



CHATHAM COUNTY FIRE DEPARTMENT

COMMUNITY RISK REDUCTION

AFTER THE *FIRE*

*PUTTING LIVES
BACK
TOGETHER*

**THIS COMMUNITY GUIDE
WILL HELP YOU THROUGH
THE NEXT FEW HOURS,
DAYS, AND WEEKS AFTER
A FIRE**

*Chatham County Fire Department's
Community Risk Reduction and
resource initiatives are driving a safer,
more resilient future for our
community.*

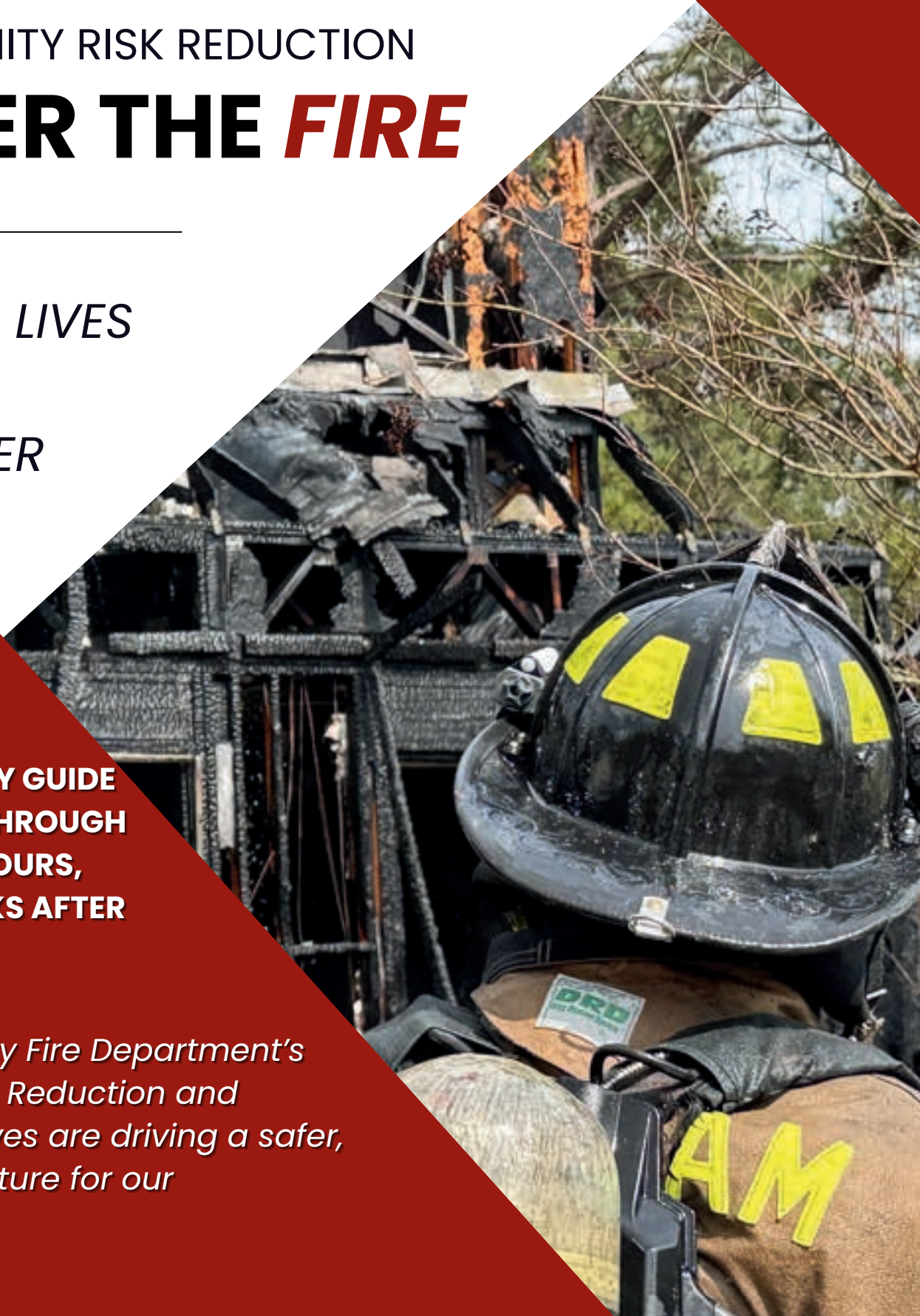




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FIRE IS OUT, **WHAT NOW?**

We are sorry you are experiencing this.

