# After the Fire

Recover | Restore | Rebuild

# Introduction

Following the devastation of a fire, the steps you take are crucial to your recovery and well-being. This book offers essential guidance through the difficult journey of recovering from a fire in your home.

Mark Donovan
Fire Chief - City of Brenham

# Contents



Visit cityofbrenham.online/after-the-fire for the digital version and up-to-date contacts.

# Important Information

Date of fire: ______________________________

Time of fire: ______________________________

Location of fire: ______________________________

Name of fire department: Brenham Fire Department

Address of fire department: 101 N. Chappell Hill Street

Brenham, TX 77833

Fire department nonemergency number: 979-337-7300

Fire incident report number: ______________________________

Fire Marshal or Fire Investigator: ______________________________

Insurance company: ______________________________

Insurance company phone number: ______________________________

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

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# The First 24 Hours - What Do I Do Now?

## Contact Your Insurance Agent

Contact your insurance company right away and ask them what to do first. Working through your insurance agency is often the fastest and safest way to recover. 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, family and/or the community may be able to assist. Organizations that may be able to help:

- American Red Cross (ARC)
- 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 Faith Mission (contact information on page 15). 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.

Utility services are often turned off while fighting the fire. Utility providers will work with the fire department and building inspectors to make sure the utility services (water, electricity, and gas) are safe to use. If they are not safe, the utilities will be turned off or disconnected before they leave. Do not try to turn them back on by yourself.

Contact your police department/sheriff's office 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.

**Note: Don't operate wet or damp appliances. Have a service person check them first.** Electricity And Water Do Not Mix!

# Re-establish Utilities

A permit must be obtained prior to making repairs. The Brenham Fire Department often will have the utility services shut off or disconnected as a safety precaution to prevent further damage to the structure and its contents.

The procedures for re-establishing the utility services are as follows:

- Electricity - Contact a professional, licensed electrician. Approval from a building inspector is required before the utility companies can reconnect the power.
- Water - You can turn this back on yourself. Turn off faucets before turning the water back on. Use caution because the fire may have damaged the plumbing. Water damage may occur when the pipes are again filled with water.
- Natural Gas - Do not turn the gas back on. A City of Brenham Utilities service person is available to turn the gas on and relight your appliances. Contact Utility Customer Service at 979-337-7400 for more information. LP customers, use reference directory on page 15 for contact information.

# 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.
- ☐ If your loss is uncompensated by insurance, you may be entitled to a tax deduction. See Publication 547 at irs.gov/forms-pubs/about-publication-547 or Contact the I.R.S. at 800-829-1040.

# 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.

Items that weren't damaged by the fire itself may still be ruined by smoke or soaked with water used to extinguish the flames. Anything you hope to save or reuse will need to be thoroughly 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

# The First Days of Recovery

## The Value of Your Home and Personal Belongings

For help understanding the value of your home and belongings–and how much may be covered under your policy–contact your insurance company. See more at "Property & Income Tax Adjustments" on page 12

## Replacing Valuable Documents and Records

Use this checklist of documents you will want to replace if they were destroyed or lost in the fire:

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

## Caring for Damaged Documents

Important documents may be salvaged if you quick-freeze them immediately. Lift off each page as they thaw and copy. Contact any meat cutting firms and ask about quick-freeze services.

Public assistance clients should contact their local Health & Human Services (HHS) office if their ID card has been damaged or destroyed. Replacing the card promptly can help prevent issues with check cashing, medical services, or food assistance programs. For assistance, call 979-836-7951.

## $ 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 non-USPS couriers:
Bureau of Engraving and Printing
MCD/OFM, Room 344A
14th and C Streets SW
Washington, DC 20228

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

* For USPS delivery, make sure it is mailed "registered mail, return receipt requested":

Learn more about replacing damaged money at bep.gov/services/mutilated-currency-redemption.

## $ Replacing US Savings Bonds

To replace U.S. savings bonds that have been destroyed, visit: www.treasurydirect.gov for more information and to download the proper documents.

# Safe Food Practices

## Freezer Management

- Use a well-insulated freezer to extend food preservation during outages
- Add dry ice to maintain freezing temperatures (handle with gloves, ventilate area)
- Avoid placing dry ice directly in airtight containers or sealed freezers

## Food Management & Refreezing

- Re-freeze partially thawed foods only if ice crystals are still visible
- Discard melted ice cream or ice milk – Do not refreeze
- Discard any food with questionable color, odor, or texture
- Do not consume meat that smells sour, feels slimy, or has changed color
- Avoid eating fruits exposed to smoke or ash – they may absorb toxins and taste bitter
- Wash produce thoroughly if exposed to ash; peel or remove outer leaves when possible

## Canned & Jarred Goods

- Discard any bulging, dented, cracked, or rusted cans
- Do not consume food from cans with sharp dents or damaged seams
- Discard glass jars that have cracked due to heat exposure

## Medicines & Cosmetics

- Discard any medicines or cosmetics if contamination is suspected
- Do not attempt to salvage items exposed to smoke, chemicals, or heat

## Final Reminder

- **When in doubt, throw it out!** Food safety is not worth the risk – trust your senses and err on the side of caution.

