

# ATTACHMENT A

## Abandoned houses 12/14

### Houses abandoned but work being done

147 Prospect St  
12 Arnold Ct.  
45 Garfield St.  
409 Walden St  
340 Prospect St  
194 Western Ave  
11 Kinnaird St

### Abandoned - no work

316 Pearl St  
699 Green St  
377 Prospect St  
1795 Mass Ave #1  
2 Newport St #2, 6  
Vail Court  
8 Perry St (2 houses)  
43 Cedar St

# **AFTER THE FIRE**

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**R**ecovering from a fire can be a physically and mentally draining process.

When fire strikes, lives are suddenly turned around. Often, the hardest part is knowing where to begin and whom to contact. Here in Cambridge, all agencies of the City of Cambridge will do all we can to assist you in the process of returning your life to normal. The Cambridge Emergency Management Department has gathered the following information from publications of the Federal Emergency Management Agency, the United States Fire Administration and the Massachusetts Emergency Management Agency. Action on some of the suggestions will need to be taken immediately. Some steps may be needed in the future while others will be on going. The purpose of this information is to give you the advice needed to assist you as you begin rebuilding your life.

### **The First 24 Hours**

#### **Securing Yourself and The Site**

- Contact a local disaster relief service, such as the American Red Cross or a local church group to help with your immediate needs, such as:

*shampooed in lukewarm water with a mild baby shampoo. You may do this yourself but many pet owners find there is less stress on the cat and less bloodshed by the pet owner if this is done by a qualified veterinary or a member of the vet's staff.*

*Birds are very vulnerable to smoke and should be checked by a vet who is experience in avian veterinary medicine. We have no information available as to care of reptiles or other pets at this time but will add information as it becomes available.*

## ***If You Are Insured***

- *Give notice of the loss to the insurance company or the insurer's agent/company.*
- *Many people who have a fire or other casuality loss choose to use a Public Adjuster. You might want to consider this. If you do, see the section on Public Adjusters below. If you are using a Public Adjuster, you might be better off letting the Public Adjuster make the initial contact with the insurance company.*
- *Ask the insurance 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 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.*

## ***If you are a tenant***

*There are some important things to remember if you are a tenant:*

- *You may have paid your landlord a security deposit and/or a last months rent. If you are current on your rent you should be able to recover these amounts from your landlord.*
- *All insurance policies on rental properties in Massachusetts provide for relocation expenses for tenants up to \$700. Save receipts for all of your moving and temporary expenses. You may be able to recover these amounts from your landlords insurance company.*
- *A special note for Cambridge residents who are students at either Harvard or MIT. If you are homeless due to a fire contact Harvard Real Estate (617-495-2745) or the MIT housing office(617-253-1493). These offices are usually quite helpful to students at those institutions.*

## ***If You Are Not Insured***

- *Your recovery from a fire loss may be based upon your own resources and help from your community.*
- *If you are reading this before you have a fire, look into getting insurance now. Many tenants do not have insurance despite the fact that tenants policies are available for prices much, much less than a building owners' policy.*
- *Private organizations that may be sources of aid or information:*
  - > *American Red Cross - Boston 617-375-0700*
  - > *religious organizations*

- > Cambridge Dept. of Human Services 617-349-6200
- > civic organizations
- > Cambridge Emergency Management 617-349-4842
- > non-profit crisis counseling centers

## **Valuing Your Property**

*You will encounter different viewpoints on the value of your property in adjusting your fire loss or in claiming a casualty loss on your federal income tax. Knowing the following terms will help you understand the process used to determine the value of your fire loss:*

***Your personal valuation:** Your loss of personal goods through fire may be difficult to measure. These personal items have SENTIMENTAL VALUE to you; however, it is objective measures of value that you, the insurer, and the Internal Revenue Service will use as a common ground for discussion. Some of these objective measures are discussed below.*

***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:** This concept is also expressed as ACTUAL CASH VALUE. This is what you could have received for the item if you had sold it 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 is sometimes called the item's salvage value.*

