



# Natural Disasters: Wildfire

Prepare for Evacuation | Stay Safe: Shelter in Place | Stay Safe: Evacuation | Returning Home | Rebuilding | Additional Resources

**If you are a disaster survivor, please visit [FEMA.gov](https://www.fema.gov) for up-to-date information on current disaster declarations. If you have questions about your disaster assistance application, you can call (800) 621-3362, visit [disasterassistance.gov](https://www.disasterassistance.gov), or use the [FEMA mobile app](#).**

Wildfires can occur anywhere and can destroy homes, businesses, and impact community infrastructure. It is critical to be prepared. This guide provides important information to educate yourself on how to protect yourself and your property, steps to take so that you can act quickly when you, your home, or your business is in danger, and what to do after disaster occurs.

## ***Identify Warnings and Alerts***

- Have several ways to receive alerts. [Download the FEMA app](#) and receive real-time alerts from the National Weather Service for up to five locations nationwide. [Sign up for community alerts](#) in your area and be aware of the Emergency Alert System (EAS) and Wireless Emergency Alert (WEA), which require no sign up.
- Pay attention to [air quality alerts](#).
- Download an app (e.g., [Watch Duty](#)) to be alerted to changing fire locations, size, and conditions.

## ***Make an Emergency Plan***

- Have a meeting spot for family members, and communicate regularly with them to reinforce the plan.
- Don't forget a plan for the [office, kids' daycare, and anywhere you frequent](#). You might be separated from family when it's time to evacuate. Have a plan for that scenario.

## **► Prepare for Evacuation**

Below are things you can do and gather ahead of time to be prepared to act. Pack as much as you can as early as possible, so you are ready on short notice. Store the kit in your car or in an easily accessible place. For items that can't be packed until the last minute, make a list of those items and their locations.

The following are recommended items to pack. For more details, visit [www.ready.gov/kit](https://www.ready.gov/kit).



## Gather Supplies

- [Have enough supplies](#) for your household, including a first aid kit, in your go bag or car trunk.
- A first aid kit allows you to avoid unnecessary excursions and to address minor medical issues at home, alleviating the burden on urgent care centers and hospitals.
- Remember that not everyone can afford to respond by stocking up on necessities. For those who can afford it, making essential purchases and slowly building up supplies in advance will allow for longer time periods between shopping trips.
- Be cautious when carrying flammable or combustible household products that can cause fires or explosions if handled wrong, such as aerosols, cooking oils, rubbing alcohol, and [hand sanitizer](#).
- If available, store an N95 mask to protect yourself from smoke inhalation.
- [Keep your cell phone charged](#) when wildfires could be in your area. Purchase back-up charging devices to power electronics.
- Refill or recharge your vehicle with fuel so you are prepared to leave with fewer stops.

## Gather Important Documents

Papers	Personal Needs
<ul style="list-style-type: none"> <li>• Important documents (hard copies and/or electronic copies)</li> <li>• Birth certificates and passports</li> <li>• Insurance information</li> <li>• Rental or mortgage information</li> <li>• Video or photos of household items for insurance; close-up/more detailed photos of closets, cabinets, and shelves, in addition to photos of every room</li> <li>• Video or photo of vehicles; inside and outside, including the mileage</li> </ul>	<ul style="list-style-type: none"> <li>• Change of clothing for 3 days</li> <li>• Undergarments for 7 days (if space allows)</li> <li>• Professional outfits (in case you return to work before you return to your home)</li> <li>• Grooming and toiletry items</li> <li>• Food and water (refillable water bottle in addition to bottled water)</li> <li>• First aid kit</li> <li>• Wallet or purse with cash</li> <li>• Phones and chargers</li> <li>• Pet food and water for pets</li> <li>• Flashlight</li> </ul>
Prescriptions	Priceless Items
<ul style="list-style-type: none"> <li>• Prescriptions, with dosages</li> <li>• Medicines and medical equipment with back-up batteries or power cords</li> <li>• Eyeglasses</li> <li>• Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>• This may include pictures, sentimental mementos, heirlooms, and other valuables</li> <li>• Remove valuables from the safe, even if the safe claims to be fireproof</li> </ul>



Passports and important documents have fee waivers when replacing them due to disaster, but the process can be difficult, so it's best to avoid if possible.