A fire can be overwhelming, but you are not alone. This guide provides clear steps, resources, and safety information to help you recover, stay safe, and move forward.

A residential fire can cause significant damage and sudden life disruption. Even if items are not fully burned, flames, heat, smoke, and water can severely impact structures and belongings, while soot and contaminated water may continue to pose health and safety risks after the fire is out.

Before beginning any cleanup or repairs, consult the fire department, local officials, your insurance provider, and restoration professionals to support a safe and informed recovery.

VITAL & IMMEDIATE PRIORITIES

Vital information

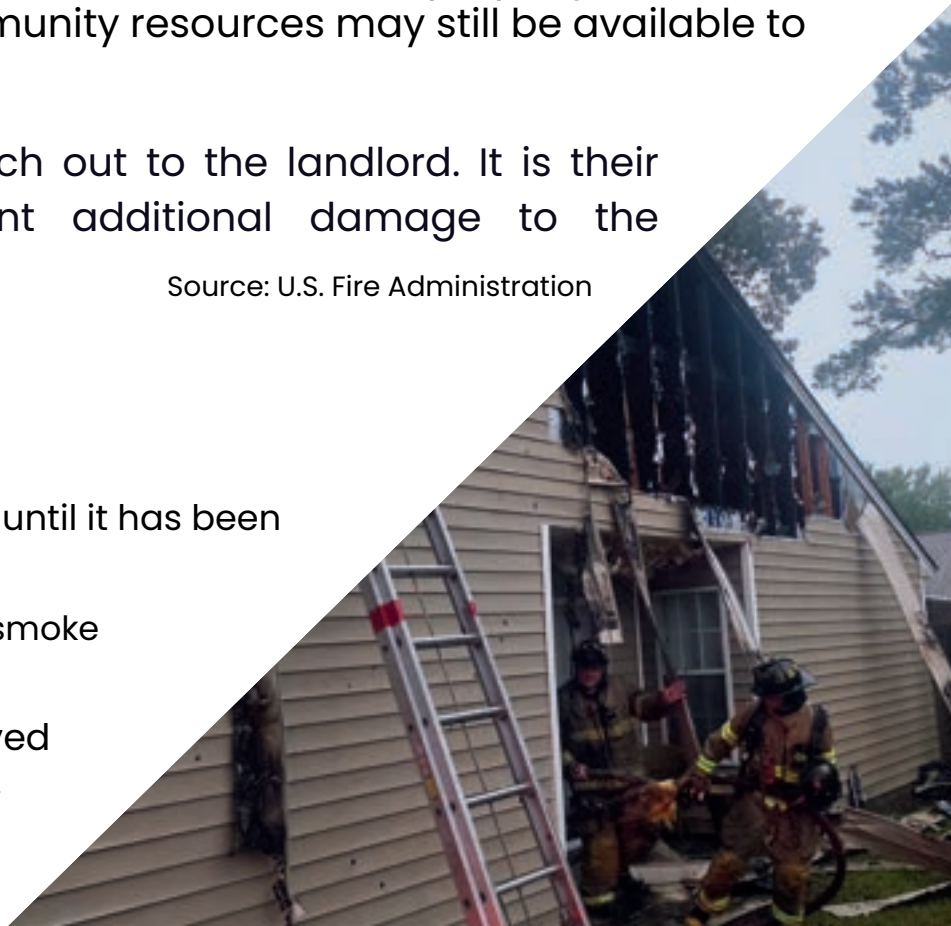
The next steps following a fire regardless of whether you own the property, the first priority after a fire is to safeguard yourself from further losses

- Homeowners are responsible for securing any openings to protect the property from weather and unauthorized entry.
- Your insurance company may assist with board-up services upon request. Make sure all doors and windows are properly secured; if you are uninsured, community resources may still be available to help.
- If you are a tenant, reach out to the landlord. It is their responsibility to prevent additional damage to the property.

