Quick Checklist

☐ Do not enter your home until the Fire Department says it is safe.

☐ Use caution when entering your home. Stay away from fallen, damaged or sparking electrical wires. If you see any of these, alert the Fire Department right away.

☐ Watch animals closely and keep them under your direct control.

☐ Follow community health guidance on safe cleanup and safe use of face masks.

☐ Wear leather gloves and heavy soled shoes to protect hands and feet.

☐ Cleaning products, paint, batteries, and damaged fuel containers need to be disposed of properly to avoid risk.

Ensure your food and water are safe

☐ Discard any food that has been exposed to heat, smoke, soot, or water.

☐ Do NOT use water that you think may be contaminated to wash dishes, brush teeth, prepare food, wash hands, make ice or make baby formula.
Introduction

Residential property fires account for approximately 60% of all structural fires in Canada. Fires usually occur without notice, and most often during the colder months of the year. This guide provides information on what to do after you have experienced a fire in your home.
Here are some basic steps you may want to take.

- If you cannot stay in your home due to fire damage, you will need to find temporary housing for your family and any pets. For help, contact your local government office, or your insurer.

- If you are looking for a family member, contact your local Red Cross office. In a disaster, families may become separated or loved ones outside the area may be trying to reach you.

- If you have insurance, contact your insurance company and let them know what has happened. Ask what you should do next and what the overall process is. Take notes with the time and date of your discussion and who you spoke to. If other damage has occurred to your property that is not insured under the same insurance policy as your home, such as your vehicle or a home-based business, ensure you contact that insurance company as well.

- Before entering your home: You will not be allowed to re-enter your home after a fire if the building inspector judges the building to be unsafe. If a fire investigation is being done, you must get permission from the Fire Inspector before re-entering. A firefighter may escort you to ensure your safety. Protect yourself by dressing properly, including rubber boots or sturdy boots, safety glasses, hard hat, rubber gloves and a dust mask.
Here is a list of recommended items that will help you in the recovery process:

- Camera or video camera
- Notebook and pen to record damage
- Bucket, mops and sponges
- All purpose cleaner or unscented detergent
- Large containers for soaking bedding and clothing, and a line to hang them to dry
- Flashlight
- First aid kit
- Tools
- Trash bags
- Face mask to protect yourself from smoke fumes that may still be in your home
- Healthy food and fresh water. Do NOT consume food left in the house or drink water from the tap until you know it is safe. Bring 4 litres of water per day per person, and food that does not require cooking. Appliances may be unsafe to use.
PREPARING TO RETURN HOME
We know that your home is not just a house and it holds memories and dreams for the future. Acknowledging your loss and taking time to grieve is an important first step.

If you cannot live in your home:

- Do not enter your home unless the Fire Department says it is safe to do so.
- Use caution if entering the home, as hazards may still exist.
- Recognize that there may be many tasks associated with relocating and resettling your family. Take small steps.
- If you have children, leave them with a relative or friend when you first return to your home after the fire. The site may be unsafe for children and seeing the damage firsthand may upset them.
- Get your family settled – if your home is unlivable, you will need to arrange temporary housing.
- Notify people of your new address – your employer, family/friends, post office, bank, school, credit companies, insurance companies, and if applicable, update your information with the Red Cross.

Entering your home:

- The Fire Department may have taken care of any gas or electrical hazards. Check with them before you enter.
- Use extreme caution as you enter your home. Stay away from fallen, damaged or sparking electrical wires. If you see any of these, alert the Fire Department right away. Ensure the house is secured against further damage. If you rent, the landlord or property manager should do this. If you own the home, you should board up broken windows and smashed doors, and cover holes in walls and in the roof. You can also call a fire and water restoration contractor to do this.
### Recovering important documents

#### ITEM DESTROYED OR MISSING

- Animal registration papers
- Bank documents, statements
- Birth certificates, marriage certificates, death certificates, status cards
- Bonds (damaged)
- Bonds (destroyed)

- Children’s Services and Social Assistance identification cards, medical assistance or social assistance cheques
- Citizenship papers
- Credit cards
- Divorce papers
- Driver’s licenses and vehicle registration cards
- Income tax records
- Insurance policies
- Land titles
- Medical records
- Military discharge papers
- Money (damaged or destroyed)
- Passports
- Provincial/Territorial health insurance card
- Social Insurance Number (SIN) cards, Canada Pension Plan documents, Employment Insurance documents
- Stocks
- Titles to deeds
- Wills
WHO TO CONTACT FOR REPLACEMENT

**Municipal office / local government office**

**Bank branch**

**Provincial/Territorial Registrar General, Ministry of Vital Statistics, Indigenous Services Canada**

Gather up your remaining pieces and ashes, put them in a package and write a letter explaining what happened. Send to Canada Savings Bond address (below).

