



## **After the Fire**

### **Returning to Normal**

**Cambridge Emergency Management**

**Email: [FDEmergencymanagement@cambridgefire.org](mailto:FDEmergencymanagement@cambridgefire.org)**

**Business Hours: 7:00-3:00 Call: 617-349-4944**

**In an Emergency, Dial 9-1-1**

## AFTER THE FIRE

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### **ABOUT THIS BROCHURE...**

A fire will change your life in many ways. Knowing where to begin and who can help you is important. The City of Cambridge Office of Emergency Management hopes you will find this information useful in your journey to return to normal. In the event you cannot find the help you need, please email the Cambridge Office of Emergency Management at [FDEmergencymanagement@cambridgefire.org](mailto:FDEmergencymanagement@cambridgefire.org) or call 617-349-4944 during Business Hours and we will assist you in locating the appropriate individual or agency.

## WHAT TO EXPECT

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A fire in your home can cause serious damage. Your home and many of the things in your home may be badly damaged by flames, heat, smoke and water.

You will find things not damaged by the fire may still be ruined by smoke and may be soggy with water used to put out the fire. Anything you want to save or reuse, will need to be carefully cleaned.

To fight the fire, firefighters may have broken windows and cut holes in the roof. They may have cut holes in your walls to make sure that the fire is completely out and not hidden in the walls.

It is important to understand the risk to your safety and health even after the fire is out. The soot and dirty water left behind may contain things that could make you sick. Be very careful if you go into your home and if you touch any fire-damaged items.

If your home had a home fire sprinkler system, you will find little damage from flames, heat, smoke and water. If you plan to rebuild, now is the time to think about installing sprinklers. Learn more about fire sprinklers at the Home Fire Sprinkler Coalition's website: [www.homefiresprinkler.org](http://www.homefiresprinkler.org).

## USE CAUTION

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After the Fire Department has left the scene, contact the property owner or management company to determine if it is safe to return to the property to live or recover personal items. It is the responsibility of the property owner or his/her representative to speak with the City of Cambridge Inspectional Services Department to make sure the building is safe to enter.

Fires can start again, even if they appear to be out. Watch for damage caused by the fire. Roofs and floors may be damaged and could fall down. The floors and sidewalks may be

wet, icy, and slippery as well as contain tripping hazards such as pieces of debris, etc. Also, you may need a flashlight to see as there will likely be no power to the building.

It is important to understand the risk to your safety and health even after the fire is out. The soot and dirty water left behind may contain things that could make you sick.

Do not eat food, use medication, drink beverages or breathe in anything that has been near the flames, smoke, soot or water used to put the fire out.

The utility services (water, electricity and gas) may have been turned off by the Fire Department, Inspectional Services Department (also known as the Building Department), Water Department, or the utility company. **Do not** try to turn them back on by yourself. Refer to Utilities on Page 9 of this brochure for further information.

Be very careful if you go into your home and if you touch any fire-damaged items. Ask the advice of the fire department, local building officials, your insurance agent, and restoration specialists before starting to clean or make repairs.

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### **WHAT DO I DO NOW? NOT TOO CERTAIN ABOUT HOUSING?**

Please email the Cambridge Office of Emergency Management at [FDEmergencymanagement@cambridgefire.org](mailto:FDEmergencymanagement@cambridgefire.org) or call 617-349-4944 during Business Hours and we will provide you with guidance.

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### **HELP YOUR PETS**

If you have pets, find and comfort them. Scared animals often react by biting or scratching. Handle them carefully, calmly and gently. Try to leave pets with a family member, friend or veterinarian if you are visiting or cleaning your damaged home. Keep your pets out of the house until the cleanup is complete to keep them safe. You may also want to consider contacting your veterinarian for assistance as needed.

If you cannot find your pet - **Call the Cambridge Animal Commission** immediately at **617-349-4376**. If you get a voicemail, please still leave your name, phone number, address and description of your pet. They will return your call as soon as possible. **If this occurs during off-hours/holidays, please call Cambridge Police at 617-349-3300**. They will have a list of pets that have been picked up and placed safely in the kennel. You will be able to claim your pet on the next business morning.

