

After the fire

Putting life back together



Calls to make during the first 48 hours

<p>Family, friends, or clergy</p>	<p>An experience with fire can be overwhelming, and you may first want to talk with family, friends, or clergy. If you cannot return home, you may want to stay with family or friends. A visit with a fire chaplain can be arranged by calling (651) 224-7375.</p>
<p>American Red Cross (612) 871-7676</p>	<p>For help with immediate needs including cash for essentials (food, clothing, lodging), assistance replacing prescriptions or durable medical goods, disaster counselor/mental health and spiritual care.</p>
<p>Property owner</p>	<p>If you rent, call the property owner immediately to discuss securing the property, damage, recovery, and insurance coverage.</p>
<p>Help for securing property</p>	<p>If you cannot return home and have major damage, you should secure your property. This will help prevent vandalism and further damage. Even if your property is insured, it may not be covered for further damage that happens because the property was not secured. Contact your insurance agent or an insurance adjuster for help. If you are not insured, a contractor may be able to help.</p>
<p>First Call for Help (United Way) (651) 224-1133</p>	<p>If you have medical or legal questions, First Call for Help has referral services. It also has information on housing, clothing, and household goods.</p>
<p>Saint Paul Regional Water Services (651) 266-6350</p>	<p>If you cannot return home, drain your pipes and have your water shut off until you need it again.</p>
<p>Xcel Energy Gas: (651) 221-4421 Electric: (651) 282-1000</p>	<p>If you cannot return home, have your gas and electricity shut off until you need them restored. If the gas and electricity were shut off during the fire, you will need to call this number to restore service.</p>
<p>Your employer</p>	<p>If the fire made it impossible to return to work immediately, call your employer. Also call your employer if the fire damaged supplies or tools you need for your job.</p>
<p>Saint Paul Animal Control (651) 266-1100 Animal Humane Society (651) 665-9311</p>	<p>If your pet was lost in the confusion, call Saint Paul Animal Control or Animal Humane Society. They may be able to assist with boarding and rehoming. You may also need to locate a kennel if you have a pet and cannot return home.</p>

Calls to make during the first week

Your mortgage company	If your home is mortgaged, let the mortgage company know there was a fire. The company has an interest in your home and may want to work with you to help restore it.
Internet or landline provider	If you cannot return home, have your internet or phone service shut off until you need it again.
US Postal Service	If you cannot return home, call your local Post Office to find out about changing your mail delivery.
Property owner	If you rent your house or apartment, call the property owner. The owner may have arranged for an insurance adjuster to survey the damage. Find out what the owner's plans are for rebuilding or making repairs. If you will not be moving back, discuss the refund of your security deposit and rent with the owner.

Recording your losses

Contact your insurance company	Review your policy and call your insurance agent or insurance company. If your insurance policy was destroyed in the fire, ask your agent for another copy. Ask your agent what losses and costs your policy will cover. Some policies may include relocation or temporary living expenses. Another option is an insurance adjuster.
Keep records of expenses	For insurance purposes, begin immediately to document all your fire losses. Start two envelopes. Use one to collect receipts for all living expenses until you return to your home. Use the other to collect receipts of all expenses to clean up and repair.
List all damaged property	Make a list of damaged personal property. When possible, include date of purchase and original cost. Include any bills or documents that can help show an item's value. If you already have a household inventory or have photos from before the fire showing your home's interior, these will be helpful.

Calls to make during the first month

Internal Revenue Service
1 (800) 829-1040

You may be eligible to claim your loss when you file your income tax. Call the Internal Revenue Service and ask for publication No. 4684 (to make a claim). This publication gives more detail on what can be claimed on your taxes.

Saint Paul Fire Department

If you have questions or need the fire report, call the Saint Paul Fire Department. Weekdays 8:00 a.m. - 4:30 p.m. If you have questions that cannot wait until the next business day, call (651) 224-7375. If you have an emergency, call 911.

