Home for a Lifetime

Wildfire Sense

A guide to protecting your home and family.

The Hartford

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Prepare your home and family for wildfires

If you are an experienced homeowner, you have probably faced ups and downs with your home – from pride in your redecorating project, to broken appliances and maintenance work. Throughout all of those experiences, you protect your home and your home protects you, which is why it's vital to be ready for events like a wildfire or other natural disaster.

In some areas of the United States, regions that previously had designated "wildfire seasons" are finding these seasons extend much longer – in some cases, all year long. Some of the country's most devastating wildfires have occurred in recent years, resulting in significant loss of landscape, homes, and life.

If you live in an area prone to wildfire, it's critical that you:

- take steps to reduce fire risk to your home and property, and
- create a plan for you and your family that accounts for the needs and abilities of everyone in your household.

Just as important, you'll want to continually evaluate and update your plans, especially if you or members of your family experience changes to your overall health and well-being.

Whether you are familiar with what to do in the event of a wildfire, have first-hand experience with the impact of a wildfire, or have just moved to a wildfire-prone area, this guide describes the steps to take when preparing your home and family. On the pages that follow, you'll read about what you can do before a wildfire happens, what to consider if you need to evacuate, and tips on re-entry and recovery after a wildfire.

Take action: Be prepared

Before a wildfire, and all year long:

- **Eliminate** brush, combustibles, and wildfire hazards from outside your home.
- **Evaluate** and plan for you, your family, and your belongings inside your home.
- **Evacuate** your home when a wildfire is imminent and when you are ordered.

After a wildfire:

- Be aware of **exposure** to smoke and other concerns.

Eliminate wildfire hazards from outside your home

Remove brush from your defensible space

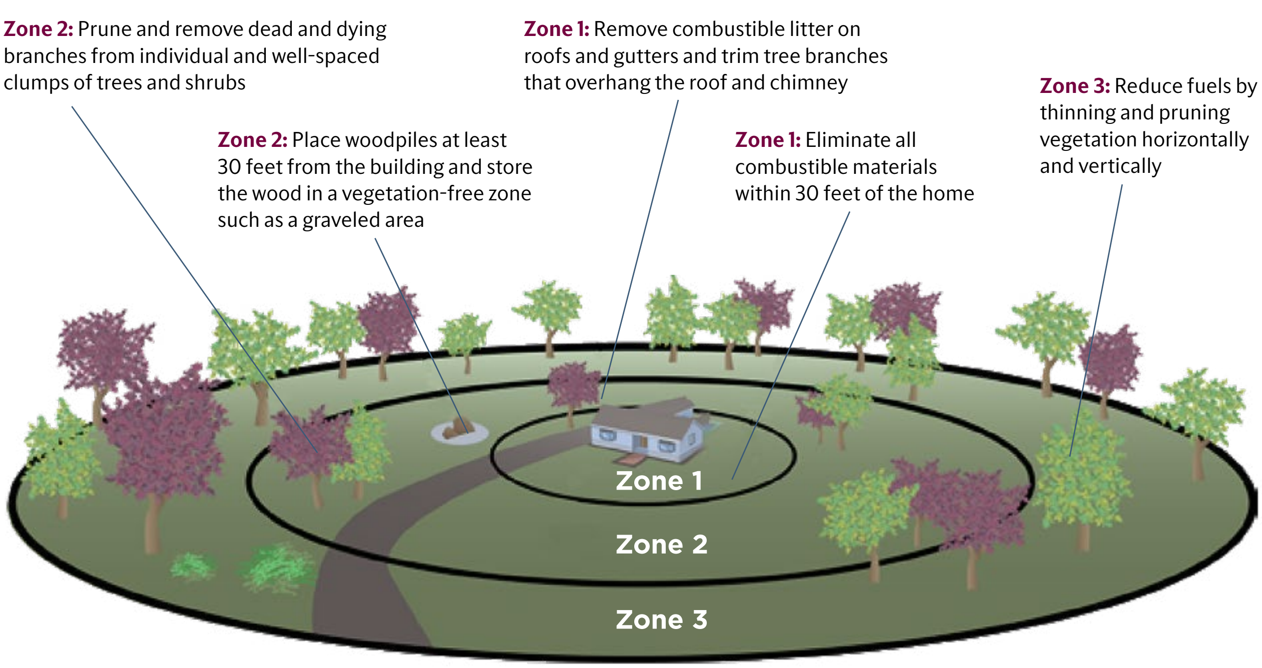
Minimizing the risk of a wildfire reaching your home requires you to take several critical steps. One of the most important steps is to remove brush from the defensible space around your home. According to **CAL FIRE,** "California law requires that homeowners in SRA (State Responsibility Area) clear out flammable materials such as brush or vegetation around their buildings to 100 feet (or the property line) to create a defensible space buffer." Local areas may also have stricter requirements; it's a good idea to check with your local fire station to learn about these laws.

