66502  
785-587-4504  
Emergency 911

Riley County Police Department  
1001 South Seth Child Road  
Manhattan, KS 66502  
785-537-2112  
Emergency 911

Name of Battalion Chief: \_\_\_\_\_ Name of Fire Investigator: \_\_\_\_\_

### *Disaster Assistance*

American Red Cross 785-537-2180

Salvation Army 785-539-9399

### *Utilities*

Westar Energy 1-800-383-1183 (toll free) Residential Customer Service  
1-800-401-5666 (toll free) Business Customer Service

Kansas Gas Service 1-800-794-4780 (toll free) Customer Service  
1-800-482-4950 (toll free) Emergencies  
1-800-766-3777 (toll free) TDD/TTY

Water Department—City of Manhattan 785-587-2480 Customer Service

Cox Communications (cable services) 1-888-952-3278 (toll free) Account Services

AT&T U-verse (cable services) 1-800-288-2020 (toll free) Customer Service  
1-800-855-2880 (toll free) TTY

AT&T (telephone) 1-800-246-8464 (toll free) Repair System  
1-800-559-0050 (toll free) Spanish

Direct TV (satellite TV) 1-800-531-5000 (toll free) Customer Service  
1-800-779-4388 (toll free) TTY

### *Miscellaneous*

United Way of Riley County 785-776-3779

U.S. Postal Service	1-800-275-8777 (toll free) Customer Service 785-539-4450 Manhattan Post Office 1-877-889-2457 TTY
U.S. Department of Veterans Affairs	1-800-827-1000 Customer Service
Internal Revenue Service	785-235-3053 (Topeka office) 1-800-829-1040 (toll free) General Questions 1-800-829-3676 (toll free) Tax form ordering 1-800-829-4059 (toll free) TDD/TTY
Social Security Administration	1-877-840-5741 (Manhattan office)
KC Star (home delivery)	1-877-962-7827 Circulation
The Manhattan Mercury	785-776-8808 Circulation
Regional Animal Shelter	785-587-2783
KSU Extension Office	785-537-6350
Mercy Regional Medical Center	785-776-3322 785-776-2800 Emergency Department

# Appendix B

## Contact Log

(Additional copies are available at [www.ci.manhattan.ks.us/DocumentCenter/Home/View/10860](http://www.ci.manhattan.ks.us/DocumentCenter/Home/View/10860))

Please fill this area as a record of contact:

Contacted	Spoke To	Date
<input type="checkbox"/> Insurance Company		
<b>Medical</b>		
Policy #:	_____	_____
Claim #:	_____	_____
Phone Number:	_____	_____
<b>Home</b>		
Policy #:	_____	_____
Claim #:	_____	_____
Phone Number:	_____	_____
<b>Auto</b>		
Policy #:	_____	_____
Claim #:	_____	_____
Phone Number:	_____	_____
<b>Insurance Adjuster</b>		
Name:		
Phone Number:		
<input type="checkbox"/> American Red Cross		
Phone Number: 785-537-2180	_____	_____
<input type="checkbox"/> Restoration Company		
Name:	_____	_____
Phone Number:	_____	_____
<input type="checkbox"/> Utility Companies		
<input type="checkbox"/> Westar Energy	_____	_____
<input type="checkbox"/> Kansas Gas Service	_____	_____
<input type="checkbox"/> Water Department	_____	_____
<input type="checkbox"/> Cable	_____	_____
<input type="checkbox"/> Mortgage Company		
Phone Number:	_____	_____
<input type="checkbox"/> Your Child's School		
Phone Number:	_____	_____
<input type="checkbox"/> Post Office		
Phone Number: 785-539-4450	_____	_____



