

# Sylvan Hills Fire Department

400 Lantrip Road • Sherwood, Arkansas 72120 • (501) 835-0342 • info@sylvanhillsfire.org

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## AFTER A FIRE

### VALUING YOUR PROPERTY

A pre-fire inventory along with a videotape of all your property could prove to be a valuable record when making your claim.

When adjusting your fire loss or in claiming a casualty loss on your income tax, you will have to deal with various viewpoints on the value of your property. Some terms are listed below:

- Your "personal valuation" is your attachment to and personal valuation of your property lost in the fire. Personal items have a certain sentimental value. This term is not meant to belittle their value to you but is used to separate feelings about the value from objective measures of value. It will be objective measures of value which you, the insurer, and the Employment and Social Services will use as a common ground.
- The "cost when purchased" is an important element in establishing an item's final value. Receipts will help verify the cost price. Fair market value before the fire is 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" is sometimes called the item's "salvage value." The cost to replace the item with a like, but not necessarily identical, item is the replacement cost.

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### CLEANING UP AFTER THE FIRE

#### Clothing

Smoke odor and soot can sometimes be washed from clothing. The following formula will often work for clothing that can be bleached:

- 4-6 tbsp. of Tri-Sodium Phosphate
- 1 cup Lysol or any household chlorine bleach
- 1 gallon of warm water
- Mix well, add clothes, rinse with clear water and dry well
- Warning - Tri-Sodium Phosphate is a caustic substance used as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using it and always read the label carefully. To remove mildew, wash the fresh stain with soap and warm water, then rinse and dry in sun. If the stain has not disappeared, use lemon juice and salt, or a diluted solution of household chlorine bleach.

#### Cooking Utensils

Your pots, pans, flatware, etc., should be washed with soapy water, rinsed and then polished with a fine-powdered cleaner. You can polish copper and brass with special polish, salt sprinkled on a piece of lemon or salt sprinkled on a cloth saturated with vinegar.

#### Electrical Appliances

Appliances that have been exposed to water or steam should not be used until you have a service representative check them. This is especially true of electrical appliances. In addition, steam can remove the lubricant from some moving parts. If the fire service turned off your gas or power during the fire, call the electric or gas company to restore these services. **DO NOT TRY TO DO IT YOURSELF!**

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## Food

Wash your canned goods in detergent and water. Do the same for food in jars. If labels come off, be sure you mark the contents on the can or jar with a grease pencil. Do not use canned goods when cans have bulged, are dented, or are rusted.

If your home freezer has stopped running, you can still save the frozen food. Keep the freezer closed. Your freezer has enough insulation to keep food frozen for at least one day - perhaps for as many as two or three days. Move your food to a neighbor's freezer or a rented locker. Wrap the frozen food in newspapers and blankets or use insulated boxes. Do not re-freeze food that has thawed.

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 be placed in the refrigerator or freezer to absorb odor.

## Flooring and Rugs

When water gets underneath linoleum, it can cause odors and warp the wood floor. If this happens, remove the entire sheet. If the linoleum is brittle, a heat lamp will soften it so it can be rolled up without breaking. If it is carefully removed, it can be re-cemented after the floor has completely dried. Small blisters in linoleum can be punctured with a nail and re-cemented if you are careful. Dilute regular linoleum paste thinly 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 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. Call a carpet dealer, installer, or qualified carpet cleaning professional for additional information regarding cleaning and preserving carpets.

## 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 in the sun to dry. Then cover it with rubber or plastic sheeting. It is impossible to get smoke odor out of pillows. The feathers and foam retain the odor.

## Leather and Books

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 them 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.

Wet books must be taken care of as soon as possible. The best method to save wet books is to freeze them in a vacuum freezer. This special freezer will remove the moisture without damaging the pages. If there will be a delay in locating such a freezer, place them in a normal freezer until a vacuum freezer can be located.

## Locks and Hinges

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Locks (especially iron locks) should be taken apart, wiped with kerosene and oiled. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work knob to distribute the oil. Hinges should be thoroughly cleaned and oiled.