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### **IMPORTANT ITEMS TO REMOVE IMMEDIATELY**

If the Fire Department is still on scene and if the building is safe to enter, they will

escort you into the building to retrieve personal items you may need. After the Fire Department has left the scene, contact the property owner or his/her representative, to recover personal items, only if it is safe to do so.

**Remove**

- Firearms
- Jewelry
- Money (if burned, handle with extreme care and as little as possible. Attempt to encase each crisp sheet in a plastic wrap in order to salvage as much as possible. Take money to your local bank for advice regarding replacement)
- Credit cards, driver's license and social security card
- Prescribed medications (medicine exposed to heat, smoke, soot and water should not be consumed). **Contact the American Red Cross at 1-800-564-1234** for assistance with replacing medicine.
- Eyeglasses, hearing aids and/or other medical devices

**CONTACT YOUR LANDLORD OR MORTGAGE COMPANY**

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Call your landlord or mortgage company, as soon as possible, to make them aware of the fire.

**Ask your landlord to pay for your hotel stay for a few nights.**

A landlord likely has insurance coverage for the structure, but you will be responsible for contents, unless you have rental insurance.

**IF YOU ARE INSURED OWNER OR RENTER**

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Immediately contact your insurance company, agent, or broker regarding your loss. Most companies have a 24-hour number you can call. This will start your claim process, more importantly; your agent or representative may be able to assist you with any questions or concerns you may have. Be familiar with your insurance policy, know what is covered and what is not covered in your policy and do not be afraid to ask questions for clarification. If you are renting, you must also contact the property owner or Management Company.

Please call the Cambridge Housing Liaison 617-349-7222 or email [housingliaison@cambridgema.gov](mailto:housingliaison@cambridgema.gov) if you need assistance with finding a place to stay.

Ask your insurance company/agent what actions are required of you. Some policy holders 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.

- Ask the insurance company/agent what to do about the immediate needs of the dwelling, such as covering doors, windows and other exposed areas. Also, ask about pumping out the water. It is the owner's responsibility to secure the property after a fire. **Do not** throw out damaged items until you meet with your insurance agent. Take photographs or videos of the affected areas when possible. These pictures may be helpful to you when trying to submit a claim for your loss.

### ***Vehicle Fires:***

If insured, contact your insurance agent who can explain coverage and will assist with your claim. If your vehicle is damaged in a structure fire, contact both your home and auto insurance agents.

### **IF YOU ARE UNINSURED OWNER or RENTER**

Your recovery may be based upon your own resources and help from your community.

Contact the property owner or property representative to inform them of the fire immediately.

### **SECURING THE PROPERTY and BOARD UP SERVICES**

It is the responsibility of the property owner to make sure the property is secured in a proper manner to protect others from injury and to protect the property from other damage.

Due to Ethics Laws, City of Cambridge employees are not allowed to recommend any specific board up service company.

### **FIRE AND WATER RESTORATION SERVICES**

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There are companies that specialize in restoration of fire damaged structures. Fire and water damage restoration businesses may be the best source for cleaning and restoring your personal belongings. Whether you or your insurer buys this type of service, be clear of who will pay. Be sure to request an estimate for the cost of the work and before you hire anyone, check their references. If you are considering contracting for inventory or repair services, discuss your plans with your insurance company/agent first.

These companies provide a range of services that may include some or all of the following:

- Securing the site from further damage
- Estimating structural damage
- Repairing structural damage
- Estimating the cost to repair or renew items of personal property
- Packing, transporting and storage of household items

- Hiring appropriate cleaning or repair subcontractors
- Storing repaired items until needed

**KEEP ALL RECEIPTS AND RECORD IMPORTANT INFORMATION**

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Beginning immediately, save all receipts for anything you need to purchase. These receipts are important in showing the insurance company what you have spent related to your fire loss and also for verifying losses claimed on your income tax.

