

Fire Victims Help Sheet

Dear City Resident,

The Prairie du Chien Fire Department would like to express its sympathy for your property loss because of the fire at your residence. The emotional trauma of a fire is something you never forget. In the days, weeks, and months to come, you face the difficult task of recovering as much of your loss as possible; cleaning, repairing and rebuilding your property; and attempting to get your life back to normal. The following information will help you through this difficult period.

Unfortunately, there are people who prey on victims when they are most vulnerable, such when their home and property have been destroyed by fire. We urge you not to sign any contract or pay any money to any individual who says he can "expedite" your insurance claim or provide any other special restoration service. If you are approached by anyone offering these services, please contact us at 326-4365 before signing any agreement. Also do not allow any "inspectors" or "investigators" onto your property unless they have proper identification. The Fire Department normally does its investigating immediately after the fire is out. If we must do a follow-up investigation, we usually do this during normal business hours. Anyone from the Prairie du Chien Department investigating a fire will arrive at the scene in a department vehicle. Please ask for their identification. Again, if you have any questions about anyone posing as an inspector or investigator, call the fire department.

Immediate Aid

If you need temporary shelter, food, clothing, or other services, we can contact the Red Cross for you.

The American Red Cross
2927 Losey Boulevard
LaCrosse WI 54601
(608) 788-1000
(800) 837-6313

Insurance

- 1) Contact your insurance agent immediately after the fire. Your insurance company should be able to assist you in arranging a board-up service to secure and seal your property. The insurance company should also be able to recommend contractors experienced in repairing fire damage.

- 2) If you do not have fire insurance or your insurance coverage isn't adequate for your total loss, any uninsured portion of your loss may be deductible from your income tax. You should consult a qualified tax attorney, accountant, or the IRS for assistance on claiming fire loss.
- 3) If you have a camera and/or video recorder, it is a good idea to document your fire damage with still photos and/or a video tape. Do this as soon as possible after the fire. However, if the fire struck at night, you may have to wait until daylight to take good quality photos. We have our own photographer at the scene. Unfortunately, we cannot take loss documentation photos for you. Our photographer can only take photos for our records.
- 4) Start and maintain a written log of any and all conversations pertaining to the fire.

Cash and Securities Replacement

- 1) Damaged or melted coins must be returned to the US Mint. Contact the Mint by calling (215) 597-4983 for details.
- 2) Damaged currency must be taken to the nearest Federal Reserve Bank. Currency that is at least 50% or more intact is automatically replaced. The Reserve Bank decides if currency that is more than 50% damaged will be replaced. If your currency is more than 50% damaged, please contact the Fire Department to obtain a copy of the fire report for your property before you go to the Reserve Bank. Usually, the Reserve Bank does not replace currency that is more than 50% damaged, but an exception might be made if there is supporting evidence for the cause of the loss.

Federal Reserve Bank of Chicago
230 S. LaSalle
Chicago, IL 60604
(312) 322-5322

Federal Reserve Bank of Milwaukee
304 East State Street
Milwaukee, WI 53202
(414) 276-2323

- 3) Damaged U.S. Savings Bonds. Go to any bank that sells Savings Bonds and request Public Debt Form 1048(I). Complete and mail the form to the address indicated. It normally takes two to three months to replace savings bonds. If you have any questions, call (800) 553-2663.
- 4) Stocks and Bonds. For information about replacing stock certificates and bonds, contact either the broker that sold the stocks or bonds to you or the company which issued the certificates.

- 5) Personal Documents. If you receive AFDC or welfare benefits, notify your case worker if your ID cards were destroyed in the fire. For other personal documents (birth certificates, marriage license, death certificates, etc.), contact the Court Clerk or County Clerk in the county where the birth, marriage, death, etc. occurred

Property Repair/Restoration

1. Clothing. Smoke damage requires special cleaning techniques. Improper cleaning will set the stains and odor, making them impossible to remove. Check with your insurance company for a recommendation about a dry cleaner. When you take the clothing to a dry cleaner, make sure to explain that the items are smoke damaged and make sure the cleaner is experienced in treating smoke damaged clothing. If the clothes can be washed, the smoke stain and odor can often be removed by pre-treating.

If the clothing can be bleached, a good mix for removing smoke odor is: 4 to 6 tablespoons of tri-sodium phosphate (Available from any hardware store, home center or paint supply store. As a substitute, 2 tablespoons of sodium hypochlorite can be used.), 1 cup of Lysol or household bleach, 1 gallon of water. Mix the tri-sodium, Lysol or bleach, and water. Soak the clothes in the mix. Remove the clothing, rinse well with clear water and dry. Spot test colored garments before treating.

- 2) Mildew. To prevent mildew, remove wet or damp objects from the house as soon as possible and allow to dry, preferably in the open air and sunshine. To remove mildew, wash the stain with warm, soapy water, rinse well and allow to dry in the sun. If the stain is difficult to remove, try washing with lemon juice or one-tablespoon of pesborate bleach in 1 pint of lukewarm water, or a diluted solution of chlorine bleach.
- 3) Walls and Ceilings. Allow soot to dry untouched for at least 24 hours. Trying to remove soot before it has dried will only spread the stain and make it permanent. After soot has dried, clean walls or ceilings with the same tri-sodium phosphate and Lysol mix described above for cleaning clothes. Wear rubber gloves and old clothing when washing with this mix. After washing, rinse with clear water and allow to dry. Commercial cleaning products, available from paint and wall paper dealers, can be used. Some commercial cleaners are very powerful. Always follow the recommended directions exactly. Washable wallpaper can be cleaned the same as walls and ceilings, but do not soak the paper. To avoid streaking, start at the base of the wall and work your way up. Do ceilings last. After you've washed the walls allow ample time for surfaces to dry before repainting.
- 4) Wood Furniture and Fixtures. Clear off all mud and dirt. Remove

all drawers and allow to dry thoroughly. Scrub with a stiff brush and cleaning solution. Wet wood decays and molds easily. Try to ventilate the room or, if serviceable, run the air conditioner to dry the room. If the furniture can be removed from the room, you can dry it outside, but only in a shaded area. Never place furniture in direct sunlight.