## **Walls and Furniture**

To remove soot and smoke from walls, furniture and floors, mix together:

- 4 - 6 tbsp. Tri-Sodium Phosphate
- 1 cup Lysol or any chloride bleach
- 1 gallon of warm water

Wear rubber gloves when cleaning. After washing the article, rinse with clear warm water and dry thoroughly.

Walls may be washed down while wet. Use a mild soap or detergent. Wash a small area at a time, working from the floor upwards. Then rinse the wall with clear water immediately. Ceilings should be washed last. Do not repaint until the walls and ceilings are completely dry.

Wallpaper can also be repaired. Use a commercial paste to re-paste loose edges or sections. Contact you wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be washed like an ordinary wall, but care must be taken not to soak the paper. Work from bottom to top to prevent streaking.

Do not dry your furniture in the sun. The wood will warp and twist out of shape. Clear off the mud and dirt by scrubbing with a stiff brush and a cleaning solution. You can also rub the wood surface with a steel wool pad dipped in liquid polishing wax, wipe with a soft cloth and then buff. Remove the drawers and let them dry thoroughly so there will be no sticking when you replace them. Wet wood can decay and become moldy, so allow it to dry thoroughly. Open doors and windows for good ventilation. Turn on your heating, if necessary. If mold forms, wipe the wood with a cloth soaked in a mixture of detergent dissolved in hot water. To remove white spots or film, rub the wood surface with a cloth soaked in a solution of a half cup of household ammonia and a half cup of water. Wipe dry and polish with wax, or rub the surface with a cloth soaked in a solution of a half cup turpentine and a half cup of linseed oil. Be careful because turpentine is combustible.

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## **MANAGING TRAUMATIC STRESS**

### **Tips for recovering from fires and other traumatic events**

Because you are reading this, you are probably in the process of recovering from a traumatic event. Perhaps you have experienced a fire, or maybe you have been in a serious accident or you are the victim of crime.

Traumatic experiences such as these tend to be sudden and overwhelming. In some cases, there are no outwardly visible signs of physical injury, but there is nonetheless a serious emotional toll. It is common for people who have experienced traumatic situations to have very strong emotional reactions. Understanding normal responses to these abnormal events can aid you in coping effectively with your feelings, thoughts, and behaviors, and help you along the path to recovery.

### **What happens to people after a disaster or other traumatic event?**

Shock and denial are typical responses to disasters and other kinds of trauma, especially immediately after the event. Both shock and denial are normal protective reactions.

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Shock is a sudden and often intense disturbance of your emotional state that may leave you feeling stunned or dazed. Denial involves your not acknowledging that something very stressful has happened, or not experiencing fully the intensity of the event. You may temporarily feel numb or disconnected from life.

As the initial shock subsides, reactions vary from one person to another. The following, however, are normal responses to a traumatic event:

- Feelings become intense and sometimes are unpredictable. You may become more irritable than usual, and your mood may change back and forth dramatically. You might be especially anxious or nervous, or even become depressed.
- Thoughts and behavior patterns are affected by the trauma. You might have repeated and vivid memories of the event. These flashbacks may occur for no apparent reason and may lead to physical reactions such as rapid heart beat or sweating. You may find it difficult to concentrate or make decisions, or become more easily confused. Sleep and eating patterns may also be disrupted.
- Recurring emotional reactions are common. Anniversaries of the event, such as at one month or one year, can trigger upsetting memories of the traumatic experience. These "triggers" may be accompanied by fears that the stressful event will be repeated.
- Interpersonal relationships often become strained. Greater conflict, such as more frequent arguments with family members and co-workers, is common. On the other hand, you might become withdrawn and isolated and avoid your usual activities.
- Physical symptoms may accompany the extreme stress. For example, headaches, nausea and chest pain may result and may require medical attention. Pre-existing medical conditions may worsen due to the stress.