Make sure to grab the most up-to-date version of your [insurance policies and personal documents](#), like driver's license/ID.

Make copies and keep them in a secure password-protected digital space.

Plan to bring your pets with you in an evacuation and have up-to-date pictures of them in the event they get separated from you. See Additional Resources section for pets who cannot be evacuated (e.g., horses).

### ***Know Your Evacuation Zone***

You may have to evacuate quickly due to a wildfire. [Learn your evacuation routes](#), practice with your whole household, including pets, and identify where you will go.

Follow the instructions from local authorities. They will provide the latest recommendations based on the threat to your community and appropriate safety measures.

### ***Prepare Your Home Before Evacuation***

Taking the following steps to prepare your home before evacuating can increase the chances of survival:

- Close all window and doors but leave them unlocked so that firefighters can access your house if necessary.
- Tape outdoor vents/ducts to prevent embers from blowing in.
- Take down any flammable draperies.
- Turn off all gas and pilot lights on fireplaces and stoves.
- Turn off air conditioners.
- Leave lights on inside and outside for firefighters.
- Bring in patio furniture and anything else outside the house which may catch fire. Alternatively, place them in your pool.
- Turn off propane tanks connected to grills and move the grill away from the house.
- Turn off sprinkler systems to conserve water and improve water pressure.
- Disconnect your garage door from the automatic opener so that the door can be opened manually during a power outage.
- Do not return until officials say it is safe.





## ► Stay Safe – Shelter in Place

- Evacuate immediately if authorities tell you to do so!
- Pay attention to emergency alerts and notifications for information and instructions.
- Check with local authorities for the latest information about public shelters or check open locations on the FEMA app. You can also download the free [Red Cross Emergency app](#) for a list of [open Red Cross shelters](#) in your area.
- Consider making plans with friends or family to shelter with them where you may be safer and more comfortable.
- Turn on lights to help rescuers find you. If trapped, call 9-1-1 and give your location, but be aware that emergency response could be delayed or impossible.
- Use an N95 mask to protect yourself from smoke inhalation or limit your exposure to smoke by doing the following:
  - Choose a room to close off from outside air and set up a portable air cleaner or filter to keep the air in this room clean even when it's smoky in the rest of the building and outdoors.
  - Use high efficiency filters in your central air conditioning system to capture fine particles from smoke. If your system has fresh air intake, set the system to "recirculate" mode and close the outdoor intake damper.
- If you are not ordered to evacuate but smoky conditions exist, stay inside in a safe location or go to a community building where smoke levels are lower.
- If you are sick and need medical attention, contact your healthcare provider for further care instructions and shelter in place, if possible.

### ***What to Do if the Power Goes Out***

When wildfires strike, power outages are common. Along with the pre-evacuation steps above, stay safe and ready by also:

- Learning manual operation of doors and gates
- Understanding your home's utility controls and how to manage them (electric, gas, water)
- Keeping vehicles ready by maintaining at least half a tank of gas

#### **If the power goes out:**

- Keep fridge and freezer shut: This helps preserve food longer.
- Turn off gas and combustibles: Shut off gas lines and items like propane tanks.
- Avoid power lines: Stay at least 10 feet away from overhead lines and electrical equipment. Never touch them.
- Stay updated: Use a battery-powered radio or your cellphone for wildfire updates.



## ► Stay Safe – Evacuation

- If you are ordered to evacuate, do so as soon as possible according to authorities and your evacuation plan.
- Drive slowly and keep your headlights on.
- Keep all receipts for your expenses as you get you and your family situated so that you can submit them for reimbursement. Most likely, your insurance policy will cover your displacement costs—things like a hotel room, clothes, toiletries, and a rental, if appropriate. Ask your adjuster what your limits are (both monetary and time) for these expenses.
- File a claim with FEMA, whether you have insurance or not.
- If you leave a vehicle behind or otherwise lose a vehicle, immediately file a claim with your insurance company. Many policies provide a rental car for 30 days, which you become eligible for when you file a claim.
  - Contact rental car places right away. There could be a car shortage in the area, and they may need time to locate a car in another state and ship it to you.

