Current version — Nov 2, 2026
Update history: restorationintel.com/residential-fire-restoration-scope-contents-temporary-housing/

PHASE 1 • SCENE RELEASE, INITIAL ASSESSMENT & ORIGIN-OUTWARD ZONES

ANSI/IICRC S700 (2025) • S500 CAT 2

1. Fire Scene Release Authorization Gate

LEGAL GATE

The fire department controls the scene until formal written release.

- **No Unauthorized Entry:** No property owner, insurance adjuster, or restoration contractor enters before official release without fire department authorization.
- **Release Timelines:** Typical release occurs within hours for clear accidental causes; arson, fatal, or disputed-origin investigations hold scenes for days.
- **Causation Baseline:** The Fire Marshal's Origin and Cause report is the primary causation document for the insurance claim — it establishes origin, cause, and fire spread path, defining covered damage vs pre-existing conditions.

2. Post-Release Initial Assessment (S700)

IMMEDIATE TRIAGE

Perform 5-point technical assessment prior to full crew deployment:

- **Structural Safety:** Verify load paths, ceiling sag, and compromised framing before entering to work.
- **Utility Lockout:** Electricity and gas must be confirmed OFF by utility or licensed electrician before any crew enters.
- **Pre-1978 Lead Screen:** Disturbed painted surfaces require lead assessment (EPA RRP rule).
- **Pre-1986 Asbestos Screen:** Sprayed acoustic ceilings, pipe insulation, or 9x9 floor tile require asbestos survey before demolition.
- **HVAC & Smoke Migration:** Trace smoke travel through return plenums, supply ductwork, and structural pathways.

3. Concentric Scope Development System (Concentric Origin-Outward Model)

ANSI/IICRC S700 STANDARD

Residential fire scope is built outward from the fire origin in concentric zones corresponding to damage severity. The contractor — utilizing thermal imaging, moisture meters, and PIDs for VOCs — establishes the detailed scope because brief generalist adjuster inspections miss hidden smoke migration.

Concentric Zone	Damage Profile & Physics	Mandatory Technical Scope (ANSI/IICRC S700 / S500)
Zone 1: Direct Fire & Char	Visible char, active flame impingement, structural compromise from radiant and convective fire heat.	• Full replacement of structural members failing char depth threshold (ANSI/IICRC S700 / 10% cross-section replacement rule). • Full tear-out and replacement of all drywall, trim, and finishes in fire room. • Ash and structural debris removal under negative pressure. • Licensed PE structural review for members with ambiguous char depth.
Zone 2: Heavy Smoke & Heat	Adjacent spaces receiving heavy soot/particulate deposition and elevated heat exposure without direct flame contact.	• Full deep cleaning of all ceilings, walls, and flooring assemblies. • Replacement of porous finishes (drywall paint, wallpaper) unable to achieve residue-free condition. • Decontamination or replacement of smoke-exposed HVAC components. • Mandatory contents pack-out for professional off-site cleaning or replacement.
Zone 3: Light Smoke Distribution	Connected spaces via HVAC ducts, open doors, wall cavities with light soot deposition and persistent smoke odor.	• Chemical sponge (dry soot) or alkaline wash (wet soot) cleaning of all surfaces. • HVAC filter replacement and full supply/return duct inspection. • Contents surface cleaning and deodorization. • ***Carrier Underestimate Warning:*** Adjusters frequently omit Zone 3 (e.g. 2nd floor bedrooms). Cleaning only the fire room leaves persistent odor and fails pre-loss standard.
Zone 4: Suppression Water	Areas wetted by fire department hose water during extinguishment; moisture tracking vertically and horizontally.	• Classified as **ANSI/IICRC S500 Category 2 (Gray Water)** due to contamination from structural ash, fire debris, and suppression foam agents. • Full structural drying, extraction, and dehumidification under separate S500 water protocol. • **Claims Integrity Rule:** Must be estimated as a separate scope from fire/smoke. Fire suppression water is universally covered under standard ISO HO-3 fire coverage.

4. Smoke Odor Treatment & Thermal Encapsulation Sequence

ODOR LOCKOUT PROTOCOL

Ozone Treatment Protocol & Safety Lockout:

- **Clean-First Order:** Ozone is applied ONLY after 100% of physical soot is washed and removed, and BEFORE any new finish materials are installed.
- **Target Concentration:** 3–5 ppm (far exceeds OSHA PEL of 0.1 ppm).
- **Strict Lockout:** Treatment space must be locked and posted with hazard warning signage. Absolutely NO people or pets permitted in structure.
- **Material Stripping:** Remove all rubber, certain plastics, and organic art.
- **Mandatory Air-Out:** Minimum 2-hour thorough purge before re-entry.

