

After the fire.

A guide to help you through the next few days

PREPARED BY THE NIAGARA FALLS FIRE DEPARTMENT



Contents

Introduction	3
Essential Information at This Time	3
Fire Extinguishment	4
The First 24 Hours	5
INCommunities – Dial 211	5
Unable to Stay in Your Home?	7
Important documents to recover	9
Who to contact for replacement	9
Property Insurance	10
If you are insured:	10
If you are <i>not</i> insured:	11
Coping with a Disaster	12
Children and emergencies:	12
Speaking with the Media	13
Frequently Asked Questions	15
Utilities	18
Care of Documents	19
Helping Pets	20
Salvage & Restoration Tips	21
Important Numbers.	22

Introduction

The City of Niagara Falls Fire Department has prepared “After the Fire” to assist you and your family in the first few days following a fire emergency and help you recover.

Fire can cause considerable damage to homes and their contents; however, post-fire conditions, such as allowing standing water to accumulate, can also create serious consequences. It is essential to take immediate and appropriate action.

Essential Information at This Time

Do not enter the damaged structure or site. It may be unsafe to do so due to reduced structural integrity (damaged flooring, ceilings, and walls), poor air quality, and smouldering remains. Please wait until the Fire Department's Incident Commander or investigating Fire Prevention Officer has permitted you to enter the property.

Be watchful for structural damage caused by the fire. Roofs, walls, and floors may be damaged and subject to collapse. As it may be unsafe for you to enter the building or specific areas, firefighters may be able to retrieve some of your essential documents or assist you with safe entry. This will support you with your recovery in the first 24 hours.

Normally, the fire department will check that utilities (water, electricity, and natural gas) are either safe to use or disconnected before they leave the site. Do not attempt to turn on utilities yourself.

Note: *In some situations, the determination of the cause and the fire's origin may be under investigation, and it may be unlawful for you, your insurance personnel, or anyone else to enter without permission.*

Fire Extinguishment

Modern-day firefighting involves many special techniques. Some of these techniques may appear unnecessary, and you may ask questions such as: Why are there broken windows and doors or holes in the roof?

Fire produces temperatures in the structure well over 650° C (1200° F), smoke, and hot gases. Ventilation is sometimes necessary to eliminate the heat, smoke, and hot gases before firefighters can enter to extinguish the fire. Ventilation may also be accomplished quickly to help reduce fire spread. This action results in less damage to the structure in the long run.

Often, firefighters must forcibly open walls and ceilings to find any “hidden” fire, allowing for complete fire extinguishment.

After the fire is out, this type of damage may appear unnecessary. However, without these firefighting techniques, extinguishing the fire would be much more complex, and the smoke and fire damage would be more severe.

The fire department may not allow you into the property until they know all the hazards have been removed. These hazards may include:

- Smoke & heat
- Hazardous gases & materials
- Falling debris
- Trip or fall hazards

CAUTION

Food, beverages and medicine exposed to heat, smoke, soot, and water should NOT be consumed.

The First 24 Hours

The first 24 hours after the fire will be a crucial early step in sorting and reducing the damage. You must attend to specific concerns as soon as you are able. Some of these concerns may be:

- Temporary housing
- Food
- Medicine
- Eyeglasses
- Personal Identification and Documents
- Clothing (*appropriate for the weather*)
- Other essential items

INCommunities is the first stop for anyone needing community and social service information in the Niagara Region. Their database contains over 2,700 programs and services available to the Niagara community. The information database is updated annually, ensuring the information you need is there and will meet your needs.

INCommunities - Dial 211

(If 211 does not work from your phone, dial 905-682-6611 or 1-800-263-3695)

Your local disaster relief service, such as the Canadian Red Cross and the Salvation Army, may be contacted to help with your immediate needs. Their contact numbers are as follows:

- Canadian Red Cross - 1-888-835-3073
- Salvation Army - 905-358-8394

Ensure that you can account for all family members or other home occupants. This includes those at work, in childcare services, and at extracurricular activities such as after-school games and lessons.

Have all injuries treated by medical personnel, remain calm and pace yourself.

Contact your insurance agents/companies for assistance. This includes health, auto, property and, if applicable, pet insurance companies.

Contact utility companies to ensure that requirements are attended to.

Leaving Your Home:

- In some cases, it will be necessary to board up openings to discourage trespassers. Your insurance company should do this.
- Owners will be responsible for the security of the property.
- Beginning immediately, save receipts for any money you spend. These receipts are essential in showing the insurance company what money you have spent on your fire loss and verifying losses claimed on your income tax.

If your home had a fire sprinkler system, flames, heat, smoke, and water would cause minor damage. Consider installing a residential sprinkler system when you plan to rebuild your home.

Unable to Stay in Your Home?