It's important to maintain your defensible space all year long. **CAL FIRE** has everything you need to know about how to "get ready". If you are unsure about doing this yourself, consider finding a professional to help. Search in your area for brush removal services, or talk with a landscaper or tree service to see if they provide such services. If you are physically unable to create and maintain your home's defensible space yourself or can't afford to hire someone to do this for you, there are organizations that may be able to help. See page 16 for more details.

Defensible space is the buffer you create between a building on your property and the grass, trees, shrubs, or any wild land area that surrounds it. This space is needed to slow or stop the spread of wildfire and it protects your home from catching fire — either from direct flame contact or radiant heat. Defensible space is also important for the protection of the firefighters defending your home.

Source: https://readyforwildfire.org/prepare-for-wildfire/defensible-space/

The three concentric zones of defensible space



Source: FEMA. Homebuilder's Guide to Construction in Wildfire Zones (FS No. 4 – Defensible Space), 09/08
Home Builder's Guide to Construction in Wildfire Zones - Defensible Space

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Additional ways to be prepared

Eliminate or move accumulated household goods, such as lawn ornaments, from your yard. It's easy to accumulate outdoor items, especially if you've lived in your home for many years, but keeping these to a minimum year round is essential to reduce your fire risk.

- The National Fire Protection Association (NFPA)/Firewise recommends that you keep furniture cushions, doormats, potted plants and other decorations from decks, porches and patios stored away when not in use.
- If a wildfire is approaching, gather these flammable items from the exterior of your house and bring them inside or place them in your pool. (CAL FIRE)

Action items to improve your home's survivability from NFPA/Firewise

- Remove leaves, pine needles, and other flammable material from the roof, gutters, and on and under the deck to help prevent embers from igniting your home.
- Screen areas below decks and porches with 1/8" wire mesh to help prevent material from accumulating underneath.
- Cover exterior attic and soffit vents with 1/8" wire mesh to help prevent sparks from entering your home.
- Enclose eaves to help prevent ember entry.
- Inspect shingles or roof tiles. Replace missing shingles or tiles. Cover ends of tiles with bird stops or cement to help prevent ember penetration during a wildfire.

Tips for landscaping around your home from NFPA/Firewise

- Remove dead vegetation and other flammable materials, especially within the first five feet of the home.
- Keep your lawn hydrated and maintained. If it is brown, cut it down to help reduce fire intensity.
- Prune tree limbs so the lowest branches are six to ten feet above the ground to help reduce the chance of fire getting into the crowns of the trees.
- Move construction material, trash, and woodpiles at least 30 feet away from the home and other outbuildings.
- Dispose of branches, weeds, leaves, pine needles, and cut grass clippings to reduce fuel for fire.

Evaluate and plan for your family and belongings

In addition to the exterior of your home, being ready in the event of a wildfire requires that you assess the needs of your household members, inventory your belongings, and secure the support system you'll need if evacuation becomes necessary. You'll also want to create a plan for what you would do in the event of a wildfire, assemble emergency kits, and have a family communication plan. For more information on these items and more, check out **CAL FIRE** for what you need to "get set".