## **Public Adjusters**

*Public Adjusters are individuals licensed by the Massachusetts Insurance Commissioner to represent individuals and companies with claims for fire and other casualty losses. Usually, they handle all aspects of your insurance claim in exchange for a percentage of the amount recovered. They put together the information for the claim, along with cost estimates, and perform all negotiations with the adjuster from the insurance company. You do not have to hire a public adjuster and are free to contact the insurance company yourself. Many people who have had casualty losses feel that they did better financially by using a public adjuster. By handling all aspects of the claim for you they also might save you some time and headaches. Some public adjusters go to the scene of fires to solicit business. You should feel free to use any public adjuster you wish or to deal with the insurance company yourself. Many public adjusters are listed in the Yellow Pages under "Public Adjusters". You should feel free to contact the Insurance Commissioner's office at 617-521-7794 or 617-521-7777 if you want to check to see if an individual is a licensed Public Adjuster.*

## **Restoration Services**

*There are companies that specialize in the restoration of fire damaged structures. Whether you or your insurer employs this type of service, be clear on who will pay. Be sure to request an estimate of cost for the work. Before any company is hired check it's references. Many, but by no means all, are listed in the Yellow Pages under "Fire and Water Damage Restoration". These companies provide a range of services which may include some*

or all of the following:

- > securing the site against further damage
- > estimating structural damage
- > repairing structural damage
- > estimating the cost to repair or renew items of personal property
- > packing, transportation, and storage of household items
- > securing appropriate cleaning or repair subcontractors
- > storing repaired items until needed

## **Replacement Of Valuable Documents And Records**

Here's a check list of documents you will need to replace if they have been destroyed, and who to contact for information on the replacement process.

### **ITEM**

Driver's license, Auto registration  
Bank books (checking, savings, etc.)  
Insurance policies  
Military discharge papers

Passports  
Birth, death and marriage certificates

Divorce papers  
Social Security or Medicare cards  
Credit cards  
Titles to deeds  
Stocks and bonds  
Wills  
Medical records  
Warranties  
Income tax records  
Citizenship papers

Prepaid burial contract  
Animal registration papers  
Mortgage papers

### **WHO TO CONTACT**

Registry of Motor Vehicles 617-351-4500  
Your bank, as soon as possible  
Your insurance agent  
Department of Veterans Affairs 1-800-827-1000  
or Massachusetts Adjutant General's Office of War  
Records 617-727-2964  
Passport service  
City or town clerk. Call 617-349-4260 for  
Cambridge  
Probate court where decree was issued  
Social Security (Somerville) 1-800-772-1213  
The issuing companies, as soon as possible  
Middlesex Registry of Deeds 617-494-4500  
Issuing company or your broker  
Your lawyer  
Your doctor  
Issuing company  
The IRS Center where filed or your accountant  
U.S. Immigration and Naturalization Service 617-  
565-3879  
Issuing funeral home  
Animal Control 617-349-4376  
bank or other lending institution

## **SALVAGE HINTS**

*Professional fire and water damage restoration businesses may be a good source of cleaning and restoration of your personal belongings. Companies offering this service can be located in the phone directory.*

### **Clothing**

*A word of caution before you begin: test garments before using any treatment, and follow the manufacturer's instructions. Several of the cleaning mixtures described in this section contain the substance Tri-Sodium Phosphate. This substance can be purchased under the generic name TSP. Tri-Sodium Phosphate is a caustic substance used commonly as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using if you have sensitive skin. Read the label for further information. One thing to remember. If you cannot get the smoke smell, out you probably will never wear the clothes again so it is worth taking a chance with the TSP if regular washing does not work.*

*Smoke odor and soot can sometimes be washed from clothing. The following formula may work for clothing that can be bleached:*

- > 4 to 6 tbsp. Tri-Sodium Phosphate*
- > 1 cup household cleaner or chlorine bleach*
- > 1 gallon warm water*

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

*An effective way to remove mildew from clothing is to wash the fresh stain 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.*

### **Cooking Utensils**

*Your pots, pans, flatware, etc., should be washed with soapy water, rinsed and then polished with a fine-powdered cleaner. You can polish copper and brass with special polish, salt sprinkled on a piece of lemon, or salt sprinkled on a cloth saturated with vinegar*

### **Electrical Appliances**

**Please don't use appliances that have been exposed to water or steam until you have a service representative check 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 company to restore these services - do not try to do it yourself. Often a licensed plumber or electrician must make repairs before service can be restored*

### **Food**

*Wash your canned goods in detergent and water. Do the same for food in jars. If labels come off, be sure you mark the contents on the can or jar with a grease pencil. Do not use canned goods when the cans have bulged or rusted. Do not refreeze frozen food that has thawed. All food in open packages, paper packages and all refrigerated food should be thrown out. The food might be ok but why take a chance with your family's*

health.