If you are unable to stay in your home:

- **The homeowner/occupants may temporarily be denied access to specific articles, areas, or the entire structure until the scene is examined and released.** This does not imply suspicion; instead, it is our procedure to attempt to find the cause of all fires and to ensure the safety of all. Members of the Fire Department may be able to retrieve necessary articles and essential documents once firefighting duties are complete and the area is deemed safe for entry. You may be allowed access with the accompaniment of the Fire Department. Be sure to inventory what is removed.
- **Assistance from the Canadian Red Cross and the Salvation Army is available for those in need.** Temporary accommodations, emergency financial assistance, and grocery assistance may also be obtained.
- **If the building is structurally damaged, a Building Inspector from the City of Niagara Falls must be called at 905-356-7521.** After the building inspection, a permit must be obtained before making repairs.

If there is significant damage to your property due to a fire, you may be eligible for a temporary reduction on your property taxes. For more information, please contact taxes@niagarafalls.ca or 905-356-7521 ext. 4400.



If it is safe to do so, try to locate the following items:

- **Personal Identification and Government Documents**
- **Financial information such as bank and credit cards**
- **Property and medical insurance information**
- **Medication information for all family members**
- **Eyeglasses, hearing aids and other prosthetic devices**
- **Valuables such as credit cards, bank books, cash & jewelry**

Do not throw away any damaged goods until an inventory is made. All damages are considered when developing your insurance claim.

If you are considering contracting out for inventory or repair services, discuss your plans with your insurance agent or company first.



Important documents to recover

Be careful if your documents are in a safe; do not attempt to open it until the outside is cool to the touch.

WHO TO CONTACT FOR REPLACEMENT

Animal registration papers	Humane Society
Bank books	Bank branch
Birth, marriage and death certificates	Service Ontario
Bonds (destroyed)	Canada Savings Bonds Program
Children's services and social assistance	Your caseworker
Citizenship papers	Citizenship & Immigration Canada
Credit cards	Issuing credit card company
Divorce papers	Supreme Court where the decree was filed or divorce lawyer
Driver's licences and vehicle registration	Service Ontario
Income tax records	Revenue Canada
Insurance policies	Insurance agent
Land titles	Service Ontario, Land Registry Office
Medical records	Family doctor or specialist
Military discharge papers	Veterans Affairs Canada
Monies	Nearest Bank of Canada branch
Passports	Passport Canada
Health Card	Service Ontario
Social Insurance Number (SIN) Canada Pension Plan Employment Insurance	Service Canada
Stocks	Issuing company or lawyer
Wills	Family lawyer or estate lawyer

Property Insurance

Contact your local company or agent as soon as possible. You must also contact the owner if you rent or lease the property. Your insurance adjuster may be able to assist you in making immediate repairs or help to secure your home. If you cannot contact your agent and need professional assistance boarding up your home, a general contractor or a fire damage restoration firm can help. If your property is not insured or if your insurance will not cover all of your losses, contact your family lawyer for directions on what to do.

Note: There are helpful contact numbers on page 13 of this booklet



IF YOU ARE INSURED:

- Give notice of the loss to the insurance company.
- Ask the insurance company what to do about the dwelling's immediate needs, such as covering doors, windows, and other exposed areas and pumping out water.
- Ask your insurance agent/company what actions are required of you. Some policyholders may be required to make an inventory of damaged personal property showing in detail the quantity, description and how much you paid for the items.
- Remember to record the names, contact numbers, etc., of people you have been dealing with and their answers to your questions.
- It is the property owner's responsibility to secure the property after the fire has been extinguished. In some situations, the fire department will secure the property by boarding up damaged openings such as doors and windows. This cost may be returned to the homeowner.



IF YOU ARE NOT INSURED:

- Your recovery from a fire loss will be based on your resources and community help.
- Normally, the insurance company is responsible for securing the property after the fire has been extinguished. In some situations, the fire department may secure the property by boarding up damaged openings such as doors and windows, but ultimately, this is YOUR responsibility. If the Fire Department undertakes to do this, costs will be returned to the property owner.

INCommunities—Dial 211 is the first stop for anyone needing community and social service information in the Niagara Region. Their database contains more than 2,700 records of programs and services available to the Niagara community. The database records are updated annually, ensuring the information you need is here and will meet your needs.

Private organizations that may be sources of aid or information:

- **Canadian Red Cross**
- **Salvation Army**
- **Religious organizations**
- **Niagara Region Services**
- **Community organizations**
- **Non-profit crisis counseling centers**



Coping with a Disaster

After a fire, you may experience some of the following reactions: anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, hopelessness, irrational fears and nightmares. These are common responses to a traumatic event. There are agencies in our area that can help you work through the crisis. INCommunities – Dial 211 (if 211 does not work from your phone, dial 905-682-6611 or 1-800-263-3695). If you are a member of a religious organization, they may also be of some assistance.