Source: U.S. Fire Administration

First 24-48 hours

- Do not re-enter the structure until it has been cleared by fire officials.
- Watch for structural damage, smoke hazards, and exposed utilities.
- Document any items removed from the house with photos.





- If you smell gas or hear hissing, leave immediately and notify authorities.
- Confirm that the structure is secure, board up broken windows or doors if safe to do so.
- Ensure that all family members and pets are safe and let family and close contacts know you are safe.
- Find temporary housing for at least the next 72 hours.
- Create an inventory of any lost or damaged items to report to your insurance company (no matter how minor).
- Take photos of every room, both inside and outside if safe to do so.
- Use your contact list to notify relevant people and businesses about the fire.
- Obtain a copy of the fire report from the Fire Department. (See QR Code on the next page)



Notify Your insurance company immediately.

Report the loss as soon as possible.

Provide your policy number and incident details.

Ask about emergency housing and coverage options.

Fire Investigation Information



After a fire, a Chatham County Fire Investigator may be assigned to determine how the fire started. Not every fire requires a detailed investigation, but when one is conducted, it plays an important role in understanding the cause and helping prevent future incidents.



What Does a Fire Investigator Do?

A fire investigator examines the scene to determine the origin (where the fire started) and the cause (what started it). This process may include:

- Examining fire patterns and damage
- Taking photographs and notes
- Collecting information from occupants or witnesses
- Reviewing appliances, electrical systems, or other potential sources

Investigators work carefully and methodically to ensure findings are accurate and based on evidence.

Possible Fire Cause Classifications

At the conclusion of a fire department investigation, the fire will be classified into one of four categories:

- Accidental – Caused by unintentional actions (e.g., cooking, electrical malfunction, heating equipment)
- Incendiary – Fire intentionally set
- Natural – Caused by natural events (e.g., lightning)
- Undetermined – Cause cannot be confidently identified



Other Agencies That May Be Involved



Depending on the circumstances, additional investigators may assist or conduct a parallel investigation, including:

- Law Enforcement Investigators – Often provide additional resources and specialization
- Insurance Investigators – To assess claims and damages
- Private Fire Investigators or Engineers – Hired by insurance companies or property owners
- Utility Companies – If electrical or gas systems are involved

These agencies may coordinate with the Fire Department but serve different roles.

Access to the Property

Investigators may need to return to the property after the initial response.

- If you are the property owner, permission is typically required for re-entry after the scene is released
- In some cases, access may be authorized through legal means
- You will be contacted if additional access is needed

Please avoid moving or discarding items that may be important to the investigation until you are advised it is okay to do so.

If you have questions about the investigation or need updates, do not hesitate to reach out to our headquarters at:



912- 219-0420





Restoration and Contractor Guidance:

Choosing a Restoration Company

After a fire, you may be contacted by contractors offering cleanup or repair services. Take your time and choose carefully.

Understand the difference:

- Mitigation: Immediate actions (board-up, water removal, securing property)
- Restoration: Repairing and rebuilding your home

Tips for selecting a company:

- Contact your insurance company first—they may recommend approved vendors
- Verify the company is licensed and insured
- Get multiple estimates when possible
- Ask for references or reviews
- Do not feel pressured to sign contracts on the spot



Warning:

Be cautious of “fire chasers” or contractors who show up uninvited immediately after an incident. High-pressure tactics are a red flag.



INSURANCE POLICY

INSTRUCTIONS:
• Complete Section A: Policyholder/Patient Information
• Have your doctor complete Section B: Physician's Statement. If you are filing for disability, have your doctor also complete and sign Section C: Physician's Disability Statement.
• If you are filing for disability, have your employer complete and sign Section D: Employer's Statement.
• Items should be itemized and should include the number of days you spent in the hospital, ambulance, follow-up visits, physical therapy, emergency room report, and other claims and other items investigated by any law enforcement.



INSURANCE PROCESS BREAKDOWN

Understanding the Insurance Process

Filing an insurance claim is one of the most important steps in your recovery.

What to expect:

- Report the loss to your insurance company
- A claims adjuster will be assigned
- The adjuster will inspect the property
- You will receive an estimate of damages
- Your policy will determine coverage and payments

Important tips:

- Ask about Additional Living Expenses (ALE) for temporary housing
- Keep all receipts related to the fire
- Do not discard damaged items until instructed
- Document everything with photos and notes

If you have questions, ask your adjuster to explain your coverage clearly.



