

# AFTER THE FIRE

A Guide To Help You Through  
The First Few Hours



American  
Red Cross





# AFTER THE FIRE

**Date of the Fire:** \_\_\_\_\_

**Time of the Fire:** \_\_\_\_\_

**Location of the Fire:** \_\_\_\_\_

**Fire Incident Report Number:** \_\_\_\_\_

**Fire Investigator:** \_\_\_\_\_

**Insurance Company:** \_\_\_\_\_

**Insurance Company Phone Number:** \_\_\_\_\_

**Insurance Policy Number:** \_\_\_\_\_

**Vehicle Identification Number (VIN) for damaged cars, trucks, boats, motorcycles, and recreational vehicles:**


# AFTER THE FIRE

## FIRE INVESTIGATIONS

The Florida State Fire Marshal is the lead agency for fire investigative services.

Investigating a fire can be a laborious task that may require digging through debris, conducting numerous interviews, and thorough documentation of the scene. Fire investigators may contact you several times during the course of their investigation. When the investigation of the scene is complete, the investigator will attempt to notify the property owners and occupants.

### PLEASE NOTE:

Your insurance provider may have their fire investigator involved. These investigators do not represent JFRD and we cannot guarantee their level of service. Please work with your insurance provider if you have any questions or concerns.

### NOTES:

# AFTER THE FIRE

## FIRE OPERATIONS

JFRD's mission is to provide professional service and compassionate care from our family to yours. An additional mission of all the fire service is to save lives and protect property. Firefighting can be a messy job and JFRD does our best to minimize damage where we can.

**Checking for extension** - Fire crews open up walls by removing the drywall to look for hidden fires. The concern for fires to be located in the wall space is a very common way for fire to spread and fire crews want to make sure the fire is out to the best of their ability.

**Ventilation** - Fire crews focus on removing smoke and heat from the building to ensure both their safety and their ability to perform their duties. To you, this might look like broken windows or even a hole in the roof, but these actions are designed to improve air quality, visibility, and to help reduce smoke and heat damage in your home.

**Smoke, Fire, Water Damage** - Crews do their best to reduce the amount of damage caused by smoke, fire and water where we can. The reality is fire and smoke travels through the house, especially when doors are left open and can cause significant damage even before firefighters arrive. Fire crews work to minimize the damage as best as they can by using the water in calculated ways.

When the fire is out, our goal is to leave your home in the best condition possible under the circumstances. We know it may not always look that way immediately, but please know that we are committed to achieving the best outcome in what is, without a doubt, a tragic and stressful situation.

## RECORDS REQUEST

The Jacksonville Fire/Rescue Department is committed to complete transparency and compliance with Florida's broad public records law as codified within the statewide Government-In-The-Sunshine mandate.

To obtain information about the specific incident at your property, please contact the following:

### **Fire Reports:**

Telephone (904) 255-3280 (Monday through Friday, 8 a.m. - 5 p.m.)  
or e-mail [JFRDRecordsRequest@coj.net](mailto:JFRDRecordsRequest@coj.net)

### **EMS/Rescue (Ambulance) Reports:**

For EMS/Rescue-related public records requests, please contact (904) 255-3280  
(Monday through Friday, 8 a.m. - 5 p.m.)

# WHERE TO START

A fire will change your life in many ways and knowing where to begin and who can help you is important. The Jacksonville Fire and Rescue Department and the City of Jacksonville Emergency Preparedness Division hope that you find this information helpful.

After a residential fire, it's common to feel emotionally exhausted and overwhelmed. Seeing your home and belongings, possibly damaged by smoke and water, can be a deeply unsettling experience. Once the smoke clears, the fire trucks have departed, and the neighbors return to their routines, the journey toward recovery begins.

## WHAT HAPPENS NEXT

### STEPS TO TAKE

- 1 Find Immediate Housing
- 2 Make a Plan For Your Pets
- 3 Make a Plan For Temporary Housing
- 4 Work With Your Insurance Company
- 5 Secure Your Home
- 6 Return Home



Fire Operations



Fire Investigations



Records Requests



Damaged Documents



Finances



Notes



# AFTER THE FIRE

## STEP 1 HOUSING

If the fire was severe enough to make your residence uninhabitable, one of the first things to consider is finding temporary housing. You will find that things not damaged by the fire may still be ruined by smoke and may have been damaged by water. Anything you want to save or reuse will need to be carefully and thoroughly cleaned.

