

HAUSE After-Fire Recovery Checklist

A printable record for people, permissions, property observations and next steps

Edition: October 6, 2026. Keep this record with current written instructions and source links.

Start with the household

Use this checklist together with the full after-fire article included later in this document. Work from a safe place. Assign tasks to someone who feels able to help; leave a blank rather than guessing. This record does not grant entry permission or determine whether a building, item, system or person is safe.

☐ Account for household members and pets; record where each person is staying.

☐ If there is immediate danger or an active emergency, call 911 from a safe location.

☐ Record urgent medicine, mobility, communication, food, clothing and pet-care needs.

☐ Identify one trusted person who can help coordinate practical tasks.

Incident address / date

Primary contact and safe contact method

Temporary accommodation / accessibility needs

Trusted helper / preferred contact

Household needs and arrangements

Person / pet	Need or arrangement	Responsible person	Next check

Permission and access

Write down what the responsible authority actually said. An area evacuation being lifted does not by itself resolve a particular damaged building or utility. Use verified authority and utility contacts.

[] Record the authority, name, date and exact entry restrictions.

[] Ask who may enter, which areas are restricted and whether supervision is required.

[] Record utility status and the responsible service provider; do not operate damaged systems.

[] Ask who may arrange authorized security or boarding and how approval is documented.

Responsible authority / reference

Entry instructions / permitted purpose

Restricted areas / utility instructions

Security authorization / conditions

Property and contents record

Record observations without moving hazardous items or entering restricted areas. Do not turn appearance, smell or a website category into a diagnosis or salvage decision.

- ☐ List rooms and affected items using observations available from permitted locations.
- ☐ Give photographs and documents a clear filename and an item or room reference.
- ☐ Record any suppression-water history and the source of that information.
- ☐ Ask the appropriate structural, electrical, regulated-material or contents specialist which assessment is required.
- ☐ Ask the insurer how unsafe items and disposal evidence should be handled.

Observation log

Room / item reference	Observed condition / evidence file	Question for assessor	Date / author

Insurance and expense questions

Use your own policy and verified insurer contact. A checklist does not set a universal deadline or establish reimbursement. Keep a separate record of each actual instruction and confirmation.

- ☐ Record the policy and claim reference, representative and preferred communication method.
- ☐ Ask about notice, proof-of-loss and document requirements and obtain the actual dates.
- ☐ Ask about temporary accommodation, increased expenses, limits and needed authorization.
- ☐ Keep expense receipts and record which claim question each relates to.
- ☐ Before work or disposal, ask what authorization and evidence are required.

Policy / claim reference

Verified insurer contact

Next required document / actual due date

Written authorization / unresolved question

Expense record

Date / receipt reference	Purpose	Amount / currency	Submitted / response

Assessment and work decisions

- Use written scopes to distinguish observation, testing, mitigation, repair and verification. The original article gives the complete topic checklist.
- [] Ask each chosen provider to confirm the relevant qualifications, permissions and assessment scope.
 - [] Record proposed work, exclusions, evidence required and the person who may approve it.
 - [] Keep quotations, drawings, permits, authorizations and change decisions with the incident record.
 - [] Ask how completion and any re-occupancy decision will be documented by the responsible parties.

Next-step register

Task / question	Owner	Dependency / authorization	Agreed date / status

People and follow-up

Make the next check manageable. Recovery decisions and personal needs can change; the record is a working agenda rather than a fixed schedule.

- [] Arrange school, employer, caregiver and transport communications as needed.
- [] Ask each household member what support they would like.
- [] Save verified support links where the family can find them.
- [] Choose the next small task and who will help with it.

Next family check-in

What can wait / what needs help

Next contact and agreed time

Full website article

Source: <https://firerestoration.ca/after-fire-guide>

What To Do After a House Fire

A planning guide for authority instructions, family needs, property-assessment records and actual insurance questions after a house fire.

Immediate safety and policy-contact priorities

Follow immediate-danger instructions and property-specific access restrictions. Confirm policy notice and document requirements with the insurer rather than treating this list as a deadline.

1

Follow site-specific entry restrictions

If anyone is in immediate danger, contact emergency services. Keep out of damaged or restricted areas until the responsible authority permits entry.

2

Contact Fire Department

For an active fire or immediate danger call 911 from a safe location. For later incident records, use the responsible fire authority's non-emergency process.

3

Call Your Insurance Company

Notify your insurer promptly through the verified policy contact and ask about the claim reference, required notice/documents and any additional-living-expense coverage.

4

Document Everything

Document visible damage from a permitted, safe location. Do not enter restricted areas, move unsafe items or delay emergency care to obtain photographs.

5

Secure the Property

Ask the insurer and responsible property authority who may secure the building and what permissions are required; do not carry out boarding or entry work from this checklist.