Everyone in your house

When building your household's plan in the event of a wildfire, consider the needs of everyone in your household and include family members who visit frequently, such as grandchildren. Be sure to consider:

- Different ages of members within your household.
- Responsibilities for assisting others.
- Medical needs including prescriptions and equipment.
- Disabilities or functional needs of your household members, including equipment they may use.
- Pets or service animals.

Evaluate the risks and abilities of everyone in your household. Understand that anyone who has difficulty getting around may be at greater risk in a wildfire. If anyone has special needs, such as health issues or functional limitations, it's critical to make adequate preparations ahead of a wildfire. Now is the time to think through the possibilities:

- If you wear hearing aids and remove them while sleeping, be sure you have a way to get notices of impending fires without wearing your aids.
- Consider keeping extra supplies of prescriptions, if needed, and if any prescriptions require refrigeration, always keep an ice pack ready to go.
- Make a plan for what to do if you or a family member depend on electricity to operate medical equipment or devices, or to keep cool or warm enough if the power goes out.
- Create specific plans for loved ones who need special assistance getting in and out of safe locations, or in obtaining suitable transportation in case of evacuation or relocation.
- Investigate whether the nearest shelter (or other safe location to which you would evacuate) is accessible for someone with disabilities.
- Contact your local health department to locate the nearest special-needs shelter in your area.

As you build your plan, have frequent family conversations about how you will support each other. You'll also want to revise your plans when a family member has a change in health or when there is a temporary or permanent change to your household. Be sure to broaden your support network to include both the neighbors who may be able to help you and those who may be in need of help.

For additional considerations, **Ready.gov** has tips to make a plan.

Emergency kits

When a wildfire strikes, you'll be moving quickly to ensure your safety and your family's. As you create your plan, you'll want to create both an emergency supply kit and an emergency financial first aid kit. Be sure to keep both kits some place where you can get to them quickly and easily if you have to evacuate.

Emergency Financial First Aid Kit (EFFAK) from FEMA

The Emergency Financial First Aid Kit from FEMA offers guidance on organizing and securing important documents. It can help ensure you have the information you need to begin recovery and rebuilding after a wildfire. In the EFFAK, you'll find instructions on how to document and retain important materials related to your identification and finances, including: household identification, financial and legal documentation, medical information and household contacts. Download **the kit from FEMA here.**

Emergency supply kit checklist from CAL FIRE

- ☐ Three-day supply of non-perishable food and three gallons of water per person
- ☐ Map marked with at least two evacuation routes
- ☐ Prescriptions or special medications
- ☐ Change of clothing
- ☐ Extra eyeglasses or contact lenses
- ☐ An extra set of car keys, credit cards, cash or traveler's checks
- ☐ First aid kit
- ☐ Flashlight
- ☐ Battery-powered radio and extra batteries
- ☐ Sanitation supplies
- ☐ Copies of important documents (birth certificates, passports, etc.) – see the Emergency Financial First Aid Kit section on this page.
- ☐ Pet food and water

Items to take if time allows:

- ☐ Easily carried valuables
- ☐ Family photos and other irreplaceable items
- ☐ Personal computer information on hard drives and disks
- ☐ Chargers for cell phones, laptops, etc.

Emergency plan for your pets

Make a plan for your pets. If you have a pet, investigate the situation in your area and prepare for your pet's survival needs:

- Determine whether pets can accompany you to a shelter or other location you go to for safety – a hotel, or a friend or family member's home. If not, make alternate plans.
- Assemble a pet disaster kit to include leash and carrier, medications, health and vaccination records, water, and other requirements for your pet's needs.
- Be sure your pet's ID tags are either on the animal or in your pet disaster kit. (If you have to evacuate, be absolutely sure your pet is wearing identification.)