**Write to:**
Canada Savings Bonds  
P.O. Box 2770, Station D  
Ottawa, ON K1P 1J7

Include names and addresses that appeared on bonds, approximate date when purchased, and denominations. Gather all pieces and ashes and keep them for further reference.

**Your case worker**

**Immigration, Refugees and Citizenship Canada**

**Issuing credit card company**

**Supreme Court where decree was filed or divorce lawyer**

**Provincial/Territorial transportation ministry**

**Revenue Canada**

**Insurance company agent and/or broker**

**Local provincial/territorial land title office**

**Family doctor or specialist**

**Veterans Affairs Canada**

**Nearest Bank of Canada branch**

**Passport Canada**

**Provincial/Territorial health ministry**

**Service Canada**

**Issuing company or lawyer**

**City hall or local municipal office**

**Family lawyer or estate lawyer**
CLEANING UP
If you are insured, contact your insurance company. Your policy may cover house cleaning by a restoration specialist, if applicable. Ask your insurance company if you need to keep ruined or damage possessions such as: furniture, appliances, electronics, etc. Your insurance company may agree to photos and/or video of your ruined or damaged possessions instead of holding on to them. If your insurance company wants you to keep ruined or damaged possessions, ask your insurance company if you can put them outside or store in a shed temporarily.

Household items often take several cleanings to rid them of smoke odours, soot and stains. In some cases, they will never come clean or lose their smell. If you can, consult a restoration specialist to help you determine what is worth saving and what isn’t.
Hazardous materials

Contact your municipality, provincial ministry, Council or local government office to find out how to dispose of hazardous materials such as solvents, garden chemicals and home cleaning products that have been soaked or that show signs of water damage.

Perishable foods, foods packaged in cardboard or plastic, or any foods or medicines directly exposed to heat, smoke, fumes or water should be discarded. Discard all food in glass jars or metal cans, as there is a high chance that the seal or integrity of the can or jar was affected by exposure to heat.

Smoke, odours and soot

Try placing small saucers of vinegar, vanilla or activated charcoal around the house to absorb odours. Smoke odours can last a long time. You will probably need to clean everything in the house several times. If you can’t remove the smoke odour, contact a fire and water damage restoration professional.

Heating, appliances and utilities

(Please check the Yellow Pages, a phone book or online directory to find the professionals listed below.)

Do not use appliances, electrical outlets, switch boxes or fuse-breaker panels until they have been checked by a qualified electrician.

Have your central heating system checked by a qualified technician before use. Replace any parts that have been damaged or affected by smoke. Replace filters and insulation inside furnaces, air conditioners, water heaters, refrigerators and freezers if they have been damaged.

You may need to consider replacing the whole appliance, depending on the severity of the damage, and how long you were out of your home. Consult with your insurer, a professional electrician or the manufacturer.

Contact the appropriate utility or service company to have your service restored (i.e. electricity, gas, cable, phone, etc.) when you are ready to return home.
Floors and walls

Vacuum all surfaces, including carpets and rugs.

Seal off the room you are working in with plastic sheeting to keep soot from travelling throughout the home.

Consult a professional painter for advice on how to clean your walls. You may need to re-paint with a specially formulated paint.

Furniture

Consult a furniture restoration professional to see if any upholstered furniture can be salvaged. You may need to replace furniture entirely if it has been severely damaged by fire or smoke, or if there is mould from fire-fighting efforts.

Scrub wooden surfaces (furniture, kitchen cabinets, railings, etc.) with a stiff brush and a cleaning solution such as Murphy’s Oil Soap.
Food, Water and Medicine

Dispose of all medicines, cosmetics and toiletries that have been exposed to smoke, extreme heat or water.

Dispose of the following items if they have been exposed to smoke, soot, water, or heat from the fire:

- Contents of your freezer or fridge (personal, traditional and community), including all meat and produce (fresh or frozen)
- All boxed foods
- All bottled drinks and products in cans or jars (the seal or can itself may have been damaged by extreme heat).
Water

Do not consume or use water you think may be contaminated to wash dishes, brush teeth, prepare food, wash hands, make ice, or prepare baby formula.