The Jacksonville Fire and Rescue Department can arrange to have the **American Red Cross** come to your home after the fire and they may assist you with the following needs:

- Temporary Housing
- Food
- Medicine
- Eyeglasses
- Clothing
- Other Essential Items

### NOTIFY THESE PEOPLE AS SOON AS POSSIBLE OF YOUR RELOCATION:

- ☐ Insurance Agent/Company
- ☐ Family and Friends
- ☐ Employer
- ☐ Children's School
- ☐ Post Office
- ☐ Delivery Services
- ☐ Fire & Police Departments
- ☐ Utility Companies

Your home may have sustained significant smoke and water damage, even if the fire was contained to just one room. It's important to recognize that risks to your safety and health can be present even after the fire is out. The soot, debris, and water left behind from both the fire and firefighting efforts may contain harmful toxins. For your protection, be cautious when handling any fire-damaged items. Even if the damage doesn't seem severe, it's advisable to stay elsewhere until repairs and cleaning are completed. If you must enter your home, be sure to wear a mask and gloves for added safety.

## STEP 2 PETS

If you have pets, it's important to locate them as soon as possible and offer comfort. Keep in mind that frightened animals may bite or scratch, so handle them gently and with care. If you need to leave your home and require temporary shelter, try to find a pet-friendly place to stay. Alternatively, you can arrange for your pets to stay with family, friends, a veterinarian, or at a boarding facility while you focus on cleaning and repairing your home.

### LOCAL RESOURCES:

- **City of Jacksonville Animal Care and Protective Services**  
(904) 630-2489 or  
JaxPets@COJ.net
- **Jacksonville Humane Society**  
(904)493-4584 or  
PetSafetyNet@jaxhumane.org.

# AFTER THE FIRE

## EMERGENCY SHELTER & FOOD

If you've been displaced by a fire and have nowhere to stay, local shelters can provide temporary housing, meals, and support services. Space may be limited, so seek help as soon as possible.

**City Rescue Mission**

234 W. State St. | (904) 387-4357

**Trinity Rescue Mission**

622 W. Union St. | (904) 355-1205

**Salvation Army**

900 W. Adams St. | (904) 356-8641

**Sulzbacher Downtown**

611 E. Adams St. | (904) 359-0457

**Sulzbacher Village**

A Community for Women and Families  
5455 Springfield Blvd. | (904) 359-4950

If you need food following a fire, several local organizations provide free meals, groceries, and emergency food boxes. Contact one of the providers below to get help.

**Catholic Charities Food Pantry**

1430 Bernita St. | (904) 354-4846  
Open Wednesdays and Fridays at 8:30 a.m.

**City Rescue Mission**

234 W. State St. | (904) 387-4357  
Dinner available at 4:30 p.m., daily

**Clara White Mission**

613 W. Ashley St. | (904) 354-4162  
Breakfast is available Saturday through Wednesday,  
8:30 a.m. to 10 a.m.

**Lutheran Social Services of Northeast Florida**

**The Jan Jirousek Food Pantry**

4615 Philips Highway | Appointment required  
LSSJAX.org/pantry, Monday - Friday 10a.m.-12 p.m.

**Salvation Army**

900 W. Adams St. | (904) 356-8641  
Lunch available Monday - Friday,  
11:30 a.m. - 12 p.m. (excluding holidays)  
Dinner available at 6:20 p.m., daily

**Sulzbacher Downtown**

611 E. Adams St. | (904) 359-0457  
Lunch available at 11 a.m.  
Dinner available at 5 p.m., daily

**Trinity Rescue Mission**

622 W. Union St. | (904) 355-1205  
Breakfast available 6:30 a.m.- 7 a.m.  
Dinner available 5:30 p.m., daily

## MENTAL HEALTH

Experiencing a fire in your home can cause you and your loved ones significant emotional distress. Don't ignore your mental health during the recovery process. Below are resources to help you and your family.