To remove odor from your refrigerator or freezer, wash the inside with a solution of baking soda and water, or use one cup of vinegar or household ammonia to one gallon of water. Baking soda in an open container or a piece of charcoal can also be placed in the refrigerator or freezer to absorb odor. Remember that you can **NEVER mix ammonia and bleach**. The mixture produces a toxic gas.

### **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 a circulation of warm, dry air. A fan turned on the rugs will speed drying. Make sure the rugs are thoroughly dry. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly cause the rug to rot. Many people report that they had good luck renting a spray - vacuum "steam cleaner". If you hold the rug off the floor with small objects like tennis balls and direct a fan under the edge you can speed the drying process. For information on cleaning and preserving carpets, call your carpet dealer or installer or a qualified carpet cleaning professional.

### **Leather and Books**

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspaper to retain shape. Leave suitcases open. Leather goods should be dried away from heat and sun. When leather goods are dry, clean with saddle soap. Rinse leather and suede jackets in cold water and dry away from heat and sun.

Wet books and other paper material must be taken care of as soon as possible. The best method to save wet books is to freeze them in a vacuum freezer. This special freezer will remove the moisture without damaging the pages.

If there will be a delay in locating such a freezer, then place them in a normal freezer until a vacuum freezer can be located. A local librarian can also be a good resource of advice on where to obtain restoration services.

### **Locks and Hinges**

Locks (especially iron locks) should be taken apart and wiped with oil. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges should also be thoroughly cleaned and oiled.

### **Photographs**

Preserving damaged photographs is often very important to victims of fires, floods and other disasters. You can replace many items but you cannot replace photographs of loved ones who have passed away or recreate your children's baby pictures. If photographs are not burned they can usually be saved. Never try to peel apart photographs that have stuck together. Always remember that photographs were originally developed in water solutions and then washed. Soak the photos in clear, clean water and rinse carefully and thoroughly and let stuck photographs separate on their own. If they stay damp they can be damaged by mold. If you have quantities of wet photos, wrap them in plastic wrap and freeze them, then thaw them and wash them a few at a time. After washing the photos, dry them image side up on a smooth hard surface like a glass table or kitchen counter.

### **Walls, Floors and Furniture**

To remove soot and smoke from walls, furniture and floors, use a mild soap or detergent or mix together the following solution:

- > 4 to 6 tbsp. Tri-Sodium Phosphate
- > 1 cup household cleaner or chlorine bleach
- > 1 gallon warm water

Wear rubber gloves when cleaning with this solution. Be sure to rinse your walls and furniture with clear warm water and dry thoroughly after washing them with this solution.

Wash a small area of wall at one time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last. If the weather allows, open windows and use a fan to circulate air.

**Do not repaint until walls and ceilings are completely dry.**

Your wallpaper can also be repaired. Use a commercial paste to repaste a loose edge or section. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be cleansed like any ordinary wall, but care must be taken not to soak the paper. Work from bottom to top to prevent streaking.

### **Wood Furniture**

- > Do not dry your furniture in the sun. The wood will warp and twist out of shape.
- > Clear off mud and dirt.
- > Remove drawers. Let them dry thoroughly so there will be no sticking when you replace them.
- > Scrub wood furniture or fixtures with a stiff brush and a cleaning solution.
- > Wet wood can decay and mold; so dry thoroughly. Open doors and windows for good ventilation. Turn on your furnace or air conditioner, if necessary.
- > If mold forms, wipe the wood with a cloth soaked in a mixture of borax dissolved in hot water.
- > To remove white spots or film, rub the wood surface with a cloth soaked in a solution of 1/2 cup household ammonia and 1/2 cup water. Then wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of 1/2 cup turpentine and 1/2 cup linseed oil. Be careful - turpentine is combustible. Please remember, oily rags can start fires by spontaneous combustion. You do not want another fire. Put all used rags in an airtight metal container like a paint can and place outside away from your home.

You can also rub the wood surface with a fine grade steel wool pad dipped in liquid polishing wax, clean the area with a soft cloth and then buff.