Recovery Timeline

What to Expect: A General Timeline

First week

- Meet with insurance adjuster
- Begin documentation and inventory
- Start cleanup/mitigation process or hire restoration professionals
- Notify employer, schools, and necessary contacts

First month and beyond

- Continue repairs and restoration
- Replace important documents
- Address emotional and mental health needs
- Work toward returning home

Recovery takes time, move at a pace that is safe and manageable.





Utilities & Safety Warning Box



Utility & Safety Hazards After a Fire

Fire-damaged homes can contain hidden dangers even after the fire is out.

DO NOT:

- Turn electricity back on yourself
- Use gas appliances or attempt to relight pilots
- Run heating or air conditioning systems
- Plug in appliances exposed to water or smoke

Be aware of:

- Wet floors and electrical shock hazards
- Structural damage (ceilings, floors, walls)
- Sharp debris and broken glass
- Smoke and soot contamination in the air

Utilities will need to be inspected and cleared by licensed professionals before being restored.



*Take a moment to breathe,
this is a lot to process, but you will get
through it!*

QUICK REFERENCE CRUCIAL INFORMATION

Date of fire: _____

Time of fire: _____

Location of fire: _____

Responding Fire Department: Chatham County Fire Department
Administrative Office
1249 Eisenhower Dr.
Savannah Ga. 31406
(912) 219-0420

Fire Incident report number issued by the responding fire department:



QUICK REFERENCE CRUCIAL INFORMATION

Fire Marshal – Fire Investigator Name: _____

Fire Marshal – Investigator Phone Number: _____



**For more information, please visit
the Chatham County Fire
Department webpage at**

fire.chathamcountyga.gov

**To request a fire report, scan the QR
code for assistance.**



Documentation and Records

You will want to replace many of the following valuable documents and records destroyed or lost in the fire including:


- **Driver's License**
- **Auto Titles & Registration**
- **Bankbooks (checking, savings, etc.)**
- **Insurance Policies**
- **Military Discharge Papers Passports**
- **Birth, Death, and Marriage Certificates**
- **Divorce Papers**
- **Social Security or Medicare Cards**
- **Credit Cards**
- **School Records**
- **College Records - Certificates**
- **Titles & Deeds**
- **Stocks and Bonds**
- **Wills**
- **Medical Records (pets also)**
- **Medication List (pets also)**
- **Vaccination Records (pets also)**
- **Warranties**
- **Income Tax Records**
- **Citizenship Papers**
- **Prepaid Burial Contract**
- **Animal Registration Papers**
- **Mortgage Papers**
- **Business Ownership Records**

Source: U.S. Fire Administration



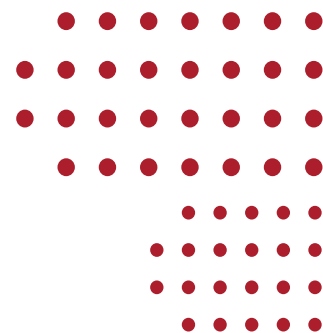
Impacts from the Fire

Use caution after a fire; soot and dirty water may pose health risks. Consult your insurance agents and restoration specialists before cleaning or repairing. The Fire Marshal will inform you when it's safe to enter your home. If you can't return, salvage essential items like personal identification, valuables, and necessary medicines with the help of a firefighter or investigator.

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- Inform local law enforcement when your home will be unoccupied.
 - Keep receipts related to fire-related losses for insurance claims and tax purposes.
 - Consult with an accountant or the IRS about any special benefits that may apply.
 - Share your mobile phone number with contacts and forward your landline to your new address.
 - Request the Postal Service to hold your mail.
 - Cancel any deliveries and update your employer regarding any flexible work arrangements.
 - If you have children in school, make sure you notify their schools about potential attendance impacts.



