CONTENT RECOVERY SPECIALISTS

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After a Home Fire

A Homeowner's Recovery Guide

Help for today. A clear path through what comes next.

CONTENT RECOVERY SPECIALISTS
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START HERE

After a Home Fire

You do not have to figure everything out today.
For now, focus on these three things.



Stay somewhere safe

Stay out of the damaged home until officials allow entry. Tell responders if anyone or any pet is missing. For trouble breathing, a serious injury or immediate danger, call **911**.



Find a place for tonight

Tell responders you need help finding somewhere to stay. Contact the Red Cross at **1-800-733-2767** or call **211** for local help.



Let someone help with the next call

A trusted friend or family member can sit with you, make calls and write down answers. When you can, contact your insurance company to report the fire.

You can stop reading here for now

The next pages explain what usually happens. Come back to each part when you need it. Nothing in this guide needs to be filled out today.

THE WHOLE PROCESS

What usually happens next

Different people will help with different parts of recovery. Some work happens at the same time.

1

Your household is cared for

A safe place to stay, medicine, food, clothing and pet care come first.

2

The home is protected and the claim begins

Professionals secure unsafe openings. Your insurer starts reviewing the loss.

3

The damage is assessed

The teams work out what can be cleaned, what needs repair and what may need replacement.

4

The home and belongings are restored

Cleaning, repairs and care of belongings may continue while you live elsewhere.

5

You return when the home is ready

Required safety checks and agreed work come first. Belongings are returned as needed.

There is no single recovery timetable

The first calls and urgent protection start early. Cleaning and repairs may take weeks or months; major rebuilding can take longer. Investigations, permits and materials can change the timing.

Turn to what you need:

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PEOPLE YOU MAY MEET

Who is helping with what

You do not need to learn every job title. These are the main people you are likely to deal with.

Fire department

Controls the fire scene and explains entry restrictions. The fire marshal or investigator may need time to determine the cause.

Insurance adjuster

The person assigned to review the damage and explain what the insurance policy pays. The adjuster handles the claim for the insurer.

Emergency restoration team

Secures openings, removes water, dries wet areas and cleans fire damage. This helps prevent more damage.

Repair contractor

Plans and manages rebuilding: permits, trades, materials, repairs and inspections.

Belongings specialist

Looks after personal items that may need packing, special cleaning, storage or replacement documentation.

Community support

Red Cross and 211 help you find available shelter, food, clothing and other local support.

When a new person calls

It is reasonable to say: “Please tell me what you are handling and who I should call for an update.” Save that person's direct number. One company may handle more than one part of the work.

Your insurance company may assign separate adjusters for the home and belongings, or move a major claim to another adjuster. A handoff means your contact has changed; it does not by itself tell you the claim outcome.

YOUR HOUSEHOLD COMES FIRST

Take care of tonight

Start with a safe place to sleep. You can make a longer plan after the immediate needs are covered.



If you cannot stay at home

Your insurer can explain whether temporary lodging is covered and may help arrange it. If help cannot wait, contact Red Cross or 211. Tell them about accessibility needs, children, pets and transportation.



Replace the things you need each day

Contact your pharmacy or prescriber about medication and medical equipment. Do not go back inside to retrieve them yourself. A phone charger, glasses, basic clothes and toiletries can make the next day easier.



Keep the household together where possible

Arrange a safe place for pets. Frightened animals may bite or scratch, so handle them calmly. Let a trusted person know where you are staying.

Keep purchases simple and keep the receipts

Buy what you need for now. Before a long hotel stay or lease, get your insurer's approval and limits. Request any extension before the approved stay ends. Keep receipts even if you are unsure what will be reimbursed.

Rest is part of recovery. Let someone else handle meals, transportation or family updates. You do not have to make every call yourself.

STARTING THE CLAIM

The first calls and visits

Report the fire as soon as immediate safety needs are covered. You can start without all the paperwork. Use the claims phone number on your policy or the insurer's official website.

Start with a simple description

“We had a fire at our home. We need to report it and find out what to do about a safe place to stay and protecting the house.” If your policy was lost, the insurer can help look it up.

Here is what usually follows

The insurer creates a claim number and assigns an adjuster. The adjuster arranges the next inspection or explains how to provide photos and information. Save the claim number and the adjusters phone number.

