



ABOUT YOUR HOUSE

WHAT TO DO AFTER A FIRE

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Act quickly to avoid secondary damage

A house fire is devastating. There is damage to your house and its contents from the fire itself. And once the fire is out, you have to deal with secondary damage—damage caused by smoke and the water and chemicals firefighters use to put a fire out.

Call your insurance professional

You have to start with some phone calls—first, and most important, to your insurance professional or company. Major insurance companies have 24-hour hotlines and will generally treat your problem promptly. Ask your insurance company to recommend at least three fire restoration companies. Choose one to start the immediate work—making your house and property secure, removing water and seriously damaged materials, drying the house and contents and removing smoke residue.

Few of us know exactly what our insurance policies cover. Work with your insurance company agent or representative to find out what is covered, what is not covered and what may be subject to further discussion. Get all this in writing as soon as possible, because it will influence what you do and what you put off until later.

Be sure to document any disputed items or classes of items that are supposedly not covered. There are arbitration processes that you can use to get a final determination (short of going to court) of what is actually covered. In general, insurance companies want to find a fair and reasonable scope of needed repairs.

Your responsibilities

You are responsible for notifying all affected parties and arranging for security of the site, rapid drying and smoke cleaning and all other steps needed to minimize secondary damage. To do this you will likely hire a company that specializes in fire restoration.

Your insurance company may suggest specific firms with which they have established relationships. But it is not only your right to choose the best contractors and to ensure that they do the work promptly and well—it is your responsibility.

You define the scope of the work, with help from your insurance professional and advice from the contractors you select. Make sure that you know what your insurance will cover and what you will have to pay yourself. Your insurance company calculates what it will pay for according to industry-accepted standards.

The right forms

Your insurance company has forms that you must use to help you determine fire damage and losses.

Get the forms as quickly as you can. Filling them out is a top priority. Work with your restoration contractor to complete them.

Your restoration contractor will probably also have forms to complete. Work with your contractor to get those forms completed. Remember that the contractor has experience in documenting everything—and in getting paid.

Call the company that holds your mortgage

You have to call the financial institution that holds your mortgage. Fire lowers the value of your house and affects your mortgage. Properly restoring your house will restore its value, but the mortgage company must be involved until your house is restored.

Choose a contractor

Hopefully, the first-response contractor that you hire will also be the contractor who does the restoration work.

But securing your home and property and getting the preliminary cleanout and drying done quickly are so important that you may have to settle for less than the best. You can change contractors once the immediate cleanup is done.

For the work, insist on a firm whose workers are certified by the IICRC (Institute of Inspection, Cleaning and Restoration Certification) or an equivalent industry organization. These personnel should be at least supervisors for your restoration. Get this guaranteed in writing.

Poor restoration will leave you with a house that is not a healthy home for your family. Standards for fire restoration are constantly revised. You want work done to the most up-to-date standard. Ask what industry standards your contractor uses, including the edition of the standards and guides your contractor uses.

If you have to switch restoration contractors, carefully set out the scope of work for each firm. You are responsible for ensuring that everything that must be done is included in the scope of work. Do not pay for, or authorize payment for, work that does not match that scope.

Personal protection

A fire-damaged house can be very dangerous. It may be structurally unsound. If it is, the fire department will not allow you on the site.

Contact your fire department to learn about conditions of access. The fire department may allow a qualified restoration contractor into the house. You may have to contact the police as well, if they are involved.

Your house may still have dangerous chemicals produced by the fire or from fighting the fire. The house will be dark, probably wet and likely already be growing mold.

Floors can be slippery and there may be sharp and jagged items lying around. If you are allowed back in your house, wear safety boots, a hard hat, and protection for your lungs and eyes. Your fire department

and restoration contractor can recommend proper safety gear.

Don't go into your house alone. Investigate in teams of at least two, one of whom is a professional.

Questions of sensitivity

If you or anyone in your family is sensitive to chemicals or mold, make sure that everyone involved in restoring your house knows that fact. You may have to insist that your contractor take special precautions. Your physician may be willing to write to your insurance professional, contractors or others if you have special needs.

Your insurance may only cover restoration to normal standards, but for an extra fee you should be able to negotiate the right to pre-approve chemicals, products and processes to deal with your sensitivities. If you need premium materials or processes you may have to pay any extra costs yourself.