- Recognize that the way you react to this event is not unusual
- Avoid major life changes
- Talk to family and friends
- Support each other with daily tasks
- Balance rest and activity
- Seek counseling for emotional trauma after disasters

Children and Emergencies:

Children's fears and anxieties are very real to them and should be taken seriously. Here is how parents can help:

- Encourage kids to express feelings through play or drawing
- Listen to their fears, explain what happened and what's being done
- Comfort young children with hugs and physical care
- Keep the family together as much as possible
- Share simple, understandable information
- Contact Niagara at 1-800-933-3617 for referral assistance

Speaking with the Media

The media aims to report on stories it thinks the public wants to know about. They often report on disasters, crimes, and fires, particularly when a death has occurred.

Journalists try to get the victims, their family members or the survivor's side of the story to put a human face to a tragedy. They do this to help the public understand what it means to be involved in a crisis so their coverage is complete. The media can also educate and inform the public on how to prevent similar tragedies from happening again.

You can decide if you want to give an interview or not.

Being a fire victim does not mean you have to give up your right to privacy. It is a personal experience that you do not have to share with the public. It is perfectly fine to answer, "I don't want to say anything now." Furthermore, you cannot expect the media to seek your best interests.

If the media asks you for an interview, you have the right to:



1. Personally tell your story



2. Respond with "no comment"



3. Choose to have a friend or family member speak for you



4. Set the time and location of an interview





5. Have someone else with you during the interview



6. Provide a written statement instead of giving an interview



7. Consent or refusal to be photographed



8. Ask that offensive pictures not be used, although the media may still use them



9. Exclude children from interviews



10. Refuse to answer specific questions



11. Demand a correction when the facts in a report are inaccurate, although the media may not have to correct them



12. File a complaint with the reporter's supervisors if the reporter is unethical or abusive

Frequently Asked Questions

Many times after a fire, the occupants wonder about the Niagara Falls Fire Department's role and the techniques they used. Although this section doesn't cover every situation, it should help answer some of your questions.

Why are there holes in my roof?

Fire produces temperatures in excess of 1,200 degrees Fahrenheit, along with toxic smoke and hot gases that move upward and outward. Cutting a hole in the roof (called ventilation) slows the damaging outward movement and releases heat, gases, and smoke from the building. This procedure reduces damage to the structure and makes it safer and more accessible for the firefighters to fight the fire and locate any possible victims.

Why are there holes in my wall?

Firefighters check for hidden fires inside walls, ceilings, and floors. The area affected by the fire may be stripped down to the bare studs to look for fire and hidden heat. After the fire is out, this type of damage may appear unnecessary. However, extinguishing the fire would be much more difficult without using the first three firefighting techniques discussed in this portion.

Why is my door damaged?

When Niagara Falls firefighters enter, they check the door to see if it is unlocked. If they cannot turn the knob, firefighters have several means to make entry to expedite search and rescue. Fire spreads rapidly, and every second counts.

Why are the windows broken out?

Excessive heat can cause windows to shatter. Sometimes, heated windows are inadvertently hit with cold water, which may cause them to break. Firefighters may need to break windows to ventilate smoke and heat from the structure, especially when performing search and rescue.



Why am I restricted from entering my home?

Fires release carbon monoxide and other toxic gases, many of which you cannot see, taste, or smell. Until the Safety Officer deems the structure safe from toxins, only fire personnel with protective gear are allowed inside. Unprotected lungs must wait until the “all clear” is given to prevent possible harm. In addition, the building must be structurally safe for you to go inside.

Why are there salvage covers/plastic sheeting left in my home?

The Niagara Falls Fire Department covers your possessions to protect your property and minimize damage.

Why is this fire being investigated?

We investigate all structural fires in Ontario to determine their origin and cause.

Why did an ambulance respond?

The Niagara Region Emergency Medical Service will be on standby to take care of any injured occupants and transport them to the hospital. Firefighting is a dangerous profession, and firefighters do get injured. Niagara Region EMS paramedics also monitor firefighters' health during long emergencies.

Why did so many trucks respond to my home?

When they arrive at an emergency scene, each apparatus has a different task and can provide a different service. In addition, the Fire Chief, Safety Officer, Fire Prevention Officer/ Investigator, and other officers will respond depending on the severity of the fire.

Why did the fire department come back?

The Niagara Falls Fire Department may return often for several hours after clearing the scene. They recheck the structure to prevent possible hidden fires from rekindling.

Why was the street blocked off?

This keeps traffic and neighbours safe from the fire scene and allows plenty of room for all the fire trucks to maneuver.

Why did the fire department shut off my utilities?

Gas and electricity are shut off at the scene for the firefighter's protection. Water may also be off if water lines melted or ruptured during the fire or to protect them from freezing during the winter months.