**National Suicide Prevention Lifeline**

988  
SuicidePreventionLifeline.org/Chat

**Family Foundations**

(904) 396-4846

**Jewish Family and Community Services**

(904) 448-1933

**Mental Health Resource Center**

(904) 695-9145 / (904) 642-9100

**NAMI Jacksonville**

(904) 724-7782

**The Steven A. Cohen Military Family Clinic  
at Centerstone**

(904) 431-3500

You can also call **2-1-1** for mental health resources or community resources such as housing, food, and healthcare.

# AFTER THE FIRE

## DAMAGED DOCUMENTS

State Office of Vital Statistics (Birth, Death & Marriage Certificates)	904-253-1620
Social Security Administration (Social Security & Medicare Cards)	1-800-772-1213
Department of Motor Vehicles	904-255-5700

Jacksonville Military Affairs (Military Papers and Assistance)	904-255-5550
FL Department of Highway Safety (Vehicle Registration, Titles)	850-617-2000
US Dept of State (Passports)	1-877-487-2778

## FINANCES

### MONEY REPLACEMENT

**Handle burned money as little as possible.** Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If at least half of the bill is intact you can take the remainder of the bill to your local Federal Reserve Bank for replacement. Your local bank may offer bill replacements, or if not, they can provide guidance on how to obtain replacements. You can also contact the **U.S. Treasury Department's Mutilated Currency Division** at 866-575-2361.

**If your U.S. Savings Bonds have been mutilated or destroyed contact the:**

Federal Reserve Bank  
800-553-2663

**Have the following information handy:**

- ☐ Name that appears on the bonds
- ☐ Approximate date or time period when purchased, denominations and number of each.

### KEEP PAYING YOUR MORTGAGE

**Even if you've moved out of your home for repairs and are paying for temporary housing, you are still responsible for your mortgage payments.** While some banks and mortgage companies may offer a deferment, many will require you to stay current on your mortgage. Don't rely on the possibility of a deferment—be prepared to continue making your regular payments.

### TAXES

**Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.** Also seek professional advice and make sure to keep all your receipts.

### TAX INFORMATION

Florida Department of Revenue	904-359-6070
IRS (Income Tax Records)	844-545-5640



# AFTER THE FIRE

## RESOURCES

<b>Fire &amp; Police Emergency</b>	911
<b>City of Jacksonville</b>	904-630-2489
<b>Jacksonville Sheriff's Office</b>	904-630-0500
<b>JFRD Fire Marshal</b>	904-255-3286
<b>City of Jacksonville Beach</b>	904-247-6100
<b>City of Atlantic Beach</b>	904-247-5800
<b>City of Neptune Beach</b>	904-270-2400
<b>Town of Baldwin</b>	904-266-5030

<b>American Red Cross NE FL</b>	1-800-733-2767
<b>Salvation Army NE FL</b>	904-356-8641
<b>COJ Social Services</b>	904-255-3333
<b>United Way of NE FL</b>	904-390-3200/211
<b>COJ Animal Care/Protective</b>	904-630-2489
<b>Jacksonville Human Society</b>	904-493-4584
<b>JEA</b>	904-665-6000
<b>US Postal Office Jacksonville</b>	1-800-275-8777

## MEDICAL SERVICES

**Ascension St. Vincent's Riverside**  
1 Shircliff Way | (904) 308-7300

**Ascension St. Vincent's Southside**  
4201 Belfort Rd. | (904) 296-3700

**Baptist Medical Center**  
800 Prudential Drive | (904) 202-2000

**Gateway Community Services**  
555 N. Stockton St. | (904) 387-4661

**HCA Florida Memorial Hospital**  
3625 University Blvd. | (904) 702-6111

**Jacksonville 1 VA Clinic**  
1536 N. Jefferson St. | (904) 475-5800

**Duval County Health Department**  
515 W. 6th St. | (904) 253-1070

**Sulzbacher Adult Health Center**  
611 E. Adams St. | (904) 359-0457

**Sulzbacher Village**  
5455 Springfield Blvd. | (904) 394-4950  
• Womens and Family Services  
• Pediatric Health Center

**UF Health Jacksonville**  
655 8th St. W. | (904) 244-0411

**UF Health North**  
15255 Max Leggett Pkwy. | (904) 383-1000

**Wolfson's Children's Hospital**  
800 Prudential Dr. | (904) 202-8000

## STEP 3 PLAN FOR BEING DISPLACED

REMEMBER THE 6 P'S NEEDED FOR A TEMPORARY DISPLACEMENT:

**P**eople and pets

**P**ictures and irreplaceable memorabilia

**P**apers, phone numbers, and important documents

**P**ersonal computers/tablets, USBs, phones, etc.

**P**rescriptions, medications, and eyeglasses

**P**lastic (credit cards, ATM cards) and cash

# AFTER THE FIRE

## STEP 4 WORK WITH INSURANCE

### IF YOU HAVE HOMEOWNERS OR RENTERS INSURANCE:

- ☐ Notify your insurance agent immediately.
- ☐ Ask your agent what to do about the immediate needs of the dwelling, such as covering doors, windows, and other exposed areas, and pumping out water.
- ☐ Coordinate with the insurance company before contracting for any service because if you enter into a contract without the knowledge and consent of the insurance company, they may refuse to pay and you may be left with bills to pay that otherwise might have been covered by the insurer.
- ☐ Ask your agent what actions are required of you.
- ☐ Take photos of the damage, if possible without endangering yourself or causing further damage.
- ☐ Do not discard any damaged items until an inventory has been completed and all damages have been assessed for your insurance claim. Keeping these items will help ensure that all losses are properly documented.
- ☐ Start saving all receipts for any expenses you incur right away. These receipts are crucial for documenting the money you've spent related to your fire loss and will also help verify any losses you claim on your income taxes.

Your insurance agent can be a valuable resource following property loss or damage, offering detailed guidance on how to protect your property, conduct an inventory, and connect with fire restoration companies. In some cases, policyholders may be required to create an inventory of damaged personal property, including a detailed list of items with their quantity, description, purchase date, and purchase price.

### IF YOU DO NOT HAVE INSURANCE:

**If you don't have insurance, consider reaching out to private organizations for help and support.** Renters are typically not covered under their landlord's insurance policy and are usually responsible for insuring their own personal belongings.

Renters insurance is available through most insurance companies, and if you're a student and still considered a dependent, you may be covered by your parents' insurance policy.

Your recovery from a fire loss may be based upon your own resources and help from your community. If you are a member of a religious organization, reach out to your religious leaders as they may be able to provide some assistance.

# AFTER THE FIRE

## CONTRACTOR LICENSING

Fires can cause significant damage to your home, and repairing these damages will require a contractor to be licensed with the **Florida Department of Business and Professional Regulation** to make specific repairs.

Make sure to vet any contractors that offer their services. Ensure that they are licensed and insured. To verify a contractor's license, contact the Florida Department of Business and Professional Regulation at 850-487-1395 or visit their website [www.myfloridalicense.com](http://www.myfloridalicense.com).

Damage	License Required
Structural	General or Building Contractor
Electrical	Electrician
Water	Mold Assessor/Mold Remediator

## NOTES:

# AFTER THE FIRE

## IF YOU RENT

### **My rental unit has been severely damaged or destroyed by fire, can I terminate my lease and leave?**

If your rental unit has been destroyed by fire, or your ability to live in the unit has been severely impaired by fire damage, you may have the right to terminate your lease and vacate the unit. The landlord may not charge you an early lease termination fee. Although no advance written notice is required, it's a good idea to give written notice to the landlord and keep a copy for your records.

If just part of the rental unit is unusable because of severe fire damage or destruction, but you can still live in the rest of the unit, you can vacate just the unusable part. Your landlord must reduce your rent by the fair rental value of the portion severely damaged or destroyed. Again, no written notice is required, but it's a good idea to give written notice to the landlord and keep a copy for your records. Ask your landlord to meet with you so that you can agree upon the rent reduction.

Your landlord cannot make you waive or give up the above rights. If you, your household member, or your guest caused the fire wrongfully or negligently, the above options are not available to you.

### **What about the rent, do I have to keep paying it?**

If you do not terminate your lease and vacate the unit (or if your landlord provides alternative housing options to you), you should continue paying rent.

If the fire damage has caused serious conditions that are violations of building, housing, or health codes, you may have the right to temporarily withhold your rent after giving proper notice. It's best to talk to a lawyer before you withhold your rent. Even if you have the right to withhold your rent, you may still have to pay your landlord the withheld rent once the repairs are made.

