

What to Do



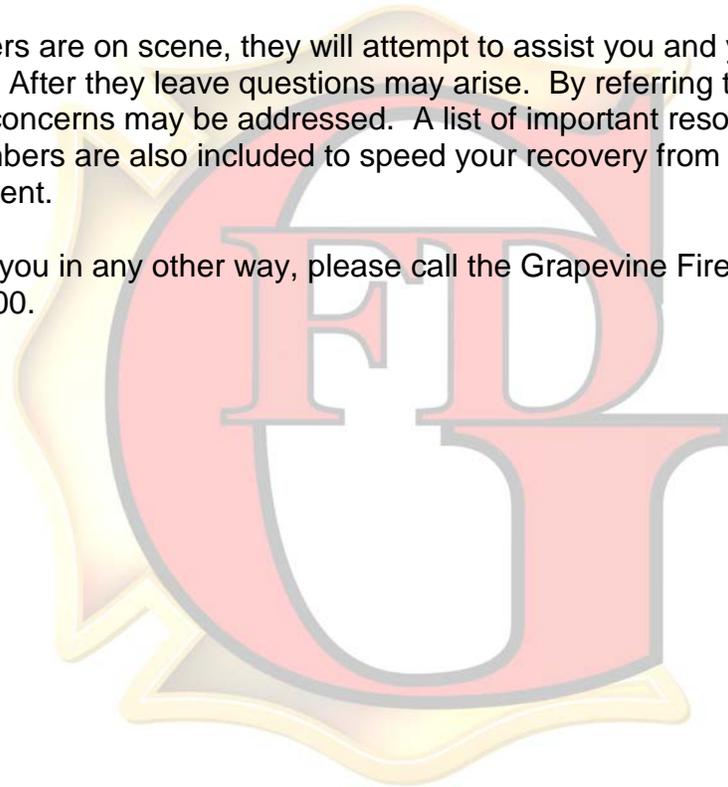
AFTER THE FIRE

Dear Citizen:

The Grapevine Fire Department strives to serve the City of Grapevine by saving lives and property. Firefighters are familiar with the devastation and trauma resulting from fire. Generally, those who experience fire are not. The difficult period directly after a fire is confusing and traumatic. We recognize this and have created this booklet to assist you through this trying and tragic period.

While firefighters are on scene, they will attempt to assist you and your family as best they can. After they leave questions may arise. By referring to this booklet, many of your concerns may be addressed. A list of important resources and telephone numbers are also included to speed your recovery from this unexpected event.

If we can help you in any other way, please call the Grapevine Fire Department at 817-410-4400.



After The Fire

Recovering from a fire may take a long time and many of the things you have to do will be new to you.

If you are not insured, your recovery from a fire loss most likely will be dependent upon your own resources. Organizations that can help include the American Red Cross Chisholm Trail Chapter (817) 336-8718, The Salvation Army (817) 332-2495, and local organizations including Grapevine Relief and Community Education (G.R.A.C.E.) that may be reached at 817-488-7009. You also could talk with your church or synagogue. Local civic groups, such as the Lions or Rotary Clubs, also can be of help.



Telephone Numbers

American Red Cross.....	(817) 335-9137
Animal Control.....	(817) 410-3370
After hours contact Fire Dispatch	
Baylor Regional-Grapevine.....	(817) 481-1588
Building Inspection & Permits.....	(817) 410-3165
Chamber of Commerce.....	(817) 481-1522
Drivers License Division (Hurst).....	817) 299-1426
Environmental Collection Center.....	(817) 871-5257
Federal Information Center.....	(800) 366-2998
Fire Department Administration.....	(817) 410-8100
Fire Emergency.....	911
G.R.A.C.E.....	(817) 488-7009
Grapevine/Colleyville ISD.....	(817) 488-9588
Internal Revenue Service.....	(512) 499-5127
Marriage License (Tarrant County).....	(817) 884-1195
Military ID Office (Carswell JRB).....	(817) 782-6418
Oncor.....	(888) 313-4747
Police Department Administration.....	(817) 410-3204
Police Dispatch.....	(817) 410-8127
Police Emergency.....	911
Post Office.....	(800) 275-8777
Social Security.....	(800) 772-1213
Tarrant County Appraisal District.....	(817) 284-0024
Tarrant County Tax Office.....	(817) 884-1100
Time Warner.....	(972) 742-5892
TXU.....	(800) 242-9113
Verizon.....	(800) 483-4000
Veterans Information.....	(817) 921-9095
Voter Registration (Tarrant County).....	(817) 831-8683
Water & Sewer Emergency (after hours).....	(817) 410-8127

Important Names/Telephone Numbers

Insurance Co. _____

Phone Number: _____

Insurance Adjuster _____

Contractor _____

Phone Number: _____

Plumber _____

Phone Number: _____

Electrician _____

Phone Number: _____

Other _____

Phone Number: _____

Other _____

Phone Number: _____

If there is structural damage to your building, check with the City building department to see if there is a need for a permit before attempting repairs.

Insurance Information

If you are insured, your insurance will be the most important single component in recovering from a fire loss. 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 loss would be to give immediate notice of the loss to the insurance company or the insurer's agent. There are many so-called 'independent adjusters' who will likely contact you immediately after the fire, often while Fire Department personnel may still be present at your home. These people make money by handling your claim on your behalf in return for a percentage of what your insurer ultimately pays for your losses. It is not necessary for you to use an independent adjuster and you should contact your own insurance agent and or company **before** agreeing to enter into any contract or binding arrangement with one.

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:

- Date, time and cause of loss
- 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.
- Damage inventory mentioned above.
- Receipts for additional living expenses and loss of use claims.