## ► What to Do After a Wildfire

Go to the United Policyholder's website at [www.uphelp.org](http://www.uphelp.org).

United Policyholders is a nonprofit organization that provides free resources to insureds and has expertise in wildfire recovery and insurance claims. They have already set up a page for the January Southern California Wildfires and will update that page with information about state and federal assistance as well as guidance on how to recover from your losses.

- **Find a safe place to stay.** Depending on the amount of damage, you might not be able to stay in your own home. If staying with friends or family isn't an option, talk to your local disaster relief agency, such as the American Red Cross or Salvation Army. These organizations can help you find a place to stay temporarily.
- **Let family and friends know you're safe.** As word gets out that you've had a house fire, family and friends may be concerned. Try to reach out to them when you have time.
- **Contact your insurance agent.** You will need to [start a claim](#) and address your immediate needs. If needed, your agent may issue an advance for "loss of use" from your insurance policy to cover living and other daily expenses. If you receive an advance on your claim, save all receipts and keep a detailed record of all purchases. Your [insurance agent](#) should also be able to help you secure your property and offer recommendations for cleaning up or restoring salvageable items.
- **If you rent, call your landlord.** Notify your landlord about the house fire if they aren't already aware. There may be actions they need to take to help address the damage.



- **Protect your home.** Even though your home is damaged and you may not be able to stay there, you typically have the responsibility as the owner to help protect it from further risk—such as weather and unlawful entry.
- **Take care of your pets.** Consider getting your pets checked by a veterinarian after a fire. Your pets' lungs may be damaged by smoke, and burns can hide under fur.
- **Get a copy of the fire report.** You can usually get fire reports from your local fire department. The report may be helpful in providing information for your insurance agency.
- **Take pictures.** When it is safe to do so, take pictures of your damaged property. This can help you document what needs to be replaced before it is possibly damaged further or removed from your home.
- **Address your finances.** Even if your home is destroyed, you may need to continue making your mortgage payment. You might also need to continue any car payments and replace any credit or debit cards that may have been destroyed in the house fire.
- **Replace lost documents.** If you don't get a chance to grab important documents like passports, birth certificates, and marriage licenses beforehand, they will need to be replaced. If the documents are in a [safe](#), try to check it as soon as you're allowed back in your home.
- **Throw away damaged items.** As you try to determine what to throw away, focus on items like plastics, canned/boxed food, medicine and hygiene products, that may have been exposed to fire and could be contaminated by smoke and soot. Take pictures of the things you discard for documentation purposes.
- **Recover your possessions.** Items destroyed in a house fire may be covered by insurance. Typically, the homeowners policy is a [replacement cost](#) policy. When that is the case, and a loss occurs, you will receive the actual cash value of your damaged items at the time of settlement and may recover the replacement cost once the items have been replaced. To ensure that everything is accounted for, consider a [home inventory](#) of your possessions. A complete inventory generally includes the date of purchase, cost at purchase and description of each item.

## ► Returning Home After a Wildfire

- **Do not return home until authorities say it is safe to do so.**
- **Find a safe place to stay.** Depending on damage, you might not be able to stay at home. If staying with friends or family isn't an option, talk to your local disaster relief agency, such as the American Red Cross or Salvation Army. These organizations can help you find a place to stay temporarily.<sup>1</sup>
- **Update your mailing address.** If you know you'll be away from your home for a while, consider [changing your address with the post office](#).<sup>1</sup>
- **Let family and friends know you're safe.** As word gets out, family and friends may be concerned. Try to reach out to them when you have time.<sup>1</sup>