Be sure to write down important information to refer to at a later date.

**TAX INFORMATION**

Contact an accountant, tax consultant or Internal Revenue Service (IRS) office for Publication 547. Losses due to the fire are deductible from your Federal Income Tax. Keep receipts and records of the money you spend in repairing or replacing damaged property and in covering your living expenses during the loss recovery Period.

**REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS**

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ITEMS	WHO TO CONTACT
Driver's license, Auto registration	Registry of Motor Vehicles
Bankbooks (checking, savings, etc.)	Your bank, as soon as possible
Insurance policies	Your insurance agent
Military discharge papers	Department of Veterans Affairs 1-844-698-2311
Passports	Federal Government at 1-877-487-2778
Birth certificate, Marriage License, Divorce Papers and Death Certificate	Cambridge City Clerk 1-617-349-4260
Social Security or Medicare cards	Social Security Office 1-800-772-1213
Credit cards	Issuing Companies
Titles to deeds	Registry of Deeds 1-617-494-9083
Stocks and bonds	Issuing company or your broker
Wills	Your Lawyer
Medical records	Your Doctor
Warranties	Issuing Companies
Prepaid burial contract	Issuing Company
Income tax records	The IRS Center 1-617-725-2715
Citizenship papers	U.S. Immigration 1-800-375-5283
Animal registration papers	Veterinarian or Cambridge Animal Commission 617-349-4376
Mortgage papers	Lending Institution

## **HELPFUL TELEPHONE NUMBERS**

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### **CITY OF CAMBRIDGE INFORMATIONAL NUMBERS**

**Multi-Service Center:** 617-349-6340

**Inspectional Services also known as the Building Department:** 1-617-349-6100

**Emergency Management:** 1-617-349-4944

**Fire Department:** 1-617-349-4900

**Commission for Persons with Disabilities:** 1-617-349-4692

**Police Department:** 1-617-349-3300

**Animal Commission:** 1-617-349-4376

**Water Department:** 1-617-349-4770

**Electrical Department:** 1-617-349-4925

**Veterans Services:** 1-617-349-4760

**School Department:** 1-617-349-6400

**Traffic and Parking:** 1-617-349-4700

**Council on Aging:** 1-617-349-6220

**Department of Public Works:** 1-617-349-4800

**American Red Cross 1-800-564-1234**

### **UTILITIES**

Your utilities may have been disconnected to protect you and the firefighters from the dangers of the gas and/or electricity. If temperatures are below freezing it will be important to protect water pipes by restoring heat or by draining the plumbing. If your home's electrical or gas systems have been damaged, it may not be possible to reconnect these services.

If the fire department has turned off any of your utility services during the fire, call the utility company to restore the service. **NEVER** try to restore the service yourself.

**ONLY** the utility company may restore your service.

The Cambridge Fire Department **WILL NOT** turn your utilities back on.

Your mechanical, electrical and gas systems may need to be checked by a professional, even if they do not appear to be damaged.

### **UTILITY COMPANIES**

**EverSource – Electric – 1-800-592-2000**

**EverSource – Gas – 1-800-592-2000**

**Comcast or Xfinity – 1-800-934-6489**

**Verizon – 1-800-922-0204**

## **YOUR PERSONAL VALUATION**

Your personal loss of 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 the 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*.

## **IF YOU MUST STAY ELSEWHERE**

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If your home is unlivable, and if you cannot find a place to stay, such as with family or friends, consult with your insurance company to see if you are covered for additional living expenses.

### **Ask your landlord to pay for your hotel stay for a few nights.**

Please call the Cambridge Housing Liaison 617-349-7222 or email [housingliaison@cambridgema.gov](mailto:housingliaison@cambridgema.gov) if you need assistance with finding a place to stay.