6

Keep All Receipts

Save receipts for temporary housing, food, clothing, and other fire-related expenses.

Recovery steps - record actual prerequisites and dates

Professional Assessment

Ask which structural, regulated-material and restoration specialists are required, and obtain a written assessment scope; one restoration credential does not authorize every discipline.

Enter the confirmed assessment date

Water Extraction

Record observed suppression water and ask an appropriately qualified assessor about authorized mitigation, measured drying criteria and follow-up. Water extraction is not a guarantee against microbial growth.

Enter the authorized mitigation date

Smoke Odor Mitigation

Ask the assessor which contents and materials can be evaluated, what treatment limitations apply and how the proposed result will be verified. No permanent-odor prevention is guaranteed.

Enter the confirmed contents/method review date

Content Inventory

List affected items, photographs and ownership/value records for insurer and specialist assessment; leave salvage and replacement decisions to the actual assessment.

Week 1

Temporary Housing

Arrange safe temporary accommodation. Check if your insurance covers additional living expenses.

Enter the actual accommodation date

Claim Documentation

Work with adjuster to document damage scope and begin the claims process.

Enter the insurer's confirmed document milestone

Working with your insurer: record the policy, process, decisions and questions

Know Your Coverage

Review your policy limits for dwelling, personal property, and additional living expenses before meeting with adjusters.

Document Everything

Keep a log of all conversations with insurance representatives, including dates, times, and what was discussed.

Get Multiple Estimates

Ask the actual insurer which qualifications and estimate format it requires; the website does not establish a universal contractor preference.

Understand Depreciation

Know whether your policy pays replacement cost or actual cash value for damaged items.

Don't Rush Settlements

Take time to ensure all damage is discovered before signing any settlement agreements.

Caution: Red Flags When Working With Adjusters

- Pressure to sign settlement agreements quickly
- Refusing to document certain types of damage
- Ask whether an insurer recommendation is optional, what the policy requires and how provider choice and warranties are documented
- Downplaying smoke damage in unburned areas
- Ask who may attend an assessment, how permission is arranged and how your chosen assessor's findings may be submitted

Why Smoke Damage Is More Than It Seems

Smoke observations may require further assessment even outside visibly burned areas. Record observations and health concerns without using appearance or odor to decide contamination, occupancy or medical risk.

1

Smoke can penetrate porous materials like drywall, insulation, and fabrics even in rooms without visible fire damage

2

Record the reported burned materials, visible residue and odor observations. Ask the assessor how residue identification, material compatibility, hazards and method verification will be established.

3

Record smoke exposure and any health concerns separately. Contact a health professional about symptoms; a property page cannot determine the cause, severity or future course.

4

Record whether the HVAC operated and any available incident/assessment evidence. Ask a qualified assessor which parts of the system and other areas need evaluation; do not infer whole-home contamination.

5

Ask the assessor to justify the proposed odor-control method and its limits. Health Canada advises against ozone generators in homes; odor reduction does not establish occupancy safety.

Smoke-remediation methods to ask the actual assessor about:

- Air quality testing
- Ask whether the actual HVAC assessment calls for cleaning, repair or replacement
- Ask the assessor to justify any proposed thermal-fogging method, product directions, access controls and verification limits

Ask about odor-treatment suitability; Health Canada advises against ozone generators in homes.

- Ask about specific product evidence, material compatibility and required handling controls
- Ask whether any sealing/encapsulation is appropriate and how material conditions and treatment will be verified

Verified emergency/help contacts and policy-specific claim contacts to confirm

Immediate danger: emergency services

Fire/Police/Medical:

911

Insurance Company:

Your policy number ready

Gas Company:

Check your bill for emergency number

Electric Utility:

Report power line damage

Recovery Support

Red Cross:

For personal-disaster assistance, use the current regional contact at redcross.ca/about-us/contact-us

Victim Services:

Verify local victim/disaster-support contacts and referral eligibility

FireRestoration.ca:

Prepare provider-qualification questions

Official guidance and continued reading

The Canadian Red Cross says to wait for authorized re-entry, attend to family needs, record damage and retain receipts. Alberta advises following local return instructions and waiting until utilities are safe. Record the actual authority instructions for your property.

Canadian Red Cross: Home Fires

<https://www.redcross.ca/how-we-help/emergencies-and-disasters-in-canada/types-of-emergencies/home-fires>

Checked October 6, 2026. Authorized re-entry, family needs, damage records and retained receipts.

Government of Alberta: Evacuation

<https://www.alberta.ca/evacuation>

Checked October 6, 2026. Follow local return instructions; do not restore utilities until safe.

Printable companion

<https://firerestoration.ca/downloads/hause-after-fire-checklist.html>