## How do people respond differently over time?

It is important for you to realize that there is not one "standard" pattern of reaction to the extreme stress of traumatic experiences. Some people respond immediately, while others have delayed reactions - sometimes months or even years later. Some have adverse effects for a long period of time, while others recover rather quickly. Reactions can also change over time. Some who have suffered from trauma are energized initially by the event to help them with the challenge of coping, only to later become discouraged or depressed. A number of factors tend to affect the length of time required for recovery, including:

- The degree of intensity and loss. Events that last longer and pose greater threat, and where loss of life or substantial loss of property is involved, often take longer to resolve.
- A person's general ability to cope with emotionally challenging situations. Individuals who have handled other difficult, stressful circumstances well may find it easier to cope with the trauma.
- Other stressful events preceding the traumatic experience. Individuals faced with other emotionally challenging situations, such as serious health problems or family-related difficulties, may have more intense reactions to the new stressful event and need more time to recover.

## How should I help my family and myself?

There are a number of steps you can take to help restore emotional well being and a sense of control following a disaster or other traumatic experience, including the following:

- Give yourself time to heal. Anticipate that this will be a difficult time in your life. Allow yourself to mourn the losses you have experienced.
- Try to be patient with changes in your emotional state.
- Ask for support from people who care about you and who will listen and empathize with your situation. But keep in mind that your typical support system may be weakened if those who are close to you also have experienced or witnessed the trauma.

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- Communicate your experience in whatever ways feel comfortable to you such as by talking with family or close friends, or keeping a diary.
- Find out about local support groups that often are available. These can be especially helpful for people with limited personal support systems.
- Try to find groups led by appropriately trained and experienced professionals. Group discussion can help people realize that other individuals in the same circumstances often have similar reactions and emotions.
- Engage in healthy behaviors to enhance your ability to cope with excessive stress. Eat well-balanced meals and get plenty of rest. If you experience on-going difficulties with sleep, you may be able to find some relief through relaxation techniques. Avoid alcohol and drugs.
- Establish or re-establish routines such as eating meals at regular times and following an exercise program. Take some time off from the demands of daily life by pursuing hobbies or other enjoyable activities.
- Avoid major life decisions such as switching careers or jobs if possible because these activities tend to be highly stressful.
- Become knowledgeable about what to expect as a result of trauma. Some of the "Additional Resources" listed at the end may be of help.

## **How do I take care of children's special needs?**

The intense anxiety and fear that often follow a disaster or other traumatic event can be especially troubling for children. Some may regress and demonstrate younger behaviors such as thumb sucking or bed wetting. Children may be more prone to nightmares and fear of sleeping alone. Performance in school may suffer. Other changes in behavior patterns may include throwing tantrums more frequently, or withdrawing and becoming more solitary.

There are several things parents and others who care for children can do to help alleviate the emotional consequences of trauma, including the following:

- Spend more time with children and let them be more dependent on you during the months following the trauma - for example, allowing your child to cling to you more often than usual. Physical affection is very comforting to children who have experienced trauma.
- Provide play experiences to help relieve tension. Younger children in particular may find it easier to share their ideas and feelings about the event through non-verbal activities such as drawing.
- Encourage older children to speak with you, and with one another, about their thoughts and feelings. This helps reduce their confusion and anxiety related to the trauma. Respond to questions in terms that they can comprehend. Reassure them repeatedly that you care about them and that you understand their fears and concerns.
- Keep regular schedules for activities such as eating, playing and going to bed to help restore a sense of security and normalcy.

## **When should I seek professional help?**

Some people are able to cope effectively with the emotional and physical demands brought about by a natural disaster or other traumatic experience by using their own support systems. It is not unusual, however, to find that serious problems persist and continue to interfere with daily living. For example, some may feel overwhelming nervousness or lingering sadness that adversely affects job performance and interpersonal relationships.

Individuals with prolonged reactions that disrupt their daily functioning should consult with a trained and experienced mental health professional. Psychologists and other appropriate mental health providers help educate people about normal responses to extreme stress. These professionals work with individuals affected by trauma to help them find constructive ways of dealing with the emotional impact.

