EDWARDS ENVIRONMENTAL CONSULTING
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AFTER A HOUSE FIRE | HOMEOWNER RECOVERY CHECKLIST

A practical guide for the first 24–48 hours and the days that follow. Check off each task as completed. Keep this guide with your claim paperwork.

1 | Safety and immediate needs

■ Do not enter until fire officials say it is safe. Follow any restrictions on access.

■ Seek medical help for injuries, smoke exposure, breathing problems, or other urgent concerns.

■ If displaced, ask the American Red Cross about available emergency assistance: 1-800-RED-CROSS (1-800-733-2767).

■ Arrange a safe place for family members and pets; obtain essential medication, glasses, clothing, and identification.

■ Ask the fire department for the incident number and instructions for obtaining its report.

2 | Notify insurance and secure the property

■ Report the fire promptly to your insurer; request a claim number and adjuster contact.

■ Ask about temporary housing (Additional Living Expenses), emergency funds, deductibles, and documentation deadlines.

■ Ask what temporary board-up, roof protection, and water removal are needed; document conditions before work when safe.

■ Contact utility providers about safe disconnection or inspection. Do not reconnect utilities yourself.

■ Notify your mortgage company, landlord, or property manager when applicable.

My immediate contacts

Fire incident number: _____

Insurance company: _____

Claim number: _____

Adjuster / phone: _____

Temporary address: _____

DOCUMENT THE LOSS & PROTECT YOUR CLAIM

3 | Photos, contents, and receipts

■ When safe and authorized, photograph every affected room, including ceilings, walls, floors, furniture, and exterior damage.

■ Take wide-angle photos and close-ups; include smoke, soot, and firefighting water damage.

■ Make a room-by-room inventory of damaged belongings. Record brand, model, age, and estimated replacement cost when known.

■ Save purchase records, photos taken before the fire, and receipts when available.

■ Before disposing of damaged items, document them and discuss disposal with your insurer, unless safety requires immediate removal.

■ Keep receipts for hotels, meals, transportation, clothing, medications, and emergency property protection.

4 | Insurance questions to ask

■ What are the dwelling, personal property, and Additional Living Expenses limits and deductibles?

■ What is the deadline for submitting an inventory or sworn proof of loss, if required?

■ How should emergency mitigation and temporary repairs be authorized and documented?

■ How will damaged contents be evaluated and paid (actual cash value or replacement cost)?

■ What happens if hidden smoke, soot, or water damage is found after the first inspection?

Claim communication log

Date / time	Person / company	Discussion / next action

PROPERTY RECOVERY & CONTRACTOR DECISIONS

5 | Damage that may not be immediately visible

■ Ask for a professional assessment of smoke and soot migration beyond the room of origin.

■ Have affected HVAC components evaluated before operating the system.

■ Identify wet materials and cavities affected by firefighting water; address moisture promptly to reduce further damage.

■ Ask what contents can be professionally cleaned or restored and what must be replaced.

■ Do not attempt extensive soot cleaning without proper safety guidance; incorrect cleaning can spread contamination.

6 | Hiring a restoration contractor

■ You can select your own qualified contractor; do not sign under pressure.

■ Verify business identity, appropriate licensing where required, insurance, and relevant experience.

■ Request a written scope of emergency services, prices or pricing method, and payment terms.

■ Ask who is responsible for payment if the insurance company delays, disputes, or denies coverage.

■ Keep copies of authorizations, estimates, invoices, change orders, and photographs.

7 | Recovery and family logistics

■ Replace critical documents and contact banks or card issuers if cards were lost.

■ Check with the insurer before replacing major items or signing a long-term rental agreement.

■ Keep children and pets away from debris, ash, and unsecured areas.

■ Check with local officials about debris disposal, permits, and rebuilding requirements.

Important numbers / appointments

Utility contacts: _____

Mortgage / landlord: _____

Contractor / phone: _____

Next adjuster visit: _____

Next action / due date: _____

CONTENTS & EXPENSE WORKSHEET

Use additional copies of this page as needed. Estimate values only when you have reasonable information; update later as records become available.

Damaged personal property inventory

Room / item	Brand / age / details	Estimated value

Emergency expense tracker

Date	Expense / reason	Amount / receipt

Notes and follow-up

_____

_____

_____

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