The scene may still be restricted

Investigators may need access before items or debris are moved. The fire department or fire marshal can explain restrictions and how to get the incident report. Limited entry permission does not mean the home is ready to live in.

Before the call ends

Have the person explain the next step and when you should hear from them. If you miss that update, call the direct number or the insurer's claims line.

Urgent protection may be needed before the full inspection. Contact the insurer promptly for instructions. Qualified professionals should handle unsafe openings and emergency work; do not enter to do it yourself.

Health Risk: Dangerous toxins are released during a fire event. Avoid contact or entry whenever possible. Consult a professional before re-entry and be sure to utilize proper safety equipment like gloves and masks if re-entry does occur.

MONEY IN PLAIN ENGLISH

How insurance usually helps

A fire claim often has three parts: the home, the belongings, and the extra cost of living somewhere else. Your policy determines what is covered and the limits.

The home

Covered repairs include the damaged parts of the dwelling. Cleanup, debris removal and other items may have separate limits.

The belongings

A portion of your policy provides funds for services to protect and restore your personal belongings. **Important:** Choose a provider that provides a photo inventory of your belongings for your documentation and insurance purposes.

Living somewhere else

“Additional living expenses” means eligible extra costs above your normal spending. Keep itemized receipts; not every expense is covered.

Your share

The deductible is the part of a covered loss you pay. Other costs can arise from policy limits or work the policy does not cover.

Payments may come in stages

Insurance payments are often issued in stages as sections of the claim are closed. Payments may be issued directly to a contractor, or to you to pay the contractor.

Save those receipts

You may also be reimbursed for out-of-pocket expenses you submit to your insurance company. Keep receipts for all living expenses and get the applicable deadlines from your adjuster.

Know the cost before agreeing to the work

An insurer's estimate and a contractor's bill may differ. Have them explain the difference and your expected share. A work authorization is not a promise that insurance will pay the whole bill.

Know your policy limits

Your insurance policy will have seperate limits based on your coverage. Repairs and construction costs have one limit and replacing and restoring your belongings will have a different limit. Ask your adjuster for details on these limits.

WHAT THE FIRST CREWS ARE DOING

Protecting and cleaning the home

The first work usually makes the property more secure and limits further damage. You may hear this called “mitigation.” It happens before much of the permanent rebuilding.

First the property is secured

Qualified crews may cover openings, board up doors or windows and control access. Utilities stay off until the responsible providers or qualified professionals clear them.

Then water and smoke damage are addressed

Crews may remove water, dry wet areas and clean affected materials. Equipment can be noisy and may run for days. Prompt drying helps limit mold. Leave equipment and barriers as the crew directs.

More damage may become visible

Smoke and water can reach rooms that did not burn. Firefighters may have opened walls, roofs or windows to fight the fire or find hidden flames. Those openings can become part of the repair plan.

Let the team handle the damaged areas

Do not sweep soot, try odor treatments, turn utilities back on or run affected appliances. Keep children and pets out. Do not eat food exposed to heat, smoke or firefighting chemicals; ask a pharmacist about affected medicine.

What comes next: once the damage can be assessed, the contractor and adjuster review the proposed repairs. More cleaning or drying may still be underway.

PRO TIP:

Try to get all of your contractors to meet with you and your adjuster on-site. This will help everyone get aligned. Having everyone there at the same time will allow them to discuss the scope, ask questions, and get syncronized early - before work begins and misunderstandings arise.

BEFORE YOU AGREE TO WORK

Choosing people to help

Emergency protection may need a quick decision. A full rebuild is a larger commitment. You can have someone you trust read the paperwork with you.



Choose people who explain the work clearly

Verify the company's identity, insurance, references and any required license. Look for relevant fire-loss experience. For nonurgent repairs, compare written estimates.



A useful agreement says what happens

It should state the work, the price or how charges are calculated, payment terms and who handles changes. Keep a copy. Find out whether you are approving only emergency work or also later repairs.



Pause when the terms are unclear

Do not sign blank forms or pay the entire project price upfront. If a document gives someone control over your claim, insurance benefits or checks, get an explanation before signing.

A simple way to slow things down

“I want to understand what I am agreeing to, what it will cost me and what can wait. Please walk through this with me.”

You can choose qualified providers. This is your home and your claim, and you have a say in who does the work.

Your insurer may recommend vendors or explain referral and payment options, but you can ask questions and consider other contractors.