No matter what your preferred evacuation destination, if you or your loved ones have pets, be sure to ask whether pets are accepted. If they are not accepted, find out if there is another home, hotel or shelter that allows pets, or another facility where pets alone would be accepted. It can be difficult to be separated from pets in a crisis, and pets can provide a calming influence. If at all possible, find a location that would allow pets to stay with their owners.

For detailed information on keeping your pet safe from wildfire, check out **CAL FIRE's animal evacuation page.**

Everything in your house

Think of any room in your home – the bedroom, for example. Without looking in the room, jot down all of the furniture items. Fairly easy to recall? Now list everything on the walls, all the items in dressers, armoires, desks, etc. How much did you remember? It's not easy to remember all the stuff we have. One way to ensure you know all the contents of your home, especially in the event of a wildfire, is to create a home inventory.

A home inventory is simply a record of the contents of your home. The record can be made in writing, on video, or as a series of photos.

How to create your home inventory

1. Start by going room-to-room with your smart phone, or a video or still camera to make a visual record of your belongings.
2. Prepare a written list to accompany your visual record and update the inventory periodically.
3. Keep receipts for valuable items and write on your inventory list their make, model, serial number, date of purchase, and other relevant information.
4. Store a copy of whatever documentation you create away from your home, or digitally, such as in "the cloud".

If you experience a wildfire or other disaster, your home inventory can serve as the basis for preparing a complete list of your losses which, in turn, can help make your insurance claim process easier and less stressful.

So while it may require an initial investment of your time, a home inventory is an invaluable tool for getting your life back on track.

Engage and build your support system

For the plans discussed in this guide, you may be able to make these preparations yourself, or you may need additional support. For example, as you experience normal age-related changes, you may need to seek help with physical tasks, such as hiring a professional to help create defensible space.

As you start your planning, keep in mind you don't have to do it alone. Consider the roles that your family, friends and neighbors can play, and engage them in the process now. You'll likely find that they want to help you and appreciate being involved.

- Have family conversations and plan for how you will stay in touch if you are not together during the wildfire and evacuation.
- Broaden your support network. Meet and get to know your neighbors, if you don't already know them. Talk with them about how you will check on each other in the event of an evacuation. If you have specific needs (e.g. you don't drive and/or don't have a car), find out which of your neighbors might be willing to help you.
- Be specific with others in your network about the tasks that need to be done and who will do them.
- Don't hesitate to ask for help if needed, and reach out to others to offer your help.
- Adjust your support network after a major life event, such as marriage, divorce or the death of a loved one.

Extra considerations for caregivers of loved ones with memory impairment

As a caregiver, you have your hands full. All the more reason to figure out ahead of time what you'd do in the event of a wildfire when there's often no time to stop and think. As you plan, remember to think to a time when your loved one's needs may be significantly greater than, or different from, what they are today due to the progressive nature of some types of dementia, such as Alzheimer's disease. What's different about wildfire planning if you are providing care for someone with dementia?

- You must function calmly, no matter what's happening, because you need to help your loved one stay calm. Changes in routines and surroundings can be disturbing for someone with Alzheimer's or another type of memory disorder – and you'll be most helpful if you're thoroughly prepared and know exactly what you'll do. Appearing calm and controlled, even though you might not be feeling that way, will make a world of difference in how your loved one responds.
- Consider that your loved one may not be able to help, and may hinder the process of preparing to handle the crisis. They may be frightened and resist cooperating with evacuation (if that's what you must do) – requiring extra time, which may be in short supply.
- In your situation, the decision whether or not to evacuate may be more complex. It's likely that, in some cases, you will conclude that evacuation is essential, so it's critical that you plan accordingly. Evacuation will be more difficult than it would be if you were on your own, but the better prepared you are, the easier the entire process will be.

For more about wildfire preparedness for a loved one with memory impairment, see page 15.

Evacuate when a wildfire is imminent

Prepare to evacuate. Listen to emergency channels and know the status of the fire. Put emergency supplies and must-have items in the car so you can evacuate quickly. Evacuate immediately if told to do so.

