A PRACTICAL PACKET FOR HOMEOWNERS

After the Fire

Your next steps. Your records. Your recovery.

A fire can leave you with more questions than answers. Start with safety and tonight's needs. Work through the remaining pages one decision at a time.

Start here

Immediate danger or a medical emergency: call 911.
Stay outside until authorities permit entry. Permission to enter briefly does not necessarily mean the home is safe to live in. [1, 2]

Inside this packet

2–4 | First-day checklist, first-week plan, safety boundaries

5–7 | Insurance questions, claim terms, housing and expenses

8–10 | Documentation, belongings and recovery team

11–13 | Hiring, repair planning and returning home

14–17 | Contacts, call log, deadlines and payments

18 | Verified resources and source notes

Prepared for: _____
Property: _____
Fire date: _____ **Claim:** _____

General U.S. homeowner education • Updated October 15, 2026. Policy terms, local requirements and individual circumstances control. This packet does not determine coverage or replace an insurer, licensed professional, attorney or emergency authority.

01 / START WITH TODAY

The first 24 hours

[ ] Confirm everyone has a safe place tonight, including pets.

[ ] Ask the fire department about entry restrictions and how to request the incident report.

[ ] Contact your insurer promptly; record the claim number and adjuster’s contact.

[ ] Ask what immediate lodging or essential purchases may be covered and how to request an advance.

[ ] Arrange necessary emergency protection through qualified providers, consistent with site restrictions and insurer instructions.

[ ] Keep receipts and a written record of each call. [1]

Your three priorities today

1. Safety / household needs

2. Tonight’s lodging

3. Insurance / property protection

Do not enter to recover this packet, valuables or documents. Replaceable items can wait.

02 / A MANAGEABLE PLAN

The first week

Use this as a planning sequence, not an insurance or legal deadline. Confirm actual deadlines in writing.

[ ] Request the full policy, declarations and endorsements.

[ ] Create a shared recovery folder and choose one household contact.

[ ] Schedule the insurer’s inspection and ask what must remain undisturbed.

[ ] Confirm the emergency work scope and who is responsible for payment.

[ ] Start room-by-room documentation when access is authorized.

[ ] Make a temporary housing plan with your household’s accessibility, school, commute and pet needs.

[ ] Notify your mortgage servicer and ask about loss-check processing.

[ ] Review the next seven days with a trusted person; delegate calls or receipt organization.

Set up your recovery folder

01 Policy & claim • 02 Photos • 03 Belongings • 04 Receipts • 05 Estimates & contracts • 06 Reports & permits • 07 Payments • 08 Communications

Person helping me organize

Our next check-in date

03 / KEEP THE BOUNDARIES CLEAR

Safety before cleanup

Respect entry restrictions and damaged-area markings. Leave immediately for a gas odor, hissing, renewed smoke or unsafe conditions; call emergency services from a safe location. Keep children and pets away from the damaged site. [2]

Do not restart damaged utilities or electrical equipment yourself. Ask qualified trades and the utility provider what inspections and authorization are needed. [2]

Discard food, drinks and medicine exposed to heat, smoke or soot. Ask a pharmacist about replacing medication. Document unsafe items before disposal when safe; do not keep hazardous items just for an inspection. [2]

Questions for the site professional

[ ] Which areas may we enter, for what purpose, and with what precautions?

[ ] Does the structure need an engineer or building official’s review?

[ ] Who will evaluate soot, water damage and affected mechanical systems?

[ ] Is testing needed before disturbing potentially hazardous materials?

[ ] What is the plan for safe contents retrieval and disposal?

Entry restrictions / authorizing official

Utility or inspection follow-up

04 / COPY THIS QUESTION LIST

Your first insurance call

“We had a fire at [address] on [date]. Our immediate needs are [needs]. Please open a claim and send the next steps and applicable deadlines in writing.”

[ ] Who is my assigned adjuster and backup contact?

[ ] What is my claim number and how do I upload documents?

[ ] What coverage limits, deductibles and exclusions may apply?

[ ] What emergency measures should I arrange now?

[ ] What records do you need before items are removed or discarded?

[ ] When will the property inspection happen?

[ ] What temporary housing can be authorized? Are advances available?

[ ] What proof-of-loss, repair, replacement and other deadlines apply?

[ ] How do I submit additional damage or a revised estimate?

[ ] If a request is denied, will you provide the reason and policy wording?