With children, continual and aggressive emotional outbursts, serious problems at school, preoccupation with the traumatic event, continued and extreme withdrawal and other signs of intense anxiety or emotional difficulties all point to the need

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for professional assistance. A qualified mental health professional can help such children and their parents understand and deal with thoughts, feelings and behaviors that result from trauma.

## **Additional Resources**

Counseling and Advice Centers are available in your area to deal with the problems caused by traumatic stress, problems you, your staff or your children may be suffering. If you wish to talk to anyone simply look in the Local Telephone Directory under counseling and advice or advice centers.

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## **INSURANCE AND ADJUSTING THE LOSS**

### **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 parties to the process are the owner or occupant and the insurance company and its representatives.

The owner or occupant is required by the insurance contract to prepare an inventory and cooperate in the loss valuation process. 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 on its behalf. It is the insurance adjuster's job, 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.

It is important to coordinate with the insurance adjuster before contracting for any services including fire damage restoration firms or fire damage service companies. If you invade the insurer's area of responsibility by contracting without its knowledge or consent, you may be left with bills to pay that would otherwise have been covered by the insurer.

If you are not insured, your recovery from a fire will most likely be dependent upon your own resources. Private organizations that can help include the Red Cross and the Salvation Army. You could also talk with your church or synagogue. Local groups such as Counseling and Advice Centers can also be of help.

### **Insurance Information**

If you are insured, your insurance will be the most important single component in recovering from a fire. A number of coverage's are available such as - homeowner's, tenant's or condominium owner's insurance policies.

Your insurance policy is a contract between you and the insurer. The insurer promises to do certain things for you. In turn, you have certain obligations. Among your duties after a fire would be to give immediate notice of the loss to the insurance company or the insurer's agent.

Protect the property from further damage by making sensible or necessary repairs such as covering holes in the roof or walls. Take reasonable precautions against loss, such as draining water lines in winter if the house will be unheated for some time. The insurance company may refuse to pay losses that occur from not taking such reasonable care.

Make an inventory of damaged personal property showing in detail the quantity, description, original purchase price, purchase date, damage estimate and replacement cost.

Cooperate with the insurer or his/her adjuster by exhibiting the damaged property.

Submit, within a stated time period (usually 30 - 60 days), a formal statement of loss. Such a statement should include:

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- The time and cause of fire
- 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.

"80% of all companies who undergo a major fire never actually recover ..." (National Audit Office). This is fact and your insurance will be the most important single component in recovering from a fire.

It's a simple fact, a house fire can destroy hundreds of thousands of pounds in structure and inventory. But a business fire can destroy hundreds of millions of pounds. The sheer magnitude of the loss makes settling a business claim more complex. The insurance company adjuster will protect these interests. Adjusters are attune to the impact that a business loss can have on inventory control, revenue streams, tax liability, supply chain and other areas that a residential loss will never encounter. However, because the loss is so great you may wish to use your own loss adjuster rather than your insurer's. You can find them by looking under Insurance Services in the Local Telephone Directory.

## **Why you need to work carefully with your loss adjuster**

Business losses (and settlements) are complex and a loss at a business brings more complexity than a residential loss. A homeowner usually owns everything in the house, but a property or a property owner has tenants who own property in his building. A business may have leased equipment, storage of other business inventory, important documents, employee personal property and then there is liability. Adjusters understand these complexities and are there for you to help sort out the claim.

Loss of life at your business is a worst case scenario: - a tenant dies in an apartment fire or an employee dies in a business-related loss, adjusters can handle this at a time you may not be able to handle the pressure of dealing with settlements.

You must also remember that business interruption can be more destructive than fire. Can you afford to have your business with customers and clients displaced for months? Or your tenants? Where are they going to live? Adjusters employ tactics to first get you back on your feet, and then while you continue to conduct business, work to settle your claim. All the while, keeping your business' best interests in the forefront, so then you can begin to rebuild from your loss.

## **Small business**

Many "small business" operations use their residence as their office. So what happens if that residence burns down? How much of the loss is to the "home" and how much is to the "home office." If you are a small business, you need adjusters to sort out these issues.