

HAUSE Complete Fire-Damage Planning Guide

The full corrected guide, with assessment and decision worksheets

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

Using the complete guide

The full corrected FireRestoration.ca article is included in this PDF, followed by its source website link. It retains every non-navigation article text item in the original reading order. The worksheets below help turn those topics into an actual property record.

The guide does not establish structural safety, a residue diagnosis, permitted work, safe salvage, medical risk, policy coverage or provider certification. Record unknowns explicitly and ask the responsible party to resolve them.

Property / incident reference

Person maintaining this record

Responsible authority / access restrictions

Chosen assessor / discipline / contact

Assessment scope

Use one row for each discipline or area. Record who has authority to answer the question and which evidence will be produced; a single credential need not cover all work.

Scope and responsibility

Area / system	Question / observed evidence	Responsible assessor	Scope / permission / output

Structural and building questions

For walls, floors, roof, foundations and openings, record observations available from a permitted location. Ask the responsible designer or authority which inspections, permits and existing-building requirements apply. Keep the assessed condition separate from the repair proposal.

[] Record restricted areas and whether access for assessment is authorized.

[] Ask which structural conclusions will be documented and by whom.

[] Record utility, weather-exposure, insulation and vapour-control questions.

[] Ask which drawings, permits and inspections are required for the proposed repair.

Structural report / date

Permit authority / application reference

Unresolved structural or utility questions

Contents questions

List each item and its evidence separately. Material categories in the full article organize assessment questions; they do not establish an item is safe to clean, keep or replace.

Contents decision record

Item / room / ID	Photo / ownership record	Assessor recommendation / limits	Authority / insurer decision

Smoke and suppression-water questions

Record incident information, observed residue or odour and water history separately. Ask the appropriate assessor to identify affected materials, measurements, proposed controls, method limitations and verification. Keep personal health concerns in a separate conversation with a qualified health service.

[] Record reported burned materials and who supplied the information.

[] Record known HVAC operation without inferring the extent of contamination.

[] Ask what the selected method is intended to achieve and how results are checked.

[] Record moisture locations, measurement dates and follow-up requirements.

Evidence and measurement register

Location / material	Evidence or measured result	Who / method / date	Question / next check

Repair proposals and completion

Keep quotations comparable by requesting written quantities, assumptions, exclusions and dependencies. Record each approval and change. The existing website tools can help record assumptions, but their model results do not set a property-specific price or schedule.

Proposal comparison

Scope item	Proposal / quantity / assumption	Exclusion / prerequisite	Question / decision

Completion evidence

Work / inspection item	Responsible party	Report / record reference	Outstanding issue / acceptance

Full article and continued reading

The complete article begins on the next page. Keep this guide with your current reports and written instructions. Visit the source website for its interactive tools; this PDF does not execute calculations or submit an enquiry.

Full website article

Source: <https://firerestoration.ca/guides/complete-fire-damage-guide>

The Complete Guide to Fire Damage Types in Canadian Homes

Use structural, contents, smoke and water-damage topics to organize observations and questions. The categories are a planning aid, not a complete assessment, coverage decision or instruction to perform work.

Quick Navigation

- Structural Fire Damage
- Content & Personal Property Damage
- Smoke Damage & Contamination
- Secondary Water Damage
- Canadian Climate Considerations
- Insurance Coverage by Damage Type
- Restoration Timeline & Costs
- When to Call Professionals

Structural Fire Damage

Understanding Structural Damage

Record suspected damage to walls, floors, ceilings, roof and foundation only from a permitted location. Ask the responsible structural assessor about load-bearing integrity, weather exposure, insulation and vapour-control details; a web description cannot establish structural safety.

Visible Structural Damage

- Charred or burned wood framing
- Cracked or spalled concrete
- Warped or sagging floors
- Compromised roof structure
- Damaged load-bearing walls
- Foundation cracks from heat

Hidden Structural Damage

- Weakened steel beams
- Compromised insulation systems
- Damaged vapor barriers
- Electrical system damage
- HVAC system contamination
- Plumbing system damage

Canadian Building Code Considerations

Ask the responsible building authority and designer which code, permit and existing-building requirements apply to the assessed repair or rebuild. Record any required upgrades separately in the actual quote and schedule.

