



U.S. Fire Administration  
Working for a fire-safe America

# After the Fire

FA-46 | January 2019



**Cranford Fire Department**  
**7 Springfield Avenue**  
**Cranford, NJ 07016**  
**(908) 709-7360**



**FEMA**





A fire will change your life in many ways. Knowing where to begin and who can help you is important. The U.S. Fire Administration hopes you find this information useful as you return to normal.

## What to expect

A fire in your home can cause serious damage. Your home and many of the things in your home may be badly damaged by flames, heat, smoke and water.

You will find things not damaged by the fire may still be ruined by smoke and may be soggy with water used to put out the fire. Anything you want to save or reuse will need to be carefully cleaned.

To fight the fire, firefighters may have broken windows and cut holes in the roof. This slows the fire's growth and gets rid of dark smoke that makes it hard for firefighters to see. They may have cut holes in your walls to make sure that the fire is completely out and not hidden in the walls.

It is important to understand the risk to your safety and health even after the fire is out. The soot and dirty water left behind may contain things that could make you sick. Be very careful if you go into your home and if you touch any fire-damaged items.



If your home had a home fire sprinkler system, you will find little damage from flames, heat, smoke and water. If you plan to rebuild, now is the time to think about installing sprinklers. Learn more about fire sprinklers at the Home Fire Sprinkler Coalition's website: [www.homefiresprinkler.org](http://www.homefiresprinkler.org).



# What do I do now?

## | **Contact your insurance agent**

Contact your insurance company right away and ask them what to do first. There are companies that specialize in cleaning and restoring your personal items. Ask your insurance company for recommendations of companies you can trust. Make sure you know if you or your insurance company will pay for the cleaning. When you contact the company, be sure to ask for a cost estimate in writing.

If you do not have insurance, your family and community might help you get back on your feet. Organizations that might help include:

- American Red Cross (ARC).
- Salvation Army.
- Religious organizations.
- Public agencies, such as the public health department.
- Community groups.
- State or municipal emergency services office.
- Nonprofit crisis-counseling centers.

## | **Take care of yourself and family**

Contact your local disaster relief service, such as the ARC or the Salvation Army. They will help you find food, clothing, medicine and a place to stay. You have a big job ahead of you. Get plenty of rest, and ask for help. Do not try to do it all alone.

## | **Help your pets**

If you have pets, find and comfort them. Scared animals often react by biting or scratching. Handle them carefully. Try to leave pets with a family member, friend or veterinarian if you are visiting or cleaning your damaged home. Keeping your pets out of the house until the cleanup is complete will keep them safe.

## | **Security and safety**

Do not enter your damaged home or apartment unless the fire department says it is safe.

The fire department will make sure the utility services (water, electricity and gas) are safe to use. If they are not safe, firefighters will have your utilities turned off or disconnected before they leave. Do not try to turn them back on by yourself.

Contact your police department to let them know you will be away from your home. In some cases, you may need to board up windows and doors so no one can get in.

## | **Finances**

Get in touch with your landlord or mortgage lender.

Contact your credit card company to report credit cards that were lost in the fire.

Save all of your receipts for any money you spend. The receipts may be needed later by the insurance company, and you will need them to prove losses claimed on your tax return.





# The first days of recovery

## \$ | The value of your home and personal belongings

Talk with your insurance company about how to learn the value of your home and property.

## | Replacing valuable documents and records

You may want to replace many of the following documents if they were destroyed or lost in the fire:

- |   |                                      |
|---|--------------------------------------|
| ➤ Driver's license.                       | ➤ Social security or Medicare cards. |
| ➤ Auto registration.                      | ➤ Credit cards.                      |
| ➤ Titles and deeds.                       | ➤ Stocks and bonds.                  |
| ➤ Insurance policies.                     | ➤ Wills.                             |
| ➤ Military discharge papers.              | ➤ Medical records.                   |
| ➤ Passports.                              | ➤ Warranties.                        |
| ➤ Birth, death and marriage certificates. | ➤ Income tax records.                |
| ➤ Divorce papers.                         | ➤ Citizenship papers.                |

## | Replacing money

Handle burnt money as little as possible. Try to place each bill or part of a bill in plastic wrap to help preserve it. If money is only partly burnt — if half or more is still OK — you can take it to your regional Federal Reserve Bank to get it replaced. Ask your bank for the one nearest you.

You can also send the burnt money to the Treasury.

For personal delivery and nonpostal couriers, e.g. FedEx/UPS, send to:

Bureau of Engraving and Printing  
MCD/OFM, Room 344A  
14th and C Streets SW  
Washington, DC 20228

Personal deliveries of mutilated currency to the Bureau of Engraving and Printing are accepted between the hours of 8-11:30 a.m. and 12:30-2 p.m., Monday through Friday, excluding holidays and other closings.

For USPS Delivery, make sure it is mailed “registered mail, return receipt requested” and send to:

Bureau of Engraving and Printing  
MCD/OFM, Room 344A  
P.O. Box 37048  
Washington, DC 20013

You can find more information about replacing damaged money at [www.moneyfactory.gov/submitclaim](http://www.moneyfactory.gov/submitclaim).

To replace U.S. savings bonds that have been destroyed or mutilated, go to [www.TreasuryDirect.gov/forms/sav1048.pdf](http://www.TreasuryDirect.gov/forms/sav1048.pdf) and download the FS Form 1048 – Claim for Lost, Stolen, or Destroyed United States Savings Bonds.

#### Additional requirements

- If the bond(s) is mutilated, carefully pack the pieces and submit them with the FS Form 1048.
- If any registrant is deceased, provide a certified copy of the death certificate.

#### Send to:

Treasury Retail Securities Site  
P.O. Box 214  
Minneapolis, MN 55480-0214



## Checklist for next steps after a fire

- ☐ Contact your local disaster relief service, such as the American Red Cross. They will help you find food, clothing, medicine and a place to stay.
- ☐ If you have insurance, contact your insurance company.
  - ▶ Ask what you should do to keep your home safe until it is repaired.
  - ▶ Ask who you should talk to about cleaning up your home.
- ☐ If you are not insured, try contacting community groups for aid and assistance.
- ☐ Check with the fire department to make sure that your home is safe to enter. Be very careful when you go inside. Floors and walls may not be as safe as they look.
- ☐ Contact your landlord or mortgage company to report the fire.
- ☐ Try to find valuable documents and records.
- ☐ If you leave your home, call the local police department to let them know the site will be vacant.
- ☐ Begin saving receipts for any money that you spend related to the fire loss. The receipts may be needed later by the insurance company and to prove any losses claimed on your income tax.
- ☐ Check with an accountant or the IRS about special benefits for people recovering from fire loss.



# Important information

Date of fire: \_\_\_\_\_

Time of fire: \_\_\_\_\_

Location of fire: \_\_\_\_\_

Name of fire department:  
\_\_\_\_\_

Address of fire department:  
\_\_\_\_\_  
\_\_\_\_\_

Fire department  
nonemergency number: \_\_\_\_\_

Fire incident report number: \_\_\_\_\_

Fire marshal or fire investigator: \_\_\_\_\_

Insurance company: \_\_\_\_\_

Insurance company  
telephone number: \_\_\_\_\_

Insurance policy number: \_\_\_\_\_

Vehicle identification number (VIN) for cars, trucks and  
motorcycles destroyed:  
\_\_\_\_\_  
\_\_\_\_\_







**FEMA**



U.S. Fire  
Administration



**U.S. Fire Administration**  
16825 South Seton Avenue  
Emmitsburg, MD 21727  
[www.usfa.fema.gov](http://www.usfa.fema.gov)