Coping with the Aftermath



You have experienced the impact of a fire, and it's natural to feel upset, overwhelmed, or even numb. These emotions can arise immediately after the incident or may emerge days, weeks, or even months later. Your feelings are completely normal. It's common to encounter some of the following emotions:

- Vivid memories of the event
- Frequent crying
- Headaches
- Trouble sleeping
- Low energy
- Difficulty concentrating
- Guilt
- Anger
- Confusion
- A sense of helplessness
- Decreased appetite
- Irritability
- Withdrawal from everyday activities
- Anxiety

Source: American Red Cross

Like other major life stresses, many people are able to cope and recover over time. Think of the aftermath as a form of strain — just as you would care for your body after an injury, it is important to give yourself the time and space to heal emotionally and take things slowly.



Coping with the Aftermath

Parents should be particularly attentive to their children during this period. It's common for parents to overlook their child's emotional needs once they feel relieved that their family is safe.

Children need time to heal after a traumatic event, and behavioral changes may last for months but typically improve over time. They may show anxiety through clinginess, regression, or fear of another incident. Parents can help by offering reassurance, reinforcing a sense of safety, practicing fire drills, checking smoke alarms together, and calmly reviewing home safety measures.

To help your child cope with challenges:

- Re-establish routines with meal times and family activities.
- Acknowledge and support your child's fears.
- Inform your child's school and teacher about the situation for potential support.
- Refer to "Helping Children Cope with Disaster" from FEMA and the American Red Cross, available locally or at www.fema.gov/pdf/library/children.pdf

Source: American Red Cross

Southeast Georgia American Red Cross

41 Park of Commerce Way Building #200, Suite A

Savannah, GA 31405

Phone: 912-651-5300



**Real
Solutions
to Real
Problems**

**You're not
alone.
Our Behavioral
Health Unit can
help!**

The Chatham County Fire Department is committed not only to emergency response, but to your recovery and long-term safety.

The Chatham County Fire Department's Behavioral Health Unit is available to support residents during this difficult time by providing guidance, resources, and compassionate support as you navigate recovery. Whether you are experiencing stress, anxiety, or emotional fatigue, early support can make a meaningful difference in long-term healing. You are not alone in this process – our Behavioral Health Unit is here to help you cope, recover, and move forward with strength and resilience.



Email:
CCFDBHU@chathamcounty.org

Phone:
912-652-6500

Speaking with the Media

The media often reports on fires and other emergencies to inform the public and may seek interviews to provide personal perspectives and educate on prevention. However, victims have the right to privacy and can decline interviews at any time. It is important to remember that media coverage may not always prioritize your personal interests during recovery.

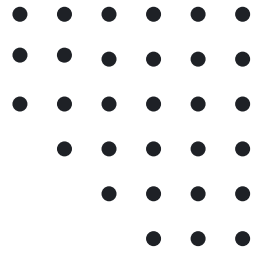


If approached for an interview by the media, you have rights to:

- Share your story personally
- Decline to comment
- Have a representative speak for you
- Set interview time and place, bring someone with you
- Provide a written statement instead of interview
- Consent to or refuse video/photography
- Request non-use of personal images
- Exclude children from interviews
- Refuse to answer certain questions
- Demand corrections for inaccurate reporting
- File complaints against un-ethical reporting



Feedback



We hope this information helps you through the process of rebuilding and on your way to getting back to normal.

If you have a questions, comments, or concerns, please email us at CCFDCommunityOutreach@chathamcounty.org or call 912-219-0420.

After you are settled back in your house, we offer a FREE Home Safety Check, a check list to ensure you and your family are safe.



Quick Checklist

- If you are insured, contact your insurance company for guidance on securing the property, documenting losses, and arranging restoration. If you are uninsured, consider reaching out to local organizations for assistance and support.
- Contact your local disaster relief service, such as The American Red Cross, if you need temporary housing, food and medicines. If you are insured, your insurance company might provide these services.
- Be watchful of any structural damage caused by the fire. Do not enter the home unless instructed by the fire investigator.
- Your Power/Gas Company will disconnect the electric and/or gas meters before the fire department leaves the site. DO NOT attempt to reconnect utilities yourself. Be sure to have the utilities inspected by a licenses contractor before calling Center Point to return services.
- Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made.
- Try to locate valuable documents and records.
- If you leave your home, contact your neighborhood contracted patrol to let them know the site will be unoccupied.
- 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.
- Notify your mortgage company of the fire.
- Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.



Notes

A series of horizontal dotted lines for writing notes, spanning the width of the page.