Content & Personal Property Damage

Contents categories and questions for assessment

Hard materials and specialist items to assess

- Hard surfaces (glass, metal)
- Solid wood furniture
- Non-porous appliances
- Jewelry and precious metals
- Artwork (with restoration)

Mixed materials and sensitive items to assess

- Electronics (depends on heat exposure)
- Leather goods
- Books and documents
- Clothing (natural fibers)
- Photographs

Items requiring safety, disposal and replacement decisions

- Mattresses and pillows
- Cosmetics and medications

- Food items
- Particle board furniture
- Synthetic fabrics

Professional Content Restoration

Ask a qualified contents assessor about material identity, proposed treatment, evidence and limits. Confirm authorization and policy coverage separately. Health Canada advises against ozone generators in homes.

Smoke Damage & Contamination

Types of Smoke Damage

Wet Smoke (Low Heat)

Record sticky residue observations and reported incident conditions; ask the assessor to identify residue and select a material-compatible method. Appearance alone is not a residue diagnosis.

Common in:

Kitchen fires, electrical fires, synthetic material fires

Characteristics:

Record odor and residue observations; ask how affected materials will be assessed

Cleanup:

Ask the assessor about identification, compatibility, treatment permissions and verification

Dry Smoke (High Heat)

Record powdery residue observations and reported incident conditions; ask the assessor about identification, containment and material-compatible treatment. Appearance alone does not establish fire temperature.

Common in:

Wood, paper and other burned materials to record for the assessor

Characteristics:

Record texture and affected materials without vacuuming or disturbing residue; appearance does not establish the safe cleaning method

Cleanup:

Record the actual residue and material information; ask the assessor which method, containment and verification criteria suit them.

Protein Smoke

Record reported burned materials and odor observations; ask the assessor how residue, affected materials and treatment verification will be assessed. Odor alone cannot determine safety or residue type.

Common in:

Kitchen fires, food burning

Characteristics:

Record reported residue, odor and surface changes; assessment required

Cleanup:

Record odor and material observations for assessment; they do not determine an immediate treatment method or required deodorization.

Health Risks of Smoke Damage

Combustion residues vary with the incident and materials. Avoid disturbing unknown residues; ask the relevant assessor about identification and work controls, and discuss personal health concerns with a health professional.

- Ask a qualified health service about actual symptoms or breathing concerns; this page cannot assess exposure
- Skin and eye irritation
- Ask the responsible hazard assessor and health service about any actual chemical-exposure concern
- Compromised indoor air quality

Secondary Water Damage

Water Damage from Firefighting Efforts

Suppression water may affect materials and areas beyond visible burns. Record observed locations and incident information where available; ask the assessor to establish the actual moisture extent rather than using a universal flow rate.

Immediate Water Damage

- Soaked building materials
- Standing water in basements
- Damaged electrical systems
- Waterlogged insulation
- Compromised flooring

Long-term Consequences

- Record water exposure and any suspected microbial growth for assessment
- Record structural-condition questions for the responsible assessor; appearance does not establish integrity
- Wood rot and decay
- Foundation settlement
- Ongoing humidity issues

Record water conditions and authorized assessment needs

Do not use a fixed 24-48-hour clock to diagnose growth or decide a property is safe. Record water history and ask the responsible assessor about authorized mitigation, measurements and verification.

Canadian Climate Considerations

Winter Fire Challenges

- Frozen water lines affecting firefighting
- Ice formation on damaged structures
- Heating system failures post-fire
- Record actual heating/utility costs and ask how the policy treats them
- Difficulty accessing properties

Humidity & Moisture Control

- Vapor barrier replacement requirements
- Ask the responsible assessor which insulation/material measurements are appropriate and permitted
- Ask about measured basement conditions, the actual water source and assessment scope
- Ask about the actual moisture/material assessment and required follow-up
- Air quality monitoring

Need Professional Fire Damage Assessment?

Prepare your assessment questions and ask each chosen provider to confirm the relevant qualifications, written scope and permissions. HAUSE intake does not establish a certified-provider connection.

Official guidance and continued reading

Use the full article as a set of assessment topics. The official sources listed here provide recovery and claim information; the actual responsible authorities, specialists and insurer must determine access, assessment and policy requirements.

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.

Insurance Bureau of Canada: How to File a Home Insurance Claim

<https://www.abc.ca/insurance-basics/home/how-to-file-a-home-insurance-claim>

Checked October 6, 2026. Document loss, contact the verified insurer, retain expense records and confirm claim requirements.

Printable companion

<https://firerestoration.ca/downloads/hause-complete-fire-damage-guide.html>