Adjuster / direct contact

Inspection date / next action

Keep a claim diary. If you cannot resolve a concern with your insurer, contact your state insurance department. [3]

05 / ASK HOW EACH APPLIES TO YOU

Understand the claim terms

Deductible: your portion of a covered loss. **Actual cash value (ACV):** value considering age and wear. **Replacement cost:** cost of comparable repair or replacement under the policy. Replacement cost is different from real estate market value. [4]

Depreciation: a reduction for age or condition. Ask whether any withheld depreciation is recoverable, what proof is needed and by when. An initial payment may not be the last payment. [3]

Ask your adjuster to complete these with you

Dwelling limit / applicable deductible

Personal property limit / special item limits

Loss-of-use limit / time limit

Replacement-cost requirements / depreciation rules

Debris removal / code upgrade / other applicable coverage

A scope or estimate describes proposed work and costs; confirm coverage separately. Do not assume a contractor’s estimate is insurer authorization. [3]

06 / LOSS OF USE / ALE

Housing and daily expenses

Additional living expense (ALE) coverage may reimburse increased living costs when a covered loss makes your home unlivable. It does not pay every normal household bill. Dollar and time limits may apply; keep receipts and confirm housing arrangements with your insurer. [5]

Example: if your usual eligible meal spending is $25 and temporary circumstances raise it to $45, the increase is $20. Coverage still depends on the policy and insurer review. Your mortgage generally remains your responsibility. [5]

Before booking a longer stay

Ask about the approved rate, deposits, pets, accessibility, utilities, lease term, extensions and the expected reimbursement process. Track the remaining budget with your adjuster.

Date / receipt ID	Expense / purpose	Total paid	Usual cost	Increase claimed

Photocopy this sheet as needed. An entry is a tracking record, not confirmation of reimbursement.

07 / ONLY WHEN ACCESS IS SAFE

Build your damage record

Photograph damage before cleanup when safe. Keep an inventory and receipts; coordinate disposal and permanent repairs with the insurer. Protect the property against further damage without placing yourself at risk. [1, 2, 3]

Suggested photo sequence

Wide view of each room → each affected area → item details → labels or serial numbers. Give each item or area an ID and use the same ID in your inventory and file names.

Use a clear file name

2026-10-15_Kitchen_Item-014_Toaster.jpg
Keep originals; back up copies to a secure account. Limit access to claim records and redact sensitive information when it is unnecessary.

[ ] Exterior and room overview images

[ ] Affected building surfaces and fixtures

[ ] Item details, identifying marks and purchase records

[ ] Emergency protection before / after photos

[ ] Written disposal directions and vendor records

[ ] Reports, moisture records or test results provided by professionals

Photo folder location

Who has access / backup location

08 / PRINT ONE SHEET PER ROOM

Personal belongings inventory

Room: _____ Prepared by: _____
Date: _____ Photo folder: _____

List specific items honestly. Use old photos, online orders, bank records or manuals to help recall details. Mark unknown dates and estimated prices as estimates. Ask the insurer what evidence it needs. [1, 3]

Item ID / description / brand	Qty / age / condition	Comparable replacement cost / link	Photo / purchase proof

Disposition: retained / cleaning / stored / discarded. Record who authorized disposal and where contents were taken. Keep a separate list for items missing from a pack-out return.

Disposal or storage notes

09 / KNOW WHO YOU ARE HIRING

Who does what?

Use this interview guide to clarify roles, authority and fees before work begins.

Insurance adjuster

Ask whom they represent, who makes coverage decisions and who can approve payment.

Mitigation / restoration provider

Ask what emergency stabilization, cleaning, drying or contents work is included and what is excluded.

Rebuilding contractor

Ask who handles estimating, permits, trades, inspections and warranty work.

Public adjuster

Ask about state licensing, claim representation, the fee basis and the written agreement.

Engineer / specialist

Ask what condition they will evaluate and what written report you will receive.

Attorney

Ask about claim or contract issues, scope of representation and fees.

Mortgage servicer

Ask how joint checks, inspections and release of repair funds work.

A referral is not insurance authorization. Ask any referral or coordination service to explain its role, charges and business relationships. Do not assume it is your insurer, contractor or licensed claim representative.

10 / BEFORE YOU SIGN

Choose a contractor carefully

Verify licensing where required and insurance directly. Get multiple written estimates, compare scope and check references. Avoid pressure to sign immediately, blank contracts, full upfront payment or signing over an insurance check. Use traceable payments. [6]

Read the agreement for

Specific work and exclusions • total price or pricing method • payment stages • schedule • materials • permits • change orders • cancellation terms • warranty • storage and disposal charges. Contract rules vary by state. [6]

Compare	Provider A	Provider B
Legal name / license verified		
Written scope / exclusions		
Price / payment schedule		
Start / estimated finish		
Insurance / references		
Warranty / cancellation		

Emergency work authorization and a rebuilding contract can have different scopes. Ask what you personally owe if insurance pays less than expected.

11 / USE AT EACH PROJECT MEETING

Plan the repair work

Ask your contractor and adjuster to explain differences between the repair estimate and the insurer's scope. Request written clarification before agreeing to additional costs. [3]

[ ] Who owns the current scope and estimate version?