Help with replacing burned currency

Federal Reserve Bank - Minneapolis
(612) 204-5000

Paper money and coins

Federal Reserve Bank - Minneapolis
(612) 204-7000

Savings bonds

Help with replacing records

Minnesota Department of Public Safety
(651) 296-6911

Driver's licenses

Ramsey County District Court
(651) 266-8258

Marriage licenses and divorce papers

Minnesota Department of Health
(651) 201-5980

Birth and death certificates

Ramsey County Food Stamps
(651) 266-4005

Food stamps

Passport office
(651) 266-8265

Passport

Social Security Administration
1 (800) 772-1213

Social Security card

Internal Revenue Service
1 (800) 829-1040

Federal tax records

Minnesota Department of Revenue
(651) 296-3781

State tax records

Veteran's Service Office: Ramsey County
(651) 266-8489

Military documents and discharge papers

You may also need to replace:

- Bank books and records
 - Credit cards
 - Medical records
- Auto registration and title
- Stocks and bonds
- Citizenship papers
- Insurance policies
- Education records
- Employment records
- Animal registrations
- Titles to deeds
- Warranties

Clean-up

<p>Check insurance for coverage of clean-up costs</p>	<p>It is important to secure your property immediately. This will help prevent vandalism and further damage. Even if your property is insured, it may not be covered for further damage that happens because the property was not secured. Contact your insurance company for clean-up information. You may also want to contact an insurance adjuster for help with the clean-up.</p>
<p>Prevent damage from freezing temperatures</p>	<p>If heat cannot be quickly restored, drain toilet bowls and pipes to prevent damage caused by freezing.</p>
<p>Empty your freezer</p>	<p>If electricity is shut off, empty your freezer within 24 hours and store contents with a friend or neighbor.</p>
<p>Check food and medicine</p>	<p>Food that was tightly sealed or in airtight refrigerators or freezers may be salvageable. If you are in doubt, throw it out. Any food, beverages, or medicines exposed to heat or smoke should not be consumed. Medicines, especially, can change strength after exposure to heat. Check with your doctor first before taking these medicines.</p>
<p>Do not try to restore gas and electricity yourself</p>	<p>If your gas and/or electric was shut off, you must contact a licensed plumbing or mechanical contractor (gas) or licensed electrician (electric) to have your service inspected and tested under permit by DSI. Once the service has been deemed safe or repairs have been made, they will contact Xcel to have your services restored.</p>

Re-entry, re-occupancy, and repairs

<p>Avoid scams</p>	<p>During and after the fire, you may receive a lot of solicitations from private insurance adjusters and contractors who may not have your best interests in mind. You do not need to make any immediate decisions. DO NOT sign any contracts while under duress. Don't be a victim twice.</p>
<p>Re-entry after the fire</p>	<p>If your home was condemned as uninhabitable by the Department of Safety and Inspections (DSI), it cannot be occupied. You may still be able to enter to retrieve belongings, clean, and make repairs. If your home was condemned as unsafe (ex. major structural damage) No one may enter without permission from DSI. Contact 651-266-8989 for additional questions.</p>
<p>You cannot restore gas or electricity by yourself</p>	<p>If your gas and/or electric was shut off, you must contact a licensed plumbing or mechanical contractor (gas) or licensed electrician (electric) to have your service inspected and tested under permit by DSI. Once the service has been deemed safe or repairs have been made, they will contact Xcel to have your services restored.</p>
<p>City posted placards</p>	<p>All condemned buildings/units must be placarded. If the entire building is condemned, it will also become a registered vacant building. You will have 90 days to obtain permits and begin repairs, or a vacant building fee may be assessed by DSI. Contact DSI for additional questions.</p>
<p>Choosing a contractor</p>	<p>Repairs must be made by licensed contractors under permit. Consider choosing a contractor that specializes in fire, smoke, water damage, and restoration, but you can choose any licensed contractor of choice as long as they are licensed.</p>

Additional considerations

Minnesota Insurance Commission (651) 539-1600	If you have a problem with your insurance company, such as unreasonable delays or disputes over coverage, call the Minnesota Insurance Commission.
Saint Paul Fire Department (651) 224-7811	General information line for the Saint Paul Fire Department
Fire Investigation Division (651) 228-6264	For copies of Fire Reports
Minnesota Department of Commerce's Consumer Services Center (651) 539-1600 consumer.protection@state.mn.us	Helps consumers with questions, concerns, or complaints involving insurance claims.
City of Saint Paul Department of Safety and Inspections (DSI) (651) 266-8989	For copies of Inspection Reports, Vacant Building Registration Information, and Obtaining building/repair Permits.

Common questions

Why are windows broken or holes cut in the roof?

As a fire burns, it moves upward then outward. Breaking the windows and/or cutting holes in the roof (called ventilation) stops that damaging outward movement of the fire. It also enables firefighters to fight the fire more efficiently, resulting in less damage in the long run.