Securing the site

Your house must be secured to keep the curious and looters out. Usually, this means boarding up windows, securing doors, covering fire, and firefighting holes in the walls and roof.

Protecting your house from the weather is also important. Rain, snow and freezing weather can make matters worse. In freezing weather you may have to drain all plumbing.

Normally, your first-response restoration contractor secures your house.

Keeping lists and records

Although your restoration contractors may take plenty of photographs and develop lists, work with them to develop your own sets of photos and lists of destroyed, damaged and unaffected items.

Make sure that you record the rooms involved, the date and time and anything else that may be helpful in resolving disputes about what needs restoring or replacing. Assume that your restoration contractor wants to help but may be required to do only the work that insurance will cover.

Be thorough.

Approving materials and processes

The materials and processes used in fire restoration have changed dramatically over the last few years. It used to be popular to use chemical cleaning and antifungal sprays, many of which were toxic, or at least irritating to homeowners—especially to people sensitive to chemicals. Have the contractor try out a sample of the cleaning solutions on small pieces of fire-marked material, to make sure the solutions do not cause problems.

Don't spray chemicals on surfaces after cleaning is complete. This is unnecessary and no longer considered a best practice. The odds of your family reacting to these sprays are quite high and you do not need the aggravation.

Deodourizing with ozone

The contractor may plan to seal the house and inject high concentrations of ozone to remove (or change) fire and smoke odours. It is much better for the contractor to find and clean smoke-contaminated surfaces than to use ozone.

Never use ozone in an occupied building, or when pets, furniture or other materials and possessions are present which are susceptible to oxidation.

Drying your house

In most fires, firefighters use at least some water to quench the flames. Water can also get in through holes in the roof or walls or through broken windows. Wet materials quickly grow mold, in most weather conditions, with some molds becoming visible within two days.

Preventing mold by drying wet building materials and contents is a high priority.

The first stage in drying is removing liquid water. The second is removing moisture from the air, to allow materials to dry through evaporation from the surface. Normal household dehumidifiers cannot do this job adequately. Restoration contractors have high-performance dehumidifiers

that can dry very rapidly—so rapidly that surfaces are usually dry to the touch in less than two days.

Drying the contents

Drying consists of removing liquid water and then reducing the indoor relative humidity (RH) to the point where evaporation from the surface will draw the water out of items. The aim of drying is to get the moisture content down to what it is in materials in normal houses in your area.

This requires special techniques and equipment, as well as judgment about what levels are appropriate for your climate and the season. Your contractor may also want to proceed slowly enough with the drying to avoid warping and cracking, so this is a job for an expert.

Preventing mold growth

The vital first step in preventing mold growth is getting relative humidity at the surface of materials below 65 per cent within two days. This is why it is important to start drying as soon as possible.

It is important to keep relative humidity below 65 per cent until the interior of materials is dry enough for the relative humidity of the air at the surface of materials to stay at 65 per cent or lower when drying is discontinued. The temperature of the air near the surface of materials can be colder than the room air, such as on an exterior wall in the winter or a basement floor in the summer.

This affects the relative humidity at the surface of the material, and the relative humidity in the middle of a room will not be representative of the conditions on the material. Your contractor will likely dry well below that level.

Cleaning up mold

Mold may grow if you or your restoration contractor can't get in the house quickly enough.

Fabric materials with active mold growth must be replaced. Often, a restoration contractor can clean painted and hard surfaces. However, if your contractor couldn't get into your house quickly enough, insist on inspecting the back of wetted drywall. If it is moldy, you must replace it. If you don't, the mold will get into the air that you breathe, often days or weeks or even months later. Do not accept the presence of moldy materials anywhere in your house.

You can use *IICRC S520: Standard and Reference Guide for Professional Mold Remediation* or *Clean-up Procedures for Mold in Houses* as reference guides. Don't allow chemicals to be used to prevent future mold growth. Mold will only return if your house is too damp for too long. Chemical washes are not necessary and are usually too toxic to have anywhere in your house.

If it is judged that mold found in your house existed before the fire, your insurance company may not pay for mold removal. If the mold is

on materials to be replaced because of fire damage, these materials will be replaced at no cost to you. Otherwise be prepared to pay extra or sign off to have the mold problem left untreated.