## **LEAVING YOUR HOME**

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- Drain water lines if there is a chance of freezing.
- Beginning immediately, save all receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent related to your fire loss.
- Identification (Driver's license, Social Security Cards, Birth Certificates, Etc.)
- Insurance information.
- Medication information.
- Eyeglasses, hearing aids or other devices.
- Valuables, such as credit cards, bank books, cash and jewelry.

There are many people/entities who should be notified of your relocation (change of address), including:

- Your insurance agent/company.
- Your mortgage company.
- Your bank.
- Credit card companies.

- Magazines/newspapers.
- Your family & friends.
- Your employer.
- Your children's school.
- The post office.
- Any other delivery services.
- Utility companies.
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### ***Counseling Support:***

After a fire, you may experience: anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, irrational fears and nightmares. These are common responses to a traumatic event. If you or your family members need support, call the American Red Cross or seek a counselor. Some employers and/or health insurance carriers provide coverage for counseling services.

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

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### **COMMON QUESTIONS**

#### **Q. 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) enables firefighters to fight the fire more efficiently. The result of this action is less damage to the structure in the long run.

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

This is 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.

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

Call 617-349-4900 to obtain a copy of the fire report.

### ***What About Odors?***

If insured, consult your insurance company for assistance. There are cleaning services specializing in restoration of fire damaged property. They have the equipment to scrub out the duct work and deodorize everything in the house.

See page 17, Cambridge Public Health for further information.

## FIRE RECOVERY RESOURCE SHEET

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This sheet contains some general information about the different departments, organizations, and individuals that can help you over the coming weeks. When utilizing the services below, be sure to identify yourself as someone who was impacted by the fire.

### **WHAT I NEED**

### **WHO I SHOULD CONTACT?**

I still need immediate shelter or assistance with finding longer-term or permanent housing:	<b>Cambridge Multi Service Center 617-349-6340</b>
I need assistance securing money for first month/last month/security deposit:	<b>Cambridge Multi Service Center 617-349-6340</b>
I've been staying in a hotel for the first couple of weeks, and now I don't know where to turn for next steps/assistance:	<b>Cambridge Multi Service Center 617-349-6340</b>
I'm feeling overwhelmed/anxious/depressed/can't sleep/generally out of sorts:	<b>American Red Cross 1-800-564-1234</b>
Replacement medication:	<b>American Red Cross 1-800-564-1234</b>
I want to know if it's safe to return to live/to recover items:	<b>Inspectional Services Department (Building Department) 1-617-349-6100</b>
I need furniture and clothing:	<b>Cambridge Multi Service Center 617-349-6340 Furnishing Hope 857-229-7528 Salvation Army 617-547-3400</b>

I thought I had housing lined up, it just fell through, and I fear I'm back to square one:	<b>Cambridge Multi-Service Center</b> <b>617-349-6340</b>
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I want to notify the Police Department to watch my house:	<b>Cambridge Police Department</b> <b>1-617-349-3300</b>
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I lost electricity due to the fire or related electrical outages (requests must be made within 10 business days of the fire) and wish to apply for cash & SNAP benefits:	<b>Department of Transitional Assistance</b> <b>1-617-660-1817</b>
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I have legal questions related to the fire, who can I call?	<b>Cambridge and Somerville Legal Services, 617-603-2731</b>
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I have access or functional needs:	<b>Cambridge Commission for Persons with Disabilities 1-617-349-4692</b>
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I need access to a food pantry/help signing up for food stamps/signing up for public benefits (SNAP):	<b>Cambridge Economic Opportunity Committee (CEOC)</b> <b>617-868-2900</b>
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I'm a Senior Citizen and need help with Meals on Wheels, Van and Taxi Vouchers for transportation and temporary mail sites:	<b>Council on Aging (COA)</b> <b>617-349-6220</b>
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I need help applying for public benefits/financial counseling/legal services/accessing mental health and substance abuse services:	<b>Cambridge Multi-Service Center</b> <b>617-349-6340</b>
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I'm on Social Security and/or receive Supplemental Security Income (SSI) Insurance:	<b>Social Security Administration</b> <b>1-800-772-1213</b>
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I receive unemployment benefits	<b>Department of Economic Security 617-367-6900</b>
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I received a parking ticket, car towed or had a problem with my parking permit:	<b>Cambridge Traffic, Parking and Transportation 1-617-349-4700</b>
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**In addition to receiving services from those referenced above, people receiving a Section 8 voucher, college or university students or employees may receive additional assistance:**