# If You Cannot Live In Your Home

- If your home is severely damaged or contaminated, use caution when considering reoccupying it.
- If the structure is unsafe or uninhabitable, a building inspector from Development Services (979-337-7220) must assess the damage. Once the inspection is complete, you'll need to obtain a permit before beginning any repairs.
- If you have homeowners insurance, you may qualify for temporary alternative housing. Review your policy or contact your insurance agent for details.

# Change of Address

If you move, notify the following agencies:

- ☐ Banks
- ☐ Phone Company
- ☐ Utility Customer Service
- ☐ Department of Public Safety (driver's license)
- ☐ Your Children's School
- ☐ Credit Card Companies
- ☐ Publications (newspapers, magazines, etc.)
- ☐ Social Security Administration (if necessary)
- ☐ Doctor's Office and your pharmacy
- ☐ U.S. Postal Service

# Property & Income Tax Adjustments

Information can be obtained from the Washington County Tax Appraisal's Office by calling 979-277-3740 or by visiting 1301 Niebuhr Street, Brenham, TX. Ask for the Taxpayer's Claim for Reduction of Assessments on Destroyed Property. Return completed forms to the Appraisal's Office. Be sure to meet the appropriate deadlines.

If you experience an uninsured loss of real or personal property, you may be eligible for income tax deductions. For more information, contact your local Internal Revenue Service (IRS) office or call 800-829-1040.

When filing a fire loss claim or reporting a casualty loss on your federal tax return, you may receive varying opinions on the value of your property. Understanding the following key terms can help you navigate the process used to determine the value of your loss:

## Your Personal Valuation

Measuring the loss of personal belongings in a fire can be challenging, especially when items hold sentimental value. However, when working with your insurance company or the IRS, the value of these items will be determined using objective, measurable criteria that all parties can agree on.

## Cost When Purchased

This 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 referred to as “actual cash value”. This is what you could have received for the item if you sold it the day before the fire. This price reflects the cost at purchase minus the wear it had sustained. Depreciation is the formal term used 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”.

# American Red Cross

When a fire occurs in your home, volunteers from the Red Cross - Heart of Texas Chapter (Bryan) are notified, generally by the fire department. Carefully trained to assist families in distress, these volunteers are there to take care of your emergency needs.

Volunteers help determine if the dwelling is safe to live in. If your dwelling is not safe and you are unable to stay with a friend or family member, the Red Cross provides temporary shelter.

The Red Cross may also give vouchers to help replace essential items like food, clothing, and prescription medicine. These vouchers can be used at a store of your choice and are meant to help you start recovering and rebuilding after a fire.

All Red Cross disaster assistance is free, thanks to the support of generous donors. There is no cost and no repayment required.

For help or more information, contact the Red Cross – Heart of Texas Chapter at 979-776-8279.

# 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.
  - ☐ Ask about any deadlines and about filing a claim in writing.
- ☐ If you are not insured, contact community groups for aid and assistance (see “Reference Directory” on page 15).
- ☐ 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/mortgage lender to report the fire.
- ☐ Try to find valuable documents and records (see page 8).
- ☐ If you leave your home, call the Brenham Police Department (979-337-7337) to let them know the site will be vacant or Washington County Sheriff’s Office (979-277-6267).
- ☐ 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.

# Reference Directory

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|---|---|
| American Red Cross (Bryan) | 979-776-8279 |
| City of Brenham Animal Control | 979-337-7351 |
| City of Brenham Development Services | 979-337-7220 |
| City of Brenham Fire Department | 979-337-7300 |
| City of Brenham Police Department | 979-337-7337 |
| Faith Mission | 979-830-1488 |
| Health and Human Services | 979-836-7951 |
| Internal Revenue Service (IRS) | 800-829-1040 |
| Public Health Department | 979-277-7385 |
| Social Security Administration | 800-772-1213 |
| Washington County Tax Appraisal's Office | 979-277-7340 |
| Washington County Sheriff's office | 979-277-6251 |
| Washington County EMS | 979-277-6267 |

# Utilities

| | |
|---|---|
| City of Brenham Utilities | 979-337-7400 |
| Bluebonnet Electric | 800-842-7708 |
| Brenham LP Gas | 979-836-2331 |
| Fayetteville Propane Company | 979-836-7044 |

# Your Notes

This brochure was created using content from FEMA and the Houston Fire Department.

City of BRENHAM

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