Deciding when to leave your home, until the evacuation order is declared, can be challenging. Reach out to friends, family and neighbors if you need help evacuating, and consider checking on neighbors who may need assistance leaving their home.

Emergency information

Register for your community's warning system. If you have time, there are steps you can take to help protect your property when you evacuate. These steps include:

- If you're able to, move furniture to the center of rooms and remove drapes and curtains to prevent combustion.
- Close all windows and doors to prevent drafts and reduce heat.
- Shut off natural gas from its source.
- Turn on all lights in your property so that firefighters can more easily see it through smoke.
- As you evacuate, lock your door as you leave your home.

Exit your home and community

In the event that the electricity goes out, be sure to know how to open your garage door. Consult your manufacturer's instructions for directions. Consider installing a battery pack back-up for your garage door. In 2018, a law was enacted in California requiring that all newly-installed garage doors have battery-powered backup.*

- If you have a battery-powered backup for your garage door, make sure it's always well-maintained and fully charged.

Evacuate safely and remain calm while evacuating According to **Ready.gov,** "always keep a sturdy pair of shoes and a flashlight near your bed and handy in case of a sudden evacuation at night".

- If you're driving, roll up your windows and close the air vents. The smoke from the fire can get into your car, irritate your eyes and cause breathing problems.
- Turn on your headlights and keep your door unlocked. In the event that something happens to you while driving, locked doors can slow your rescue.

* California Health and Safety Code Section 19891.

After the wildfire

Returning to your community and home

As you re-enter your community and possibly your home, be sure to:

- **Return only when it is safe.** Do not go back to your property until officials declare it safe to do so. Watch out for ash pits and hot spots. Even after a fire is extinguished, small fires can flare up without warning. Check your house and surrounding property for hot spots and extinguish them immediately. Also, be on the lookout for ash pits. These are holes filled with hot ashes left by burned trees. Mark ash pits to help prevent others from falling into them and injuring themselves. If you are able to return to your home, check your air ducts to ensure ash has not settled there.
- **Ready.gov** recommends that you "send text messages or use social media to reach out to family and friends. Phone systems are often busy following a disaster. Make calls only in emergencies."
- **Document any damage.** If you have damage to your home or property, take photos and video, and make a written list documenting your damaged property. File the insurance claim immediately.

Learn more from **CAL FIRE's Returning Home After a Wildfire.**

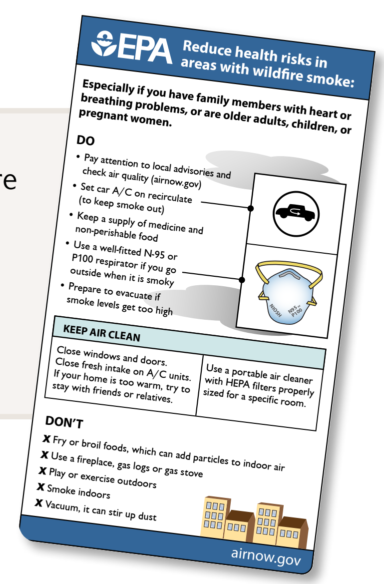
After the firefighters and emergency crews have contained the wildfire, and the evacuation orders are lifted, community members, recovery services, homeowners and families begin to assess the extent of the damage. The emotions can be overwhelming. According to the CDC, "Keep in mind that returning to the way you felt before the disaster may take time. Talk to a psychologist, social worker, or professional counselor if you are having trouble with the following: managing your feelings, completing daily tasks, caring for your family."

Exposure to smoke after the wildfire

Wildfires not only affect landscapes, buildings and neighborhoods, they can affect people's overall health and well-being. For example, smoke inhalation is one of the biggest health hazards from fires. Wildfire smoke has unique properties that can cause sickness. Particles from vegetation, building materials and other gases all make up the smoke. According to the CDC, older adults are more likely to be affected by wildfire smoke and this may be the result of their increased heart and lung disease. People who have heart or lung issues such as heart disease, chest pain, lung disease, or asthma, are at higher risk from wildfire smoke.