I receive a Section 8 voucher:	<b>Cambridge Housing Authority 617-864-3020</b>
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I am a Harvard University student or employee:	<b>1-617-495-2062 24 hours a day/7 days a week</b>
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I am a MIT student or employee:	<b>1-617-253-1212 24 hours a day/7 days a week</b>
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I am a college or university student or employee at a different school than Harvard, Lesley or MIT:	<b>Contact your college or university Office of Emergency Management or Police Department</b>
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I am a Lesley University student or employee:	<b>1-617-349-8888 24 hours a day/7 days a week</b>
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**KNOW YOUR RIGHTS IN CASE OF A FIRE**

1. Landlords' fire insurance policies for multi-unit residential buildings are required by law to provide up to \$750 in relocation benefits for actual qualifying costs incurred by covered tenants (**per unit**) displaced by fire. ([Mass. General Law, Chapter 175, Section 99, Clause 15A](#))
2. Landlords upon written request must disclose the name of their fire insurance company, the amount of insurance provided, and the name of any person who would receive payment for a covered loss, within 15 days of such request. ([Mass General Law, Chapter 186, Section 21](#))

3. In appropriate circumstances, tenants will not be charged rent for the period the unit is uninhabitable and — if the tenant can't come back — the landlord will return the security deposit and last month's rent, or both.
4. For the future, tenants should be aware that it is possible for them to obtain their own renter's insurance to cover some of their losses from fire.

For legal advice regarding applicable laws, tenants may contact a legal services organization or their own private attorney.

## **FIRE RECOVERY RESOURCES**

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If your home was recently affected by the Cambridge fire, these resources may be helpful for next steps:

### **Food Safety**

#### **Fires and Food Safety (USDA)**

[https://www.fsis.usda.gov/wps/portal/fsis/topics/food-safety-education/get-answers/food-safety-fact-sheets/emergency-preparedness/fires-and-food-safety/ct\\_index](https://www.fsis.usda.gov/wps/portal/fsis/topics/food-safety-education/get-answers/food-safety-fact-sheets/emergency-preparedness/fires-and-food-safety/ct_index)

#### **Food Safety after a Fire (Minnesota Department of Health)**

<http://www.health.state.mn.us/foodsafety/emergency/fire.html>

### **Smoke, Indoor Air, and Clean-up**

#### **Fire, Smoke and Effect on Air Quality (New York City Department of Health)**

<https://www1.nyc.gov/site/doh/health/health-topics/air-quality-fire-smoke-and-effect-on-air-quality.page>

**American Red Cross - Cleaning up after a fire:** <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/fire/cleaning-up-after-fire.html>

#### **How to Clean Up Smoke and Soot from a Fire (LA County Public Health)**

<http://publichealth.lacounty.gov/eh/docs/emergunit/cleanFireDamage.pdf>

### **FEMA Guidance: After a Fire, Returning to Normal**

#### **English:**

[https://www.usfa.fema.gov/downloads/pdf/publications/fa\\_46\\_press.pdf?utm\\_source=website&utm\\_medium=pubsapp&utm\\_content=After%20the%20Fire!%20Returning%20to%20Normal&utm\\_campaign=TDL](https://www.usfa.fema.gov/downloads/pdf/publications/fa_46_press.pdf?utm_source=website&utm_medium=pubsapp&utm_content=After%20the%20Fire!%20Returning%20to%20Normal&utm_campaign=TDL)

#### **Spanish:**

[https://www.usfa.fema.gov/downloads/pdf/publications/fa\\_46s\\_press.pdf?utm\\_source=web](https://www.usfa.fema.gov/downloads/pdf/publications/fa_46s_press.pdf?utm_source=web)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**TENANTS RELOCATION EXPENSE - MASSACHUSETTS**

This endorsement is required by Massachusetts law.

