



WHAT TO DO AFTER A HOUSE FIRE

A house fire can leave you feeling overwhelmed and unsure of where to begin. Once everyone is safe, this step-by-step checklist can help you navigate the critical tasks that will protect your family, property, and financial recovery.

Ensure Safety First

- Stay out and call 911 or your local emergency phone number.
- Wait for clearance from the fire department before re-entering your home.
- Seek medical attention for any injuries or smoke inhalation.
- Secure pets and arrange safe housing for your family.
 - Your home insurance policy may help pay for temporary living costs.
 - Community, religious, and service organizations can also help find you temporary housing.
 - Reach out to local disaster relief organizations (Red Cross, FEMA, community shelters).

Contact the Right People

- Call your insurance company immediately to begin the claims process.
- Notify your mortgage lender or landlord.
- Request a copy of the fire report.
- Contact utility providers to stop or suspend service.
- Let your friends and family know you're safe.
- Recognize emotional trauma.

Secure Your Property

- If possible, board up windows and doors to prevent theft or further damage.
- Remove undamaged valuables for safekeeping.
- Keep receipts for any expenses related to temporary lodging, clothing, or food—insurance may reimburse these.

Document the Damage

- Take photos and videos of all damage before cleanup or repairs.
- Make a list of damaged and lost items.
- Save any receipts, appraisals, or previous inventories you have.



Losing your home to fire is devastating, but remember—you are not alone. Step by step, you can rebuild what was lost, and with the right support, your family's safety and future remain secure.

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Protect Important Documents

- Retrieve or request replacements for
 - Driver's license
 - Auto registration
 - Titles and deeds
 - Insurance policies
 - Military discharge papers
 - Passports
 - Birth, death and marriage certificates
 - Divorce papers
 - Social security or Medicare cards
 - Credit cards
 - Stocks and bonds
 - Wills
 - Medical records
 - Warranties
 - Income tax records
 - Citizenship papers
- Store salvaged documents securely and back them up digitally.

Take Care of Your Finances

- Set up mail forwarding or a P.O. box if your mailbox is unusable.
- Access online banking to continue paying bills.
- Contact your credit card company to report credit cards lost in the fire.
- Notify your employer if you need time off or assistance.
- Handle burnt money as little as possible.
 - Send or take mutilated currency to your regional Federal Reserve Bank to get it replaced.
 - To replace U.S. savings bonds that have been destroyed or mutilated, go to www.TreasuryDirect.gov
- Check with an accountant or the IRS about special benefits for people recovering from fire loss.

Plan for Recovery

- Work closely with your insurance adjuster before making permanent repairs.
- Get estimates from licensed contractors.
- Consider meeting with a financial adviser to review cash flow, insurance proceeds, and rebuilding costs.

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