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 Federal income tax, you will have to deal with various viewpoints on the value of your property. Some terms used are listed below:

- Your "personal valuation" is your attachment to and personal valuation of your property lost in a 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 Internal Revenue Service 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 also 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 had 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.

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 in 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.

Either you or the insurer may hire the services of a fire damage restoration firm or fire damage service company. These firms 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

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

Replacement of Valuable Documents and Records

<u>Item</u>	<u>Who to Contact</u>
Drivers license	Local department of motor vehicles
Bank books	Your bank, as soon as possible
Insurance policies	Your insurance agent
Military discharge papers	Local Veterans Administration
Passports	Local passport office
Birth, death, marriage certificates	State Bureau of Records in the state of birth, death or marriage
Divorce papers	Circuit Court where decree was issued
Social Security or Medicare cards	Local Social Security Office
Credit Cards	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	Internal Revenue Service Center where filed or your accountant
Auto registration title	Department of Motor Vehicles
Citizenship papers	U.S. Immigration and Naturalization Service
Prepaid burial contracts	Issuing company
Animal registration papers	Society of registry

Money Replacement

- **Paper Currency** - Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If money is only half burned or less, you can check with your local bank or take it to your local Federal Reserve Bank for replacement. Or, you can mail the burned or torn money via FIRST CLASS REGISTERED MAIL to:

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

- **Coins** - Mutilated or melted coins can be taken to the Federal Reserve Bank, or mailed via FIRST CLASS REGISTERED MAIL to:

Superintendent, U.S. Mint
Post Office Box 400
Philadelphia, PA 19105

- **Savings Bonds** - If your U.S. Savings Bonds have been mutilated or destroyed, write to:

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

Include name(s) and addresses on bonds, approximate date or time period when purchased, denominations, and approximate number of each.

Salvage Hints

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

4-6 tbsp. of tri-sodium phosphate
1 cup Lysol or any household chlorine bleach
1 gallon warm water

Mix well, add clothes, rinse with clear water, and dry well.

Be aware that tri-sodium phosphate is a caustic cleaning agent. Use with care and store out of reach of children and pets. Wear rubber gloves when using it. Read the label carefully. It can be purchased at your local hardware or home improvement store.

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 polished with a fine-powdered cleaner. You can polish copper and brass with special polish, or 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 department 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.**

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 or are dented or rusted.

If your home freezer has stopped running, you still can 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. Some 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 a 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 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 thin enough to go through a hand syringe and shoot adhesive through the nail hole. Weigh down the linoleum with bricks or boards. It usually is possible to cement loose tiles of any type. Wait until the floor is completely dry before beginning.

Rugs and carpets also should be allowed to dry thoroughly. Throw rugs can be cleaned by beating, sweeping or vacuuming, and 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 your carpet dealer 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 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 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. 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 - 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 the knob to distribute the oil. Hinges also should be thoroughly cleaned and oiled.

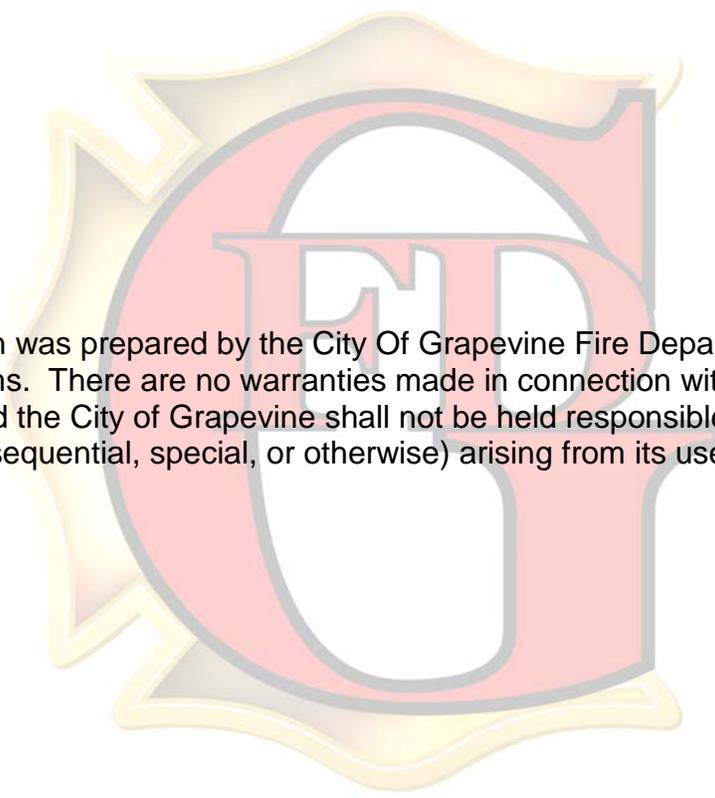
Walls and Furniture - To remove soot and smoke from walls, furniture and floors, mix together four to six tablespoons of tri-sodium phosphate and one gallon of water.

Walls may be washed down while wet. Use a mild soap or detergent. 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 the walls and ceilings are completely dry.

Wallpaper also can be repaired. Use a commercial paste to re-paste loose edges or sections. Contact your 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 4/0 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 mold, so allow it to 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 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.

The Grapevine Fire Department is committed to serving its customers, YOU the citizens of Grapevine. If you have any questions or you need help finding assistance please contact the department M-F, 8:00 AM to 5:00 PM at (817) 410-8100 or after hours at (817) 410-8105.

The logo of the Grapevine Fire Department is a Maltese cross with a red center and a yellow border. The letters 'G', 'F', and 'D' are prominently displayed in the center of the cross.

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