### **I have a written lease agreement. How can the lease affect my rights?**

If you have a written lease agreement, you or your landlord may have additional rights in the event your rental unit is destroyed or severely damaged by fire. Review your lease to see if it provides additional options or limitations to you or to your landlord.

### **Who can I contact if I have questions about my rights as a tenant?**

The Jacksonville Bar Association Lawyer Referral Service **(904-399-5780)** can refer you to a lawyer who will provide up to a 30-minute consultation to answer your questions. There is a \$50 fee that covers up to a 30-minute consultation with the attorney. You can also call Jacksonville Area Legal Aid **(904-356-8371)** or Three Rivers Legal Services **(904-394-7450)** to see if you qualify for free legal assistance.

# AFTER THE FIRE

NOTES:



# AFTER THE FIRE

## STEP 5 SECURING YOUR HOME

**Ensure your property is secure and protected from the elements.** Once it is safe to enter the damaged area, proceed with caution. Fire scenes often contain hidden hazards, and structures like roofs, floors, and ceilings may have sustained more damage than they appear, posing a risk of collapse even after the fire is out.

The fire department will ensure that utilities (water, electricity, gas) are either safe to use or disconnected before leaving the site. If your home is uninhabitable or you need to relocate—whether temporarily or for a longer period—make sure to remove any valuables, if possible. Take steps to protect salvageable items from further damage caused by weather or theft.

If you own the property affected by the fire, board up any broken windows, doors, or other openings that could allow outside access. This will help secure the property and prevent further damage or theft.

### IF IT IS SAFE TO DO SO, LOCATE:

- ☐ Driver's Licenses
- ☐ Social Security Cards
- ☐ Passports And Other Identification
- ☐ Credit Cards
- ☐ Important Financial Documents
- ☐ Insurance Information
- ☐ Medications, Eyeglasses, Hearing Aids
- ☐ Valuables, Cash, Jewelry, Heirlooms, Photos

### PLEASE NOTE:

If the utilities were turned off, do **NOT** attempt to turn them on yourself. Contact the proper utility to have this done safely.

Food, beverages, and medicine that were exposed to heat, smoke, soot, and water should not be consumed.

### NOTES:

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# AFTER THE FIRE

## STEP 6 RETURNING HOME

Some insurance policies cover the cost of emergency or temporary repairs to protect your property from further damage and theft. If your policy includes this coverage, ensure you research any contractor BEFORE you hire them. Fire, water and mold restoration contractors require specific licenses through the Florida Department of Business and Professional Regulation.

### CLOTHING

Test garments before using any treatment and follow the manufacturer's instructions.

**Tri-Sodium Phosphate** (TSP) is a caustic substance commonly used as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using and read the label for further information. Smoke odor and soot sometimes can be washed from clothing. The following formula may work for clothing that can be bleached.

- ☐ 4 to 6 Tablespoons TSP
- ☐ 1 cup chlorine bleach
- ☐ 1 gallon warm water

Mix well, add clothes, and rinse with clear, clean water. Dry thoroughly.

An effective way to remove mildew from clothing is to wash with soap and warm water, rinse, and then dry in the sun. If the stain has not disappeared, use lemon juice and salt or a diluted solution of household chlorine bleach.

### ELECTRICAL APPLIANCES

Do not use appliances that have been exposed to water or steam until you have them serviced by a professional.

### RUGS AND CARPETS

Rugs and carpets should be allowed to dry thoroughly. Throw rugs can be cleaned by beating, sweeping, or vacuuming, and then shampooing. Rugs should be dried as quickly as possible. Lay them flat and expose them to warm, circulating, dry air.

### FOOD

#### ALL OPEN FOOD SHOULD BE DISCARDED

Wash canned and jarred goods in detergent and water. If labels come off, be sure to mark the contents on the can or jar with a grease pencil or marker. Do not use canned goods that are bulged or rusted. Do not refreeze frozen food that has thawed. If food has been exposed to heat or if there are concerns about its safety, please discard the food in question.

To remove odor from your refrigerator or freezer, place baking soda in an open container or a piece of charcoal inside to absorb odors.

### COOKING UTENSILS

Your pots, pans, flatware, etc., should be washed with hot, soapy water, rinsed, and then polished with a fine-powdered cleaner.