Why did it seem to take so long for the fire department to arrive?

Once 911 is called, the Niagara Falls Fire Department's average response time is three to five minutes. Firefighters are trained to leave the fire station within one minute of receiving the call. They put on all their personal protective equipment before they enter the truck and are ready to begin work upon arrival.

Will I be billed for the fire department response?

No. The Niagara Falls Fire Department is a service for Niagara Falls residents, funded through city tax dollars.



Utilities

In some situations, to prevent further damage to the structure and its contents, the Niagara Falls Fire Department may shut some utility services off or disconnect them as a safety precaution. Please get in touch with the following services for reconnection:



Electricity:

An Electrical Inspector must check the wiring to ensure it is safe before the power can be reconnected. Niagara Peninsula Energy—1-877-270-3938—will assist you with the electrical needs up to your building's electrical meter, usually located on the external wall of a single-family residential building. Your electrical contractor with the Electrical Safety Authority (ESA) will be responsible for electrical code requirements from the meter through the building. An electrical permit to carry out work after a fire is required.

Do not operate wet appliances. Have service personnel or an electrician check them first.



Water:

The property owner may turn this utility back on. However, use caution, as the fire may have damaged the plumbing, which may cause water damage once the pipes are refilled. To disconnect/reconnect your service, contact the City of Niagara Falls at 905-356-7521 ext. 4347.



Gas:

DO NOT turn the gas back on. A Gas Inspector must inspect to ensure it is safe before you restart gas appliances. Gas or oil appliances such as furnaces are inspected by the TSSA or approved service personnel. 1-877-682-TSSA (8772).



Telephone/Cable/Satellite/Internet:

Contact your provider.

Check each telephone to see if it is still on the hook. Hang up any phones that may have been knocked off. Wait a few minutes and then pick up one phone to listen for a dial tone to know whether you have a working telephone service.

If you do not have a dial tone, try unplugging all the telephones. Plug in one at a time and listen for a dial tone. This will help you determine whether the telephone instrument is broken or the service is out. If the service is out, contact the telephone company using a cell phone or a neighbour's phone to report the problem and request repair.

Note: There are helpful contact numbers at the end of this booklet.

Care of Documents

It is wise to store all important documents in an approved fireproof container specifically designed for this purpose.

If paper documents are wet, freeze them immediately! When copies are needed, allow them to thaw, lift off each page as it thaws and photocopy. Contact a professional fire restoration company for assistance.



Helping Pets

If you have pets, try to find and comfort them. A scared animal may react by biting or scratching. Handle animals carefully and calmly.

Pets can become upset and react in unusual ways, such as spraying urine, defecating on floors, or scratching/biting furniture. Since pets need regular care and attention to help them calm down, try to leave them with a family member, friend, veterinarian, or boarding facility while you are cleaning up your home. Animals are naturally curious and could be injured if returned to a damaged home.

- **Use toys, a blanket or a favourite human's unsoiled clothing to comfort pets**
- **Make sure pets are fed their usual diet and have plenty of water**
- **Visit your pets regularly, speak calmly, and take time to play with them. Doing so can also help you in your recovery as well**

For Emergency boarding, please get in touch with the Niagara Falls Humane Society at 905-356-4404.



Salvage & Restoration Tips

Fires cause considerable damage to homes and their contents; however, “after-the-fire” activities can cause more damage. It is important to take immediate, appropriate action. Carpets, draperies, upholstered furniture, and clothing can usually be refurbished after a fire, except for scorched or severely water-damaged items.

Fire creates two types of smoke damage: visible soot and invisible odour. Because each fire is different, providing one set of guidelines for removing soot and odour is impossible. For example, smoke odour from wood could react differently to certain cleaning products than smoke odour from plastics. It is usually tricky for inexperienced homeowners to remove soot and odours without professional assistance or advice.

To effectively remove soot and smoke damage, the appropriate chemicals, the right equipment, and the judgment from experience are necessary. Adequately trained professional fire restorers have the knowledge and materials to refurbish household textiles after a fire.

The most crucial guideline for homeowners to remember is not to begin cleaning until the visible soil and smoke odour are removed. Experts can be identified through insurance agents.

- **Electrical Appliances** - Appliances exposed to water and steam should not be used until a service representative checks 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
- **Money Replacement** - Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. Ask your personal bank manager for assistance.

IMPORTANT NUMBERS	
City of Niagara Falls	905 356 7521
Planning & Development (Building)	ext. 4234
Municipal Works	ext. 6200
Service Centre (for After Hours issues)	905-356-1355
Fire Department	905 356 1321
Fire Prevention	ext. 2207
Niagara Peninsula Energy Inc.	905 356 2681
Niagara Falls Humane Society	905 356 4404

In case of an emergency, remember to **call 911 immediately for help.**

[illegible]