Source: CDC, 2018

If you are living somewhere that has been impacted by wildfire smoke, check out the **information card that the EPA** has developed with information on how to reduce exposure to wildfire smoke, how to select the correct respirator mask, and how to properly wear the mask to protect your health.



Less obvious dangers of wildfire

Stopping the wildfire itself is generally the main focus of emergency responders. However, wildfires pose threats even after they are extinguished. These threats include:[1]

- **Flooding -** It's important to know if your home is downstream. Wildfires remove vegetation that normally absorbs rainfall. This increases flooding risk in certain areas. If your home is damaged by flooding, flood insurance can help pay for the damages. A standard homeowner's insurance policy does not cover flood damage.
- **Erosion -** Wildfires burn through trees, plants and leaves on the ground. This leaves soil burnt, exposed and prone to erosion from other forces such as rain.[2]
- **Landslides and debris flow -** Both landslides and debris flows can occur at any time. They can happen right after a wildfire or years after. Heavy rainfall is the most likely trigger for both.[3]
- **Poor water quality -** Sediments, burned debris and chemicals affect water quality after wildfires burn through areas. Be sure to check water sources before using them for any purpose.

While you can't control natural disasters like wildfires, you can do your best to be prepared. By communicating with your family, friends and neighbors and preparing in advance, you can more safely and confidently deal with natural disasters such as wildfires. Careful preparation and open communication can help to prevent loss of life and reduce property damage or loss.

[1] "Wildfire Hazards – A National Threat," United States Geological Survey USGS, February 2006, https://pubs.usgs.gov/fs/2006/3015/2006-3015.pdf

[2] "Land Management After a Wildfire," Texas A & M Forest Service, 2025, https://tfsweb.tamu.edu/wildfire-and-other-disasters/get-help-after-the-fire/land-management-after-wildfire/

[3] "Post-Fire Flooding and Debris Flow," United States Geological Survey USGS, October 31, 2018, https://ca.water.usgs.gov/wildfires/wildfires-debris-flow.html

Planning can lessen your stress and discomfort around recovery and rebuilding, as well as decrease the amount of time it may take to get your life back in order.

Information for homeowners who may need additional resources

Wildfires are challenging, especially if you have health, mobility, or financial limitations. If you are physically unable to create and maintain your home's defensible space yourself or can't afford to hire someone to do this for you, there are organizations that may be able to help.

Local organizations that may be able to help

Charitable groups, such as community centers, religious organizations, or government agencies in your area may be able to help with brush removal and other such tasks. To find out what services may be available near you, search online, call your local government office, contact the Department of Aging in your state or reach out to **Eldercare Locator** at **1-800-677-1116** or **eldercare.acl.gov.**

Tips for contacting an organization

When contacting a volunteer group or a government agency to see if they can help with brush removal, wildfire preparedness or other home maintenance needs, you'll want to:

- Be specific about what type of help you are seeking and the urgency of your need. For example, you need help removing brush from your roof and yard, or you're looking for help to pay for this.
- Contact multiple agencies to compare services offered and then decide what's best for you and your home; take notes on when you contact the agency, whom you speak with, and details on what's available.
- You may be asked to provide documentation to prove that you qualify for assistance, such as: house deed, most recent mortgage statement, homeowner's insurance policy, tax returns, property tax statement, pay stubs or proof of Social Security income, or a government-issued photo ID such as a driver's license.

If you do arrange for someone to assist you, always ask to see their identification before having them enter your house or property.

For California residents

Contact the California Department of Aging at 1-800-510-2020 or www.aging.ca.gov

The California Department of Aging works with Area Agencies on Aging (AAA) that coordinate a wide array of services to older adults and adults with disabilities.

When contacting this organization, ask for the local Area Agency on Aging in your county, and they will provide you with the local number; or you can find it on their website.

