

# What To Do After a House Fire (7 Steps)



## 1. Check with your family

This may seem obvious, but in the moment it's easy to be overwhelmed and confused, forgetting to do even the most basic things. If you weren't alone when the fire happened, check in and make sure everyone is ok. Depending on the size of the fire and the age of those involved, it can be very traumatic.

Then take a moment and contact any family members that may not have been with you. Let them know what happened and the status of any other friends and family that are with you. If none of your family members are local, call a close friend. You will want to have some support as you begin the fire restoration process.

If you are renting your home, make sure you also contact the property owners immediately so that they can make decisions about the property and begin the recovery process.

## 2. House Fire Insurance

A common question to ask is what to do after a house fire with insurance. The answer to that is to not assume that someone else is going to contact your homeowner's insurance company. This is the first thing that you need to do after you have contacted your family. This will start the process of event documentation and begin the insurance claim process.

From there your insurance agent should be experienced in dealing with property emergencies and can talk you through things like emergency lodging and living expenses. They will also get you in touch with restoration companies that can do fire damage restoration and smoke damage repair.

Find the best restoration companies that will work directly with your insurance company to handle the fire damage cleanup. Be clear on who is going to pay for different pieces of the restoration process. Make sure you have physical, written copies of every agreement.

Make sure to get a copy of the fire report. This may be obtained through the Hillside Fire Department. The report may be helpful in providing more information for your insurance agency.

## **Help After House Fire No Insurance**

While most homeowners have homeowners insurance, not everybody does. If you do have a mortgage then you'll still be liable for paying back the loan plus any interest payments.

If you don't have homeowners' insurance, another factor that may come into play is your personal property. If your house catches fire, homeowners insurance may provide coverage for loss of personal items within your home. Without home insurance, you're left to absorb that cost on your own. There are other options including charities, or hiring an attorney if the fire was not your fault.

### **3. Figure Out If Your Home is Salvageable**

Have you ever wondered how hot a house fire is? The average temperature of a house fire gets between 100 degrees at the floor level and 1,000 degrees at eye level; hot enough to scorch your lungs if you inhale it!

Small house fire That sort of heat can cause structural damage to your home, leaving lingering issues. Your insurance company will most likely send out an adjuster to evaluate the fire damage to your home. They will decide if your home can be saved, or if it must be demolished and rebuilt.

If your house has been damaged rather than destroyed in the fire, it will need professional fire damage cleanup. Not only will direct damage from the fire need to be repaired or replaced, but heat, smoke, and soot can cause damage to your home and your possessions. On top of that, you may now actually require water mitigation to prevent or reduce the amount of water damage that happens after the firefighters put the fire out.

Fire damage to your property often goes beyond what the eye can see. Professionals' restorations are certified Fire and Smoke Restoration Technicians who know exactly where to start.

### **4. Determining If Your Home is Safe**

Do not enter a house or other building that has been damaged by a fire until the fire department has made sure that it's safe to enter your home. Fires can start again even if they appear to be out and there is almost always hidden damage. Roofs and floors may be damaged and could fall down when you're inside.

On top of that, there are health risks associated with inhaling smoke and soot, especially for a long period of time.

When you are given clearance to safely re-enter your home, make sure that you focus on retrieving valuables and important paperwork such as birth certificates, medical records, and passports. Do not bring food or cosmetic items with you, the presence of high heat or smoke in these items can cause you harm. Only bring out prescription medication packaging so that you can get replacements. Don't take or ingest medicines from a burned house.

## **5. Organize Your Possessions**

Separating your damaged possessions from your undamaged ones will make it easier for you to make a list of damaged items for your insurance company. Having a list of all of your personal belongings is very helpful in this situation. These lists often contain receipts and bank statements of purchased items. Providing photos along with the list can help greatly when filing the claim.

## **6. Saving Undamaged Possessions**

Either you or the restoration company needs to sort through your possessions. In many situations, there will be salvageable items in the wreckage, particularly if you saved certain items or documents like social security cards in a fire-proof box. Any items that are not damaged or destroyed should be put in a safe place, even if it means putting them in storage.

You will find that household items the fire did not burn up may be ruined by smoke, soot, or the water used to put out the flames. Anything you want to save will need to be carefully and potentially professionally cleaned.

## **7. Find Somewhere to Stay During the Fire Damage Restoration Process**

Most homeowner's insurance policies will pay for the food, clothing, and shelter that you and your family may need for a specified period of time. Hopefully the fire didn't happen during the holidays, and you can contact local disaster relief services such as the American Red Cross, your church, or family and friends who can help you find a safe place to stay while restoration services are in progress.

## **Water Damage from Fire Fighting Efforts**

When firefighters arrive, the water they use to extinguish the flames can also cause significant water damage and mold growth unless you work quickly to prevent it. Between this and the fire damage, you'll most certain want to call a professional restoration team.

The Fire Department locate a number of issues and dangers, including:

- Particularly hazardous areas in the property
- Areas that will require more intensive restoration efforts.
- Parts of the home that likely suffered water damage during the firefighting process.
- Areas that suffered smoke damage and need more intensive cleaning.
- Parts of the home that must be tarped or boarded up to protect the home from further damage.
- If necessary, the restoration contractors will then begin boarding and tarping areas to protect your remaining belongings inside the building and prevent further damage.

For more information, please contact The Hillside Fire Department and Village of Hillside.

**Hillside Fire Department # 708-547-8684**

**Village of Hillside Building Services # 708-202-3434**