Why are holes cut in walls?

This is done so that the firefighters are absolutely sure the fire is completely out and there is no fire inside the walls or other hidden places.

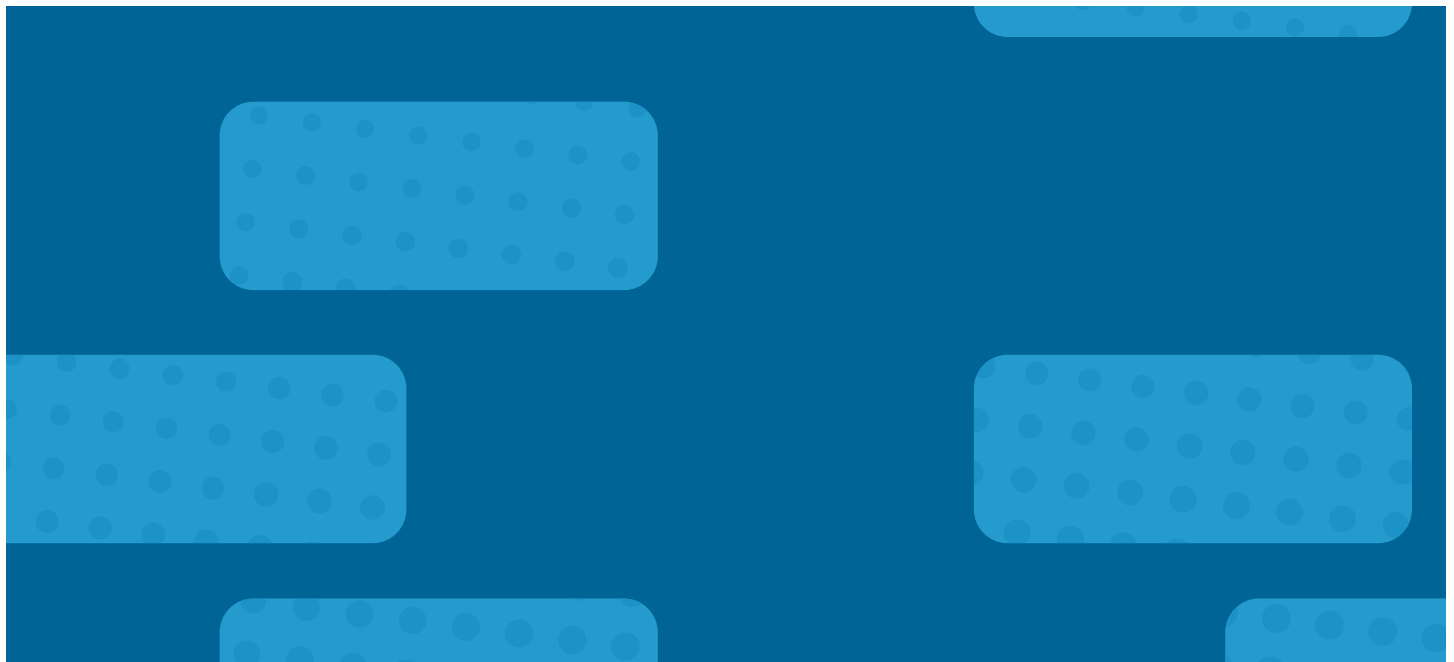
Why are my belongings on the lawn?

After firefighters knock down the fire they need to perform what is called an "overhaul". The overhaul process involves moving or removing room contents so that firefighters are absolutely sure the fire is completely out and there is no fire in hidden places. Oftentimes this requires firefighters to move the room contents out the nearest door or window so they can get at the hot spots.

Is it possible to obtain a copy of the fire report or the paramedic report?

Yes. For a fire report, call (651) 228-6264. For a paramedic report, call (651) 228-6253. There is a minimal fee required.

Notes:



After a fire can be a confusing and difficult time. Depending upon the extent of damage to your residence or business, your world may feel out of order. This guide will help to identify steps you can take toward re-establishing a sense of order.



Saint Paul Fire Department
(651) 224-7811
645 Randolph Avenue
Saint Paul, MN 55102



Department of Safety and Inspections
(651) 266-8989
375 Jackson Street, Ste. 220
Saint Paul, MN 55101



American Red Cross
(612) 871-7676
1201 West River Parkway
Minneapolis, MN 55454