Structural Shellac Encapsulation (Zinsser BIN):

- **Barrier Requirement:** Apply pigmented shellac-based primer encapsulant to ALL fire-affected structural wood (framing, subfloor, sheathing) prior to drywall.
- **Callback Prevention:** Framing drywalled without shellac off-gasses smoke odors through new drywall whenever ambient temperatures rise.
- **Most Common Callback:** Unencapsulated framing is the #1 callback cause in residential restoration — 100% preventable by complete pre-drywall sealing.

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PHASE 2 • CONTENTS RECOVERY, REGULATORY HAZMAT HOLDS & TEMPORARY HOUSING

EPA RRP • AHERA ACM • ISO HO-3 ALE

5. Contents Pack-Out & Condition Coding (S700 / S520)

CHAIN-OF-CUSTODY

Rigorous 5-Step Pack-Out Sequence:

- **Step 1 — Photo-in-Place:** Photograph every item in its original room position before touching or moving.
- **Step 2 — 3-Tier Condition Coding:** Assign room-level status:
  - *Salvageable (S):* Restorable via ultrasonic, Esporta, or wipe-down.
  - *Questionable (Q):* Marginal items requiring facility test cleaning.
  - *Non-Salvageable (NS):* Charred, melted, or delaminated items.
- **Step 3 — Clean Packing:** Pack salvageable goods in clean boxes with new packing paper; label every box with room of origin and contents description.
- **Step 4 — Chain-of-Custody:** Complete and sign formal custody log when contents leave property; transfer to secure restoration facility.
- **Step 5 — Facility Modality:** Ultrasonic cavitation (40–170 kHz) for hard goods; Esporta hydraulic wash for soft goods; freeze-drying for wet docs.

6. Non-Salvageable Sign-Off & Adjuster Review

CLAIMS CRITICAL

Mandatory Disposal Authorization Protocol:

- **Written Documentation & Photo:** Every Non-Salvageable item must be photographed and cataloged in writing prior to discarding.
- **Homeowner Authorization:** Homeowner MUST review and sign non-salvageable schedule. Disposing of items without homeowner sign-off eliminates claim eligibility and contractor credibility.
- **Adjuster Threshold ($100–$200):** Adjuster must have opportunity to inspect non-salvageable items over $100–$200 before disposal.
- **High-Value Appraisals:** Items of significant value (fine art, jewelry, specialty items) require formal carrier review or third-party appraisal prior to destruction.

• MANDATORY HAZARDOUS MATERIALS STOP-WORK TRIGGERS •

Federal and state regulations require immediate work-stop and sampling holds when disturbing pre-regulation residential building materials. Never perform DIY disturbance or uncontained demolition on suspect substrates:

Hazard / Era Trigger	Suspect Building Assembly	Regulatory Mandate & Work-Stop Protocol
Pre-1978 Lead Paint	Disturbed painted walls, trim, windows, or structural members.	**EPA RRP Rule (40 CFR Part 745):** Demolition/repair must be executed by an EPA-certified RRP firm using certified renovators. Mandatory containment, lead-safe practices, and post-cleaning verification.
Pre-1979 Popcorn Ceilings	Sprayed acoustic ceiling texture (built late 1950s through 1979).	**Asbestos ACM Mandate:** Most common residential ACM. Fire-damaged acoustic ceilings require California-style / AHERA bulk sampling and PLM lab analysis BEFORE disturbance or scraping.
Pre-1980 Resilient Flooring	9×9 vinyl floor tile, sheet vinyl backing, and black cutback mastic.	**Asbestos Survey Protocol:** Suspect resilient floors damaged by fire or suppression water require accredited asbestos assessment prior to removal.

7. Temporary Housing & Additional Living Expense (ALE / Coverage D)

LOSS OF USE

Habitability Predicate & Activation:

- **Practical Definition:** A home with a destroyed kitchen, smoke odor in occupied bedrooms, missing utilities, or active crews throughout is legally uninhabitable.
- **Contractor Day-One Letter:** Written habitability determination citing specific environmental triggers (smoke odor, active demo, disconnected utilities) activates ALE.
- **Timeline Projection:** Contractor must provide projected return-to-habitability milestone schedule so adjuster authorizes defined housing blocks.

Coverage Horizon & Phase Tapering:

- **Policy Limits:** Standard ISO HO-3 ALE limit is 20–30% of Coverage A. Monitor burn rate early to prevent catastrophic coverage exhaustion.
- **Phase-Down Updates:** Once smoke remediation finishes and unaffected wings become genuinely habitable, ALE must be formally reassessed.
- **Covered Incremental Costs:** Hotel/rental above normal housing, food delta above baseline, laundry, storage, and pet boarding (mortgage not covered).

• HARD SAFETY & CLAIMS BOUNDARY (WO-857 / WO-859 COMPLIANCE) •

This Quick Card is an operational scope-development, contents-logging, and regulatory reference. It does not determine insurance coverage, guarantee ALE approval, or provide legal/adjusting advice. All hazard triggers mandate accredited laboratory testing prior to material disturbance. Ozone deodorization requires full building vacancy, complete lock-out, and minimum 2-hour purge.