Clothing

If affected by the fire, use your washer and dryer only once they have been checked by a qualified electrician. Rinse and wash clothing several times with detergent and dry immediately to prevent mould from forming.

Mattresses and pillows

Mattresses and pillows are usually not worth saving. If you must use a mattress temporarily, let it dry in the sun and then cover it with plastic sheeting.

Books, photographs and papers

To salvage important documents and photographs, put them in the freezer immediately. Later, allow them to thaw and lift off each page as it thaws. Most photographs can be air-dried, face up. If they were frozen, thaw and then air-dry photos. Consult your lawyer to determine if the actual documents are important to save, or just the information on the documents. Guidance on salvaging books, photographs or paintings damaged by fire can be obtained from the Canadian Conservation Institute.

Medications

Dispose of all medications, cosmetics, and toiletries that have been exposed to smoke, water, or extreme heat. Medications that are required to be refrigerated should be safely disposed of and replaced. Ensure you have enough medication (prescription and over the counter) to last for a two-week period.
5
TAKING AN INVENTORY
If you have insurance, you will need to provide a list of lost or damaged items as part of your insurance claim. Review your insurance policy so you understand what items to list. If you had an up-to-date household inventory before the fire, retrieve it for the insurance adjuster. If you didn’t, or if it was destroyed, ask your insurer for a blank inventory form; it may help you remember. Record serial numbers of appliances, electronics and other household equipment, if possible.

**Note the approximate cost or value of each item. If possible, take close-up photos or video footage of damaged rooms, furnishings and property.**

Once the inventory is complete, contact your insurance company for details on how to submit it to them. Keep all receipts related to living expenses and repairs, permits, inspection forms and any other papers in one place. Your insurance company will likely request them.

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**Notify your bank or mortgage company (if relevant to your situation)**

You have a responsibility to tell your mortgage company about the fire and to keep them informed about what is being done to restore the property. They may have forms for you to fill out, and they may want to inspect the property.

**Additional guidance can be obtained from the Canada Mortgage and Housing Corporation.**
6

TAKING CARE OF YOURSELF AND OTHERS
You've been through a lot.
Don’t expect to just take it in stride.

It is normal to experience conflicting emotions as a result of returning home. Allowing yourself to admit your feelings, such as helplessness, confusion, anger, and worry, and expressing them to someone you trust will help you to cope. Try to anticipate what conditions you may be confronted with and how you may react. Thinking this through will help you feel more in control of the situation and less distressed.

- Relief about returning home – being able to start to get your home and life back together, and reconnect with friends and neighbours
- Uncertainty about what it may be like in the coming days, weeks, and months
- Distress about the losses you have experienced – your home, personal/ceremonial possessions, garden, maybe your pets
- Relief about what did survive and remain after the fire
- Upset about the changes you must deal with
- Enthusiasm and motivation to begin to rebuild
- Overwhelmed and worried about how you’re going to get through it all – the hard work ahead, and the disruption to your daily life
- Replaying the frightening moments
- Hope for the future
- Some individuals may notice feelings of worry or distress and may experience having a tight chest, gritted teeth, tense jaw, butterflies in their stomach, heart palpitations, sweaty palms, or shortness of breath.

You’ve been through a lot. Don’t expect to just take it in stride.
What you can do:
Identify the feelings and thoughts. Notice them and label them. Are you feeling anxiety, anger, sadness?
Recognize what these feelings and sensations are by putting them into words and speaking with someone you trust.
The next step is to find ways of managing your feelings. These are some techniques that you may find helpful:

- Slow down your breathing
- Challenge the negative thoughts and replace them with helpful ones
- Only do what you can and take small steps
- Try not to take anger out on others
- Be patient with yourself and those close to you – it takes time to manage feelings. You and those around you are taking this journey together.

There are practical things that will also help you to manage:

- Spend time with family and friends. Spending time with loved ones is critical following a disaster. Ensure that you have regular contact with people whom you trust and who support you. Individuals who seek out support, involve themselves in their community, and use available services recover better.
- Maintain daily routines and do things that normally give you pleasure.
- Get enough rest. Sleep as much as your body needs for a few days.
- Stay hydrated, eat well and regularly.
- Get as much realistic physical activity as possible.
- Accept help from others
- Find a support network
Keep a record of your thoughts and feelings

Give someone a hug. Physical touch is important to feel connected.