Cleaning surfaces and contents

Smoke residues are usually very chemically active. They attack the surfaces they fall on or stick to. Chemicals from smoke residues can permanently stain or change surface finishes, the texture of fabrics and the performance of finishes and textures.

Qualified fire-restoration contractors know how to do this specialized cleaning and save as many items as possible.

Get the contractor who will clean up smoke residues into your house as quickly as you possibly can so the contractor can act quickly to minimize the chemical attack and damage.

Remember that some items will have to go out for specialized care. Not everything can be properly cleaned in your house.

Monitoring progress

Since the fire-involved house is your home and you are in charge of the remediation (although sometimes it seems that the insurance company is driving the process), it is important that you monitor the progress of the restoration and note any problems that you see.

Be polite but be firm. Make sure that all parties know how to reach you, 24 hours a day, so that you can be kept informed of critical steps and decisions required. If you do not have a cellphone, this may be the time to get one. If you have one, keep it on, with you, and well charged.

Signing off on completed work

As stages of the restoration are completed to your satisfaction, you will be expected to sign off on the work. If some work isn't done well enough, note it on the document when you sign off, and request that a holdback be kept to ensure that the work is done well enough later on. Remember to be reasonable and sign off as soon as you honestly can.

Obtaining financing

You may need extra financing to complete all the work that should be done. Check with your financial institution to make sure that the money will be there if you need it. A little preplanning can save lots of stress. That's important after a fire.

Improving your home during restoration

Restoration work may also be a good time to upgrade your house. If the upgrades are really needed or highly desirable and you can afford them, seriously consider doing them during the restoration or immediately after restoration.

Remember that there may be financial support for energy upgrades, which can give you some tax relief or money back. If your financial institution does not know about these programs, check with Natural Resources Canada or visit their website:

www.oee.nrcan.gc.ca

Airtightness improvements

Especially after a fire, a healthy house is a tight house, so that still-contaminated air cannot leak into your breathing air through walls, ceilings or basement floors. Most houses are too leaky for good indoor air quality or energy efficiency. Leaks do not guarantee good ventilation, except in the coldest and windiest weather, but they do ensure contamination of in-leaking air since air leakage paths are normally contaminated, even in normal houses. Consider having your house envelope tightened by a specialist and install a mechanical ventilation system to ensure good air quality. The combination is needed for a really healthy house.

Ventilation improvements

Good ventilation is almost always mechanical ventilation, because wind and temperature differences are too variable to give you reliable ventilation. A heat recovery ventilator (HRV) system is the most cost-effective way to ensure good ventilation. It is very beneficial to run it at high speed for the first few months after a fire restoration to improve air exchange and the removal of restoration contaminants. Seriously consider installing an HRV in your fire-affected house. It will help make your house a healthier home.

Energy upgrades of surfaces and appliances

Many of our houses are not insulated as well as they should be. Restoration will likely be a good time to improve the energy efficiency of surfaces like windows, walls or ceilings. While that is being done it may also be cheaper to upgrade other, undamaged windows, walls or ceilings. Check out the possibilities because you will have a better home in the long run if it is more energy efficient. It is also true that well-insulated and airtight homes are less likely to grow mold if an HRV is also in place and running.

If your appliances were in any way damaged, consider replacing them with Energy Star™ units, which consume much less energy. They may be much cheaper when the cost of electricity is included.

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Additional resources

Clean-up Procedures for Mold in Houses, 2004, Canada Mortgage and Housing Corporation, Order number 61091

IICRC S520: *Standard and Reference Guide for Professional Mold Remediation*

NIDR Guidelines for Fire and Smoke Damage Repair, 2nd edition, ASCR International

To find more About Your House fact sheets plus a wide variety of information products, visit our Web site at www.cmhc.ca. You can also reach us by telephone at 1 800 668-2642 or by fax at 1 800 245-9274.

Priced Publications

Clean-Up Procedures for Mold in Houses

Order No. 61091

Free Publications

About Your House fact sheets

Fighting Mold - The Homeowner's Guide

Order No. 60516

How to Read a Material Safety Data Sheet (MSDS)

Order No. 62038

Hiring a Contractor

Order No. 62277

Sample Renovation Contract

Order No. 62351

Assessing the Renovation Project

Order No. 62246

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