[ ] What is approved, pending or disputed?

[ ] What inspections, permits or specialist reports are needed?

[ ] What choices must I make, and by which dates?

[ ] How will concealed damage be documented and priced?

[ ] What written approval is required for a change order?

[ ] What delays affect housing and the completion estimate?

[ ] How will completed work be checked before payment?

Milestone / decision	Responsible person	Target date	Status

Keep a separate total for owner-selected upgrades and other costs not approved by the insurer.

12 / BEFORE THE MOVE BACK

Returning home

Use this discussion checklist with the building authority, contractor, utility providers and insurer. A finished appearance or lack of odor alone does not establish that a home is ready for occupancy.

[ ] Required inspections and occupancy requirements confirmed with the local authority.

[ ] Utilities and affected equipment evaluated by appropriate qualified providers.

[ ] Agreed cleaning, repair and contents work documented.

[ ] Any project-specific testing or clearance records received and reviewed.

[ ] Smoke and carbon monoxide alarms addressed as required.

[ ] Remaining work listed with a responsible person and completion date.

[ ] Warranties, permits, manuals and final invoices collected.

[ ] Housing checkout and covered move-back arrangements confirmed.

[ ] Outstanding claim submissions and payment deadlines reviewed.

Make space for the household

Keep familiar routines where possible, accept practical help and check in with children. If distress is persistent or disrupts daily life, contact a qualified health professional.

Open items before move-in

Target move-in date / who confirmed readiness

13 / KEEP A COPY ON YOUR PHONE

Your recovery contact sheet

Property: _____
Claim number: _____ Policy number: _____
Temporary address: _____

Role	Name / organization	Phone / email
Household contact		
Insurer / adjuster		
Agent / backup contact		
Fire report office		
Emergency contractor		
Rebuilding contractor		
Mortgage servicer		
Utility / building official		
Trusted helper		

Store full account numbers, IDs and banking information separately in a secure location.

14 / PRINT EXTRA COPIES

Call and decision log

After important calls, send a short written recap: “My understanding is [decision]. [Person] will do [task] by [date]. Please let me know if anything differs.”

Date / time	Person / contact	Discussion / decision	Next step / due

Attach emails and reference document names. Record a promised response date and follow up if it passes.

15 / ASK FOR DATES IN WRITING

Deadlines and document tracker

Do not use a generic deadline from the internet. Ask about policy deadlines and state-specific requirements. Request extensions before the due date and keep written confirmation.

Document / requirement	Due date	Submitted / proof	Follow-up
Full policy received			
Proof of loss, if required			
Contents inventory			
Repair / replacement evidence			
Depreciation recovery			
ALE / housing extension			
Estimate supplement			
Other policy or legal deadline			

A pending claim or complaint may not pause contractual or legal deadlines. Ask a licensed attorney about legal time limits if needed.

16 / KEEP THE TOTALS VISIBLE

Payments and weekly review

Date / payor	Coverage / purpose	Amount	Payees / deposited	Balance / action

This week’s review

[ ] Receipts uploaded and backed up.

[ ] Outstanding reimbursements and housing budget checked.

[ ] Next inspection, decision and deadline confirmed.

[ ] New damage / cost questions sent in writing.

My next three actions

Questions that still need an answer

Keep insurer payments, contractor invoices and household expenses in separate records so you can reconcile them. Ask the mortgage servicer about endorsement and disbursement requirements before relying on a check. [3]

17 / HELP YOU CAN VERIFY

Resources and source notes

Emergency: 911 for immediate danger.
Relief: contact your local American Red Cross through redcross.org/get-help. Assistance depends on the situation and available services.
Insurance: find your state insurance department at content.naic.org/state-insurance-departments.
Contractors: use your state or local licensing authority's official lookup.

If you are uninsured or underinsured: ask local relief organizations and social service agencies about available help. FEMA financial assistance depends on a qualifying presidential disaster declaration, designated assistance and eligibility. A single house fire does not automatically qualify. Check DisasterAssistance.gov. [7]

Source directory

[1] U.S. Fire Administration • After the Fire
Read official resource online

[2] American Red Cross • Checking Your Home After a Fire
Read official resource online

[3] NAIC • Post-Disaster Claims Guide
Read official resource online

[4] NAIC • Actual Cash Value and Replacement Cost
Read official resource online

[5] NAIC • Additional Living Expenses
Read official resource online

[6] FTC • Avoid Scams After Emergencies and Disasters
Read official resource online

[7] USAGov • How to Apply for Disaster Assistance
Read official resource online

Sources checked October 15, 2026. Bracketed references support related guidance. Worksheets and planning prompts are original organizational tools. No affiliation with or endorsement by these agencies is implied.

Phoenix Fire Loss Support

888-898-0068 • support@phxfls.com • phxfls.com