Choose someone you trust, understand what you’re authorizing, and don’t feel pressured to decide based on a recommendation alone.

ONE PART OF THE RECOVERY

What happens to your belongings

The team may clean some belongings without moving them out. Others need specialized care elsewhere or replacement. Items should be documented before moving, once safe access is allowed. *Every item should be photo documented before packing, moving, or discarding.*

1

Pack and move if needed

A “packout” means labeling, packing and moving items for protection or cleaning.

2

Clean or assess for replacement

Different materials need different care. The team identifies what may be restored and what cannot be.

3

Store while the home is repaired

Items may stay in storage until the home is ready. The provider should explain costs and how to retrieve something you need.

4

Return and check

A “packback” is the return of your belongings. Compare the delivery with the inventory and report concerns promptly.

Tell the team what matters most

Start with medication information, work or school essentials, important papers and sentimental items. You do not need to remember everything at once.

Before damaged belongings are discarded, the team and adjuster should agree on the required photos, item list and approvals.

WHAT REBUILDING INVOLVES

Repairing the home

Permanent repairs restore the damaged building. The contractor manages the trades and should explain the plan in everyday language.



The repair plan is agreed

The plan describes what will be repaired or replaced, the materials, the cost and what is excluded. Funding and any mortgage-company requirements need to be worked out before the full project begins.



The work moves through stages

Depending on the damage, crews may remove damaged materials, repair framing and systems, then finish walls, floors, cabinets and paint. The contractor arranges required permits and inspections.



You may need to make some choices

The contractor will bring you decisions about finishes or materials. Get any added cost in writing before approving a change. Keep the latest plan with the original agreement.

Keep one regular update on the calendar

A short weekly call can cover what was finished, what happens next and what the team needs from you. If the schedule changes, update the people arranging housing and storage.

Hidden damage, inspections and material delays can change the schedule. Before rebuilding, discuss required safety features and optional improvements, such as residential fire sprinklers.

THE LAST STEPS BEFORE RETURN

Moving back home

A house can look finished before it is ready to live in. The contractor should explain what is complete and what still needs approval.

Make sure it is ready for people

Required building or occupancy checks and utility clearances come first. Raise any unresolved safety, cleaning or odor concerns before moving back.

Walk through the home together

Look at the completed work with the project manager. Point out anything unfinished or damaged. Have the team write down who will fix it and when.

Bring daily life back in stages

Arrange the return of belongings, check deliveries and make sure essentials are accessible. Keep children's, pets' and medical needs in mind.

Before closing out the work

Read completion papers before signing. Keep warranties, inspection records, invoices and the contact for follow-up repairs. Check smoke alarms and review your household escape plan.

Ending temporary housing: coordinate the move-back date with the contractor, insurer and housing provider so a last-minute delay does not leave you without a place to stay.

WHEN THE WAY FORWARD FEELS UNCLEAR

If the loss is very large

A building called a total loss may still contain belongings that can be recovered. Let the team assess them. The damage assessment and insurance review will help establish your options.

If you hear “total loss”

Have the adjuster explain whether that refers to the building, some belongings or both. Rebuilding, removing debris and documenting belongings may still be separate parts of the process.

You do not need to remember every item today

A helper or specialist can work through the home room by room with you. Family photos, videos, receipts and online order history can help. Mark uncertain details as estimates.

If insurance is missing or not enough

Call 211 and the Red Cross. Local nonprofits, the Salvation Army, faith groups and community agencies may have help. Assistance varies. Federal disaster aid usually requires an eligible declared disaster; an individual house fire does not automatically qualify.

If you cannot get a clear insurance answer

Request the decision and reason in writing. Your state insurance department can explain complaint options. If needed, seek independent legal advice. A public adjuster may represent you for a fee under a separate agreement.

No one can promise that everything will be restored or fully covered. You can still get help understanding the choices and taking the next manageable step.

PRACTICAL SHORTCUTS

Small things that make this easier

A few simple habits can keep information from getting scattered. Let someone else help set these up.

Choose one helper

Have a trusted person join important calls, take notes and update family. Give permission before others share your claim details.

Use one phone folder

Keep photos, emails and documents in one place. Back them up. Only take property photos when access is safe and permitted.

Use one receipt envelope

Keep paper receipts together and photograph them. Save lodging, food and other extra-cost receipts for the insurer to review.