This policy provides "relocation expense" benefits as follows:

**1. Relocation Expense**

When a rented living quarters in a building covered by this policy is made uninhabitable as a result of a loss by fire, this policy covers "relocation expense" incurred by the tenant or lawful occupant to relocate to other living quarters in the shortest possible time.

**2. Definitions**

**a.** "Relocation expense" means documented, reasonable and necessary costs and living expenses, including:

- (1)** Costs of packing, insuring, storing and carting household goods;
- (2)** Costs of securing new utility services less refunds from discontinued services at the damaged premises;
- (3)** Costs of searching for other quarters;
- (4)** Costs of disconnecting and reconnecting household appliances;
- (5)** Additional living expenses while searching for or awaiting possession of other quarters or the restoration of existing quarters, including costs of hotel room rental;
- (6)** The security deposit and first month's rent for a new rental unit if the security deposit of last month's rent is not already due and owing from the landlord to the tenant; and
- (7)** Clothing or furniture replacement; commencing with the date of damage to the covered building and not limited by the expiration date of this policy.

"Relocation expense" does not mean:

- (1)** Loss caused by the termination of a lease or other agreement; or
- (2)** Down payments, legal fees and closing costs incidental to the purchase of other quarters.

**b.** "Rented living quarters" means a room, suite of rooms or apartment rented as a single residential unit by one or more persons.

"Rented living quarters" does not mean one or more rooms occupied by one or more persons as roomers in a hotel, motel, public or private lodging or rooming house where the premises are occupied on a transient basis.

**3. Limit of Liability**

The liability for "relocation expense" under this policy is limited to not more than \$750 for a "rented living quarters".

**4. No Deductible**

The deductible provisions of this policy do not apply to the "relocation expense" benefits.

**5. Other Insurance**

- a.** If at the time of loss, the tenant or lawful occupant has other insurance that covers "relocation expense", we shall not be liable for any loss under this coverage until the liability of such other insurance has been exhausted.
- b.** If you have other insurance that covers "relocation expense", payment under this policy will be prorated with such insurance for the smaller of the incurred "relocation expense" or \$750 all after application of the other insurance of the tenant or lawful occupant.

**6. Loss Settlement**

The claims of all persons occupying the "rented living quarters" will be settled with and payment made to the tenant or lawful occupant renting the quarters from the building owners, or lessor.

All other provisions of this policy remain unchanged.

Below is a list of Hotels/Inns in Cambridge. This list is for informational purposes only; **the City does NOT endorse private enterprises.**

**City of Cambridge Hotels**

AC Hotel by Marriott	10 Acorn Park Drive	617-876-6190
Boston Marriott	50 Broadway	617-494-6600
Courtyard Boston Cambridge	777 Memorial Drive	617-492-7777
Fairfield Inn & Suites by Marriott	215 Monsignor O'Brien Hgwy.	617-621-1999
Freeport Hotel	220 Alewife Brook Pkwy.	617-491-8000
Hampton Inn	191 Monsignor O'Brien Hgwy.	617-494-5300
Holiday Inn Express	250 Monsignor O'Brien Hgwy.	617-577-7600
**Hotel Marlowe & Bambara	25 Land Blvd.	617-395-2529
**Hyatt Regency Cambridge	575 Memorial Drive	617-492-1234
**Le Méridien	20 Sidney St.	617-828-9404
**Residence Inn by Marriott	120 Broadway	617-349-0700
**Royal Sonesta Hotel	40 Land Blvd.	617-806-4075
**Sheraton Commander	16 Garden St.	617-547-4800
**The Charles Hotel	1 Bennett St.	617-864-1200

**\*\* Pet Friendly**