Make plans for the future.
7

TAKING CARE OF YOUR CHILDREN
Children have many different types of reactions to emergencies and disasters. They may be coping well. Or, they may be become clingy or fearful, have aches and pains, have nightmares, or revert to thumb-sucking and bed-wetting. They may fight more with their siblings. They may try to act brave when they really need reassurance. All these responses are expected.

Here are some things that may be helpful as you help your children to cope:

- Maintain familiar routines, particularly around sleeping, eating and activities. Familiar routines reinforce a child’s sense of safety.
- Continue to love and support your child/children, and encourage them to talk about their feelings, fears, and experiences. Listen to them. This could include conversations, drawing, play, or songs. Admit that you also feel sad, afraid, worried, but that you will be there and will work it out together.
- Provide reassurance to your children that the family is safe. Repeat this as often as possible!
- Keep close to them and hold them.

- Touch provides extra reassurance that someone is there for them. Spend extra time with them at bedtime.
- Be tolerant of regressive behaviour like bedwetting or thumb sucking. It is usually temporary.
- Allow your children to help by giving them jobs to so, even if it slows you down, or even if you will have to do the job over again later. Praise them for what they have accomplished.
- Work with family, teachers, childcare providers, babysitters, and others who will need to understand how the fire has affected your children.
- Provide your children age-appropriate but factual information about what happened. When the time is right, discuss fire prevention with them, including what you can do together to keep the family safe.
Special considerations for seniors and those with special needs:

For people who depend on caregivers or have mobility issues, there may be added time for responders to get to you. Make sure to contact your support network and tell them what your needs are.

If you have a service animal, the animal also needs time and care to recover. They may be hurt or too frightened to work after an emergency.

If you have a condition that requires a reliable electrical supply, such as home dialysis, home oxygen, CPAP, or other assistive devices such as an electric bed lift or motorized wheelchair, please check that your devices can be charged and can operate consistently once you’ve left your home.

Your usual ways of getting groceries, medications, and medical supplies may change if you must leave your home for another area.

Ensure you connect with caregivers to find new providers and replace or stock basic items related to your health, like hearing aid batteries and prescription medications.

Recognize that you may not be able to carry out your daily activities as you did before the fire.
For many people with Alzheimer’s or other dementias, changes in routine can be extremely upsetting, resulting in new or increased challenging behaviours, angry outbursts, increase in wandering frequency, and disruption in sleeping, eating, and toileting patterns. Caregivers should be aware that these disruptions may happen and have strategies in place to reduce the impact of the fire on behaviour.

When you return home, it is important to remember that there may be lingering emotional and behavioural effects. Even upon returning home, caregivers may still face these challenges while providing care after the event.

**Special considerations for those with pets:**

If you have pets, try to find and comfort them. A scared animal may react by scratching or biting, so handle animals carefully and calmly.

Pets will need regular care and attention to help them calm down, so try to leave pets with a family member, friend, veterinarian, or boarding facility while you are cleaning up your home or making alternative living arrangements. Animals could be injured if they are brought back to a damaged home.

Use toys, a blanket, or favourite human’s unsoiled clothing to comfort pets.

Make sure pets are fed their usual diet and have plenty of water.

**Visit your pets regularly, speak calmly, and take some time out to play with them. Spending time with pets can help in your recovery, as well.**
MOVING BEYOND
The period after a disaster can often feel overwhelming, lonely and difficult. Some people find it helpful to:

1. Get back into a routine. It will probably look different from the one you had pre-disaster, but familiar patterns of mealtimes (with familiar food), school or work, and bedtimes are important for adults as well as children.

2. Break tasks into small steps that are manageable and can be accomplished. Work through them one at a time.

3. Think about what you have achieved at the end of each day.

Individuals often find themselves reliving their experience of the disaster, thinking about it and trying to put some sense of order into the events, and answering the question of “why”?

It’s natural to try to understand what has happened, but it’s important to also recognize that many things that occurred were outside of your control.

If you continue to feel overwhelmed, can’t shake the feelings of despair, or have any of the following signs, seek help through your family doctor, community supports or a helpline. Asking for help is a sign of strength.

- Frequent arguments or short temper
- Increased consumption of drugs or alcohol
- Difficulty sleeping, bad dreams
- Depression
- Panic attacks or general anxiety
- Feelings of intense sadness or hopelessness
Acknowledgements

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