Take notes

After a call, write down who is doing what and when. The next-steps page can hold that information.

Keep everyday life connected

Tell school, work and care providers what support is needed. Arrange safe mail delivery. If the home is vacant, consider notifying police through the nonemergency number.

Contact the mortgage company or landlord early

Payments do not automatically stop after a fire. Your mortgage servicer can explain hardship options and how insurance checks involving the lender are handled. Get any payment arrangement in writing.

Report lost bank cards promptly. For tax questions, keep records and speak with the IRS or a qualified adviser; a tax deduction is not automatic.

COME BACK TO THIS WHEN YOU NEED IT

Replacing papers and records

Start with the documents needed for medication, identification, insurance and access to money. The rest can be handled as it becomes necessary.

For daily needs

Your pharmacy or healthcare provider can help replace medical and prescription records. Your insurer or agent can provide policy information. Banks and card issuers can replace lost cards.

For identification

Use your state motor vehicle agency for a license or vehicle records; the issuing state or court for birth, marriage, death or divorce records; Social Security or Medicare for their cards. USAGov links to these agencies at **usa.gov/replace-vital-documents**.

For the records you need later

Contact the mortgage servicer or county recorder for property papers; your attorney for legal documents; the IRS or preparer for tax records. Passport, citizenship and military records come from their issuing federal agencies.

If your proof of identity was also lost

Tell the issuing agency what happened and what documents you still have. It can explain acceptable alternatives. Use official websites or known phone numbers.

Other records: retailers can help with receipts and warranties; a broker with investment records; a veterinarian with pet records; the provider with a prepaid burial contract.

Burned money or savings bonds: handle damaged paper money as little as possible. Use the current Bureau of Engraving and Printing instructions before packing or mailing it. TreasuryDirect has the replacement process for savings bonds. Ask your bank about damaged coins. Links are on page 17.

CONTACTS AND PHONE NUMBERS

People you can call

Keep direct numbers here. One company may handle more than one role.

Company or role	Company / contact name	Phone number
Insurance Agent		
Claims Adjuster		
Additional / Specialty Adjusters		
Mitigation Contractor Emergency water extraction, drying, demolition, board-up, etc.		
Contents Restoration Company Packout, inventory, cleaning, storage and pack-back		
Reconstruction Contractor Repairs or rebuilds the home		
Textile Restoration Company Clothing, bedding, linens and window treatments, if handled separately		
Specialty Restoration Vendors Electronics, artwork and documents		
Temporary Housing / ALE Contact Hotel, rental housing or insurance relocation service		
Other Specialists Plumbers, electricians, HVAC, engineers, environmental testing and others		

NEXT STEPS

What happens next

Next step	Who will handle it	When

QUICK CONTACTS AND TRUSTED RESOURCES

Help is available

For immediate danger or a medical emergency, call 911.

Help after a home fire
Red Cross 1-800-733-2767

Local housing food and other help
Call 211 | 211.org

Someone to talk with
Call or text 1-800-985-5990

Mental health or suicide crisis
Call or text 988

Sources and further help

PDF links open directly. In print, visit the website and search the title.

1. After the Fire
usfa.fema.gov
2. Home fire recovery
redcross.org
3. Disaster recovery services
redcross.org
4. Local disaster recovery help
211.org
5. Post-disaster claims guide
content.naic.org
6. Damaged home and mortgage help
consumerfinance.gov
7. Choosing a contractor
content.naic.org
8. State insurance departments
content.naic.org
9. Disaster Distress Helpline
samhsa.gov
10. 988 Suicide and Crisis Lifeline
988lifeline.org
11. Cleanup safety
cdc.gov
12. Ozone generator safety
epa.gov
13. Mold cleanup
epa.gov
14. Damaged paper currency
bep.gov
15. Lost or damaged savings bonds
treasurydirect.gov
16. Casualty losses and taxes
irs.gov
17. Replace vital documents
usa.gov
18. Food exposed to fire
foodsafety.gov
19. Medicine after a disaster
fda.gov
20. Additional living expenses
content.naic.org
21. Federal disaster assistance
disasterassistance.gov

Prepared by Content Recovery Specialists as a general homeowner resource. CRS specializes in belongings and can help make connections with your permission. You may use any providers you choose. Follow local safety instructions and your policy and agreements. Guidance reviewed September 2026.