### **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 money is only half-burned or less (if half or more is still in tact), you can take the remainder to your regional Federal Reserve Bank for replacement. Ask your bank for the nearest one. Or you can mail the burned or torn money by "registered mail, return receipt requested" to:

Department of the Treasury  
Bureau of Engraving and Printing  
Office of Currency Standards  
P.O. Box 37048

Washington, DC 20013

Mutilated or melted coins can be taken to your regional Federal Reserve Bank or mailed by "registered mail, return receipt requested" to:

**Superintendent**  
U.S. Mint  
P.O. Box 400  
Philadelphia, PA 19105

If your U.S. Savings Bonds have been destroyed or mutilated, you must obtain Department of Treasury Form PD F 1048 (I) from your bank or [www.ustreas.gov](http://www.ustreas.gov) and mail to:

**Department of the Treasury**  
Bureau of Public Debt  
Saving Bonds Operations  
P.O. Box 1328 Parkersburg, WV 26106-1328

### **Tax Information**

Check with an accountant, tax consultant or the Internal Revenue Service (IRS) about special benefits for people with limited financial assets after a fire loss.

## **A WORD ABOUT FIRE DEPARTMENT OPERATIONS**

### **Common Questions**

#### **Q. Why are windows broken or holes cut in the roof?**

As a fire burns, it generally moves upward then outward. Breaking the windows and/or cutting holes in the roof (called ventilation) slows the damaging upward and outward movement, helps remove toxic and blinding smoke that is the major cause of fire related deaths and that obscures the actual fire, releases heat trapped in the building and enables firefighters to fight the fire more efficiently and assist in more rapid search and rescue efforts. . The result of this action is less damage to the structure in the long run.

#### **Q. Why are holes cut in walls?**

This is often done so that the fire department is absolutely sure that the fire is completely out, and that there is no fire inside the walls or other hidden places. It also is used to ventilate heat from the wall and to gain access to the fire.

#### **Q. Is it possible to obtain a copy of the fire report?**

In Cambridge, a fire report is a public document and is available at Cambridge Fire Headquarters at 491 Broadway at the corner of Quincy Street for a fee of \$5.00. It is generally not released until the cause and origin of the fire have been determined, which may take a few days.

## **EMERGENCY AND NONEMERGENCY NUMBERS**

Please fill this area in with your local phone numbers and keep copies at locations other than your home.

Emergency \_\_\_\_\_ 911 \_\_\_\_\_

Poison Control \_\_\_\_\_ 617-232-2120 \_\_\_\_\_

Doctors \_\_\_\_\_

Insurance Company \_\_\_\_\_

medical policy number \_\_\_\_\_

home policy number \_\_\_\_\_

auto policy number \_\_\_\_\_

Commonwealth Gas Company 1-800-572-9335

Cambridge Electric Company 1-800-642-7030

Oil Company \_\_\_\_\_

Bell Atlantic Telephone 1-508-555-1611

Cable TV (Media One) 1-888-633-4266

City Hall Main Number 349-4000

Banks \_\_\_\_\_

Neighbors \_\_\_\_\_

Accountant \_\_\_\_\_

Family Contact \_\_\_\_\_

American Red Cross 617-375-0700 (24 hoursx7days)

Shelter/Assistance \_\_\_\_\_

Pharmacy \_\_\_\_\_

Work Numbers \_\_\_\_\_

Other \_\_\_\_\_

**The following checklist serves as a quick reference and guide for you to follow after a fire strikes.**

1. Contact your local disaster relief service, such as The Red Cross at 617-375-0700 if you need temporary housing, food and medicines.
2. If you are insured, contact your insurance company for detailed instructions on protecting the property, conducting inventory and contacting fire damage restoration companies. If you are not insured, try contacting private organizations for aid and assistance.
3. Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.

4. The fire department, with assistance from the Cambridge Inspectional Services Department and the utility companies, should see that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.

5. Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made and received by your insurance company. If you are using a public adjuster, rely on your adjusters advice about this. Only throw items away that you are sure cannot be salvaged

6. Try to locate valuable documents and records. Refer to information on contacts and the replacement process inside this brochure.

7. If you leave your home, contact the Cambridge Police Department at 617-349-3300 to let them know the site will be unoccupied.

8. Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on income tax.

9. Notify your mortgage bank of the fire.

10. Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.

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