Your local Area Agency on Aging may provide or be aware of free or low cost services, grants, volunteer groups, or other sources to assist with tasks such as yard work or brush removal available for older adults who meet certain requirements.

Information for caregivers of loved ones with memory impairment

If you have a loved one with Alzheimer's disease or dementia, here are a few additional things to think about when creating a wildfire preparedness plan.

Based on research with caregivers in disaster prone areas, The Hartford's team of gerontologists and the MIT AgeLab identified the top 10 essential elements of a disaster plan for the millions of family members or friends who provide care for someone with Alzheimer's disease or dementia at home.

Ten tips for caregivers of loved ones with memory impairment

1. Build a large and diverse network that includes people outside of your day-to-day support system, but who are familiar with your loved one's memory disorder.
2. Designate a substitute caregiver to assist your loved one if a wildfire is imminent or happens while they are home alone.
3. If you employ a professional caregiver, develop a plan together.
4. Have an evacuation plan. The decision to evacuate is especially complex when someone with Alzheimer's is involved. Research where you would go. Expect noisy and crowded conditions at public disaster shelters, which could exacerbate challenging behaviors. If you need to evacuate, do not delay. You do not want to be in traffic for many hours.
5. Consider the strategy you would use to get your loved one to leave quickly and calmly. Anticipate resistance. Use the approaches that have been successful in the past or consider using a favorite possession or food to encourage cooperation.
6. Prepare a disaster kit with basic supplies as well as extra medications and copies of important papers. Expect that your loved one may have forgotten where items are stored.
7. Pack familiar, comforting items to keep your loved one occupied en route and while away, such as a portable DVD player, favorite books, pictures, music, games and comfortable clothes.
8. Sign up for the **Alzheimer's Association Safe Return/Medic Alert program,** which can provide assistance if your loved one wanders. Six out of ten people with Alzheimer's disease will wander at some point and this behavior is more likely under stress. Source: Alzheimer's Association, 2019
9. Plan for pets, too. As difficult as it can be for anyone to be separated from pets in a crisis, for a person with Alzheimer's this separation can be even more upsetting.
10. Revaluate your plan as your loved one's disease progresses. His or her functional ability two months from now might be very different from what it is today.

For more information for caregivers on planning for a natural disaster like a flood or hurricane, check out our **guidebook:** *The Calm Before the Storm: Family conversations about disaster planning, caregiving, Alzheimer's disease and dementia.*

Agencies and organizations that may help

Wildfire Resources

Centers for Disease Control and Prevention (CDC)
https://www.cdc.gov/wildfires/about/index.html

Ready.gov
ready.gov/wildfires

National Fire Protection Association (NFPA)
nfpa.org/Public-Education/By-topic/Wildfire/Firewise-USA

Insurance Institute for Business & Home Safety
disastersafety.org/wildfire

California-Specific Resources

CAL FIRE
fire.ca.gov

Wildfire is coming.....are you ready?
readyforwildfire.org

United Way of California, on behalf of the California 2-1-1 Operating Partnership
211ca.org

Pets

Humane World for Animals
https://www.humaneworld.org/en/resources/pet-disaster-preparedness

ASPCA - General Pet Care
aspca.org/pet-care/general-pet-care/disaster-preparedness

The Hartford's Gerontology Team

The Hartford's team of gerontologists create innovative business solutions for the mature market. They are uniquely positioned to apply knowledge of aging to develop one-of-a-kind products and services for The Hartford's customers, and specialized training for The Hartford's employees. They conduct original research in partnership with academic institutions and produce public education programs on safety, mobility and independence. The Hartford has had this in-house expertise since 1984, guiding The Hartford to unparalleled success in understanding and serving the mature market.

For more tips on making your house a home for a lifetime, go to **www.thehartford.com/lifetime**.

This information is intended to help individuals who seek information about wildfire prevention and recovery. It is not intended to be an exhaustive source or to relate to a particular product, service, individual, or living situation. Readers are advised to consult the appropriate professionals to assist them in analyzing their situation.

The Hartford