Mold on furniture can be removed with a cloth soaked in a mixture of water and kerosene or water and borax. To remove white spots or other stains from wood furniture, rub the area with 4/0 steel wool polishing pads dipped in liquid furniture wax. Then wipe and buff the area with a soft cloth. Many commercial products for cleaning and restoring wood are flammable and exposure to the fumes may be harmful to your health. Read and follow all directions and cautions carefully.

- 5) Food. Discard any food items exposed to fire, smoke or heat. Even canned goods which have been exposed to heat may be unsafe.
- 6) Precription Medications. Do not use any medication until you consult your doctor and/or pharmacist.
- 7) Miscellaneous.
 - (a) If your furnace still works, change the filter immediately. You may have to change the filter again after a few days because of air born soot, dirt and other contaminants.
 - (b) Clean and protect chrome trim with Vaseline or other light oil.
 - (c) Wash plants with clear water. Take care to clean both sides of the leaves and the stem.
 - (d) Do not operate any VCR, video equipment, TV, stereo, computer or electrical appliance until it has been checked and cleaned. If a dry powder fire extinguisher was used and there is a film on any electrical or electronic unit, vacuum the powder off as soon as possible. Prolonged contact with the dry powder chemical can ruin electrical equipment.
 - (e) If your electrical power was turned off for more than a few hours, discard all the contents of your refrigerator and freezer. Until the power is restored, use a roll of paper towels or a wad of newspapers to keep the refrigerator and/or freezer doors open and allow air to circulate. If the doors are shut and the units are not operating, permanent odors will set inside the units.
 - (f) If the weather is below freezing and you cannot heat your house, pour anti-freeze into toilet bowls, sinks and tubs. Also drain the entire water system in the house. If you have hot water heating, have a plumber drain the system as soon as possible.
 - (g) If your pets have been exposed to smoke, fire, or heat, have them examined by a veterinarian.
- 8) Water Damage.
 - (a) Remove as much excess water as possible by mopping, pumping, vacuuming with a wet-vac, etc.
 - (b) Remove and elevate wet upholstery cushions to allow even

drying on all surfaces.

(c) Place aluminum foil, saucers or wood blocks between furniture legs and carpets.

(d) Linoleum must be treated delicately. If water gets under linoleum, it can cause odors and warp the sub-floor. Check with an experienced flooring dealer for assistance on treating your linoleum.

(e) Rugs should be removed, cleaned and dried. Carpets should be vacuumed with a wet-vac to remove as much moisture as possible, then clean and dry the carpets. If there is an odor after the carpets have been cleaned and dried, the carpets probably have to be pulled and the padding replaced.

(f) In the summer, if you have air conditioning run the A/C as much as possible to promote drying. In the winter, open the windows.

(g) Remove paintings and other artwork and store them in a safe place until all repair/restoration work is completed.

(h) Open suitcases and other luggage to dry, place in the sunlight if possible.

(i) Do not go into any room where the ceiling is sagging.

Don'ts

- 1) Don't leave wet fabrics in place. Dry them as soon as possible. Hang furs and leather goods separately at room temperatures. If fur or leather goods have serious smoke damage, consult an expert on the best way to clean and remove the damage.
- 2) Don't leave books, magazines or other colored items on wet carpets or floors.
- 3) Don't use a household vacuum to pick up water, only use a shop-vac or wet-vac.
- 4) Don't operate any electrical equipment when you are standing on a wet surface.

Vandalism & Theft

Ask your insurance company to have your home boarded up as quickly as possible. If your insurance company doesn't have a board-up service, we can recommend contractors for this service. Remove valuables to a safe location. If possible, ask your neighbors to keep an eye on your property until you can move back.

Fire Department Activity

Some of your property damage was caused by the Fire Department breaking out windows and cutting holes in the walls and roof. When a fire burns inside a building, it creates a large mass of very hot gases and smoke. By opening the windows and roof, we "vent" the smoke and gases out of your house. This cools the fire and makes it easier for us to put it out in less time. We are trained in proper ventilation techniques and we never cut more openings than are necessary.

You may also see openings cut in interior walls. We made these openings to inspect inside the walls. We have to be sure that there is no fire behind your drywall or plaster. Fire hidden in the walls can smolder for hours and then suddenly erupt; destroying whatever is left of your home.

After the fire is out, we'll do what we can to secure your property, primarily basic cleaning and water removal. However, as soon as your fire is out, our top priority is getting our men and equipment back to the station so we can prepare to respond to another call. While we are on the scene, we will do what we can to remove any valuables. You'll be asked to sign a receipt for any items we bring out from the fire scene.

Often, people want to go back into their home immediately after a fire, even if it is just to look around. Usually, it is unsafe to do this and we must prevent you from going in. However, if in our opinion it is safe to enter your building, we will escort you inside. If your smoke detectors alerted you, we commend you for having these life saving devices. If your smoke detectors didn't work, please tell us. We want to find out why they didn't work. If you didn't have smoke detectors, we must remind you that state law now requires smoke detectors in every residence because these inexpensive devices are proven to save lives and reduce property loss.

Again, we are sorry that you suffered the devastation of a fire. If you have any questions or if there is anything else we can do to help, please call us at 326-4365. We'll do whatever we can to help you.

Bruce "Harry" Remz
Fire Chief
Prairie du Chien Fire Department