



After the Fire

The First 24 Hours

Recovering from a fire can be a physically and mentally draining process. When a fire strikes, lives are suddenly turned upside down. Often, the hardest part is knowing where to begin and who to contact. The fire department will continue to help as needed after the fire has been extinguished. The following information has been gathered to help in this time of need and to provide a starting point as the rebuilding begins.

Owatonna Fire Department Post-Fire Assistance Process

The firefighters will remain on site to:

1. Extinguish hot spots that can rekindle from hidden, smoldering remains.
 - a. Once the fire department leaves the scene, property owners should continue to check the fire scene for several hours after the fire because hidden hot spots can rekindle.
 - b. If the property owner notices smoke or fire after the firefighters have left the scene, call 911 and report this at once. The firefighters will return promptly to check the property and extinguish hot spots.
2. Complete salvage operations.
 - a. Firefighters may cover items with tarps to prevent water damage.
 - b. Attempt to remove valuable items from the structure.
 - c. Attempt to retrieve essential items for any immediate needs.
 - d. Attempt to secure the property before they leave.
 - i. Secure doors and windows
 - ii. Board openings
 - iii. Cover holes in rooftops
 - iv. Secure utilities
 - v. Protect hazard areas such as holes in floors or damaged stairs.
 - vi. Post barrier tape
3. Complete a Fire Cause Determination Investigation.
 - a. A firefighter will try to find the origin and cause of the fire.
 - b. Other resources may be requested if needed such as:
 - i. Owatonna Police Department
 - ii. Steele County Sheriff's Department
 - iii. Minnesota State Fire Marshal's Office

FIRE DEPARTMENT

107 WEST MAIN STREET | OWATONNA, MN 55060 | OWATONNA.GOV/FIRE | 507.444.2454

- iv. Owatonna Fire Department will help private investigators from insurance companies when requested.

Once the fire is extinguished, here are the next steps that may be taken:

- Use Caution
 - Do not enter the damaged site. Fires can rekindle from hidden smoldering remains.
 - Normally, the fire department will see that utilities (water, electricity and natural gas) are either safe to use or are disconnected before they leave the site. Do not attempt to turn on utilities. A licensed contractor will need to assess and contact utility companies in order for the utilities to be turned back on.
 - Be watchful for structural damage caused by the fire. Roofs and floors may be damaged and subject to collapse.
 - Food, beverages, and medicine exposed to heat, smoke, soot, and water should not be consumed.

- Securing Affected People and Pets
 - The American Red Cross works to provide local disaster relief services for all victims of fire. Their immediate help with the following may be provided on scene:
 - Temporary housing
 - Food
 - Medicine
 - Eyeglasses
 - Clothing
 - Other essential items

- Taking Care of Personal Property
 - Contact the insurance agent/company that holds the policy for the property. Insurance authorization is typically needed before any work is performed.
 - Insured
 - Give notice of the loss to the insurance company or the insurer's agent/company.
 - Ask the insurance agent/company what to do about the immediate needs of the dwelling, such as covering doors, windows, and other exposed areas, and pumping out water.
 - Ask the insurance agent/company what immediate actions are needed to file a claim. Some policyholders may be required to make an inventory of damaged personal property showing in detail the quantity, description and how much was paid for the items.
 - Uninsured
 - Recovery from a fire loss may be based upon personal sources and help from the community.
 - Private organizations that may be sources of aid or information:
 - American Red Cross

FIRE DEPARTMENT

- Salvation Army
 - Religious organizations
 - Department of Social Services
 - Civic organizations
 - Non-profit crisis counseling centers
- Valuing Personal Property
 - There may be different viewpoints on the value of personal property when adjusting fire loss or in claiming a casualty loss on federal income tax. Knowing the following terms will help to understand the process used to determine the value of the fire loss:
 - Personal valuation
 - Personal loss of goods through fire may be difficult to measure. These personal items have sentimental value; however, it is the objective measures of value that the owner, the insurer, and the Internal Revenue Service (IRS) will use as a common ground for discussion.
 - 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 (Reasonable value) before the fire
 - This concept is also expressed as actual cash value. This is what could have been received for the item if it had been sold on the day before the fire. The price would reflect its cost at purchase minus the wear it had sustained since purchase. 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 may also be referred as the item's salvage value.
- Leaving the Home
 - Contact the local law enforcement agency to let them know the site will be unoccupied.
 - In some cases, it may be necessary to board up openings to discourage trespassers.
 - Beginning at once, save receipts for any money spent. These receipts are important in showing the insurance company what money has been spent related to the fire loss and also for verifying losses claimed on personal income tax.
 - If it is safe to do so, try to locate and secure the following items:
 - Identification, such as driver's licenses and Social Security cards
 - Insurance information
 - Medication information
 - Eyeglasses, hearing aids or other prosthetic devices
 - Valuables, such as credit cards, bank books, cash, and jewelry
 - Temporary relocation information should be provided to the following:
 - Insurance agent/company
 - Mortgage company (also inform them of the fire)
 - Family and friends

- Employer
 - Child(ren)'s school
 - Post office
 - Any delivery services
 - Local fire and police departments
 - Utility companies
 - Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing an insurance claim. Take photos to document damages.
 - Before contracting for inventory or repair services, discuss with insurance agent/company first.
- Restoration Services
 - There are companies that specialize in the restoration of fire-damaged structures. Before hiring a company, figure out who will pay for their services. Be sure to request an estimate of cost for the work. These companies supply a range of services that may include some or all the following:
 - Securing the site against further damage
 - Estimating structural damage
 - Repairing structural damage
 - Estimating the cost to repair or renew personal items.
 - Packing, transportation, and storage of household items
 - Securing appropriate cleaning or repair subcontractors
 - Storing repaired items until needed
- Replacing Valuable Documents and Records
 - The following is a list of documents that may need to be replaced and who to contact for information on the replacement process.

ITEM	WHO TO CONTACT
Driver's license, Auto registration	Department of Motor Vehicles
Bank books (checking, savings, etc.)	Personal bank, as soon as possible
Insurance policies	Insurance agent
Military discharge papers	Department of Veterans Affairs
Passports	Steele County Recorder
Birth, death, and marriage certificates	Bureau of Records in the appropriate state
Divorce papers	Circuit court where decree was issued
Social Security or Medicare cards	Local Social Security office
Credit cards	The issuing companies, as soon as possible
Titles to deeds	Records department of the locality in which the property is located
Stocks and bonds	Issuing company or broker

FIRE DEPARTMENT

Wills	Personal lawyer
Medical records	Primary doctor
Warranties	Issuing company
Income tax records	The IRS Center where filed or personal accountant
Citizenship papers	U.S. Immigration and Naturalization Service
Prepaid burial contract	Issuing company
Animal registration papers	Humane Society
Mortgage papers	Lending institution

Local non-emergency numbers that may be helpful during the recovery process:

Owatonna Fire Department	444-2454
Red Cross	451-2777
Salvation Army	455-2023
Owatonna Clinic	451-1120
Owatonna Hospital	451-3850
Gold Cross Ambulance	451-6403
Minnesota State Fire Marshal's Office	651-215-0500
Minnesota Driver Vehicle Services	651-296-6911
Minnesota Crime Victim Services	800-247-0390
Owatonna School District	444-8600
Owatonna Public Utilities	451-2480
Owatonna Public Utilities Service Department	451-1616
Owatonna City Hall	444-4300
Owatonna Building Official	444-4370
Owatonna Library	444-2460
Charter Communications	455-2455
Steele County Administration Center	444-7400
Steele County Assessor's Office	444-7435

FIRE DEPARTMENT