- **Take care of your pets.** Consider getting your pets checked by a veterinarian after a fire. Your pets' lungs may be damaged by smoke, and burns can hide under fur.<sup>1</sup>
- **Do not make any major decisions for at least a month.**<sup>2</sup>
- **Keep your cell phone and computer charged.** Back up your computer to the cloud. Purchase and carry with you an additional cell/computer battery supply.
- **Address your finances.** Even if your home is destroyed, you may need to continue making your mortgage payment, car payments, etc. If you don't get a chance to grab important documents like passports, birth certificates, and marriage licenses beforehand, they will need to be replaced.
- **Drive carefully and move slowly.** Many accidents happen after the fire as everyone is busy and distracted.<sup>2</sup>
- **Carry a notebook and write everything down.** Keep track of everyone you speak to regarding rebuilding, insurance, permits, etc. Note their contact information, responses, and directions.<sup>2</sup>
- **Get a copy of the fire report.** You can usually get fire reports from your local fire department. The report may be helpful in providing information for your insurance agency.
- **Contact your insurance agent.** You may have to provide detailed substantiation of the contents of your home. Start listing the contents of everything you lost, room by room, drawer by drawer, cabinet by cabinet (don't forget the shed, garage, and garden—including plantings). You can add values later. Create a spreadsheet.<sup>2</sup>
- **Keep records of repairs and notes written along the way.** As you go through the process of restoring your home, a lot of information will be discussed. You might also have many receipts along the way. Using a binder or folder may help you keep track of these types of documents.
- Consider using an Independent Insurance Adjuster to represent you.<sup>2</sup>
- Initiate replacement of important documents if needed (e.g., insurance, passports, birth certificates, important papers).
- Avoid hot ash, charred trees, smoldering debris, and live embers. The ground may contain heat pockets that can burn you or spark another fire.
- When cleaning, wear protective clothing, such as a long-sleeved shirt, long pants, work gloves, and sturdy thick-soled shoes.
- Use a respirator to limit your exposure, and wet debris to minimize breathing dust particles. People with asthma, COPD, and/or other lung conditions should take precautions in areas with poor air quality, as it can worsen symptoms.
- Document property damage with photographs before and after cleanup.
- 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.

1 <https://www.statefarm.com/simple-insights/residence/what-to-do-after-a-house-fire>

2 <https://malibutimes.com/rising-from-the-ashes-practical-steps-to-rebuild-after-losing-your-home>





## ► How to Give or Receive Help

If you need assistance or would like to help those impacted communities, consider contacting the following organizations:

- **California Fire Foundation** ([www.cafirefoundation.org](http://www.cafirefoundation.org)) – Provides immediate assistance to victims through programs like providing disaster relief cash cards to those affected by wildfires.
- **Los Angeles Fire Department Foundation** ([www.supportlafd.org](http://www.supportlafd.org)) – Registered 501(c)(3) nonprofit that directly supports the LA Fire Department.
- **YMCA Of Metropolitan Los Angeles** ([www.ymcala.org](http://www.ymcala.org)) – Provides access to their facilities and free childcare to those impacted by fires.
- **World Central Kitchen** ([www.wck.org/news/first-alert-ca-fires-jan25](http://www.wck.org/news/first-alert-ca-fires-jan25)) – Nonprofit that immediately prepares and serves meals to communities impacted by natural disasters during crises.
- **Direct Relief** ([www.directrelief.org](http://www.directrelief.org)) – Supports the region by supporting health centers with power solutions during blackouts.
- **Mutual Aid Los Angeles Network** ([www.mutualaidla.org](http://www.mutualaidla.org)) – See their site for ways to mobilize supplies and volunteers directly in the area.
- **Habitat for Humanity of Greater Los Angeles** ([www.habitatla.org/support-us](http://www.habitatla.org/support-us)) – Assists in rebuilding homes for those affected by wildfires.
- **Pasadena Humane Society** ([www.pasadenahumane.org](http://www.pasadenahumane.org)) – Supports animals being found with burns and other injuries. Monetary donations rare most helpful during crisis to provide emergency veterinary care.
- **USEF Equine Disaster Relief Fund** ([www.usef.org/donate](http://www.usef.org/donate)) – Used to prepare for disasters and assists equines of any breed who are victims of disasters including but not restricted to hurricanes, tornadoes, floods, blizzards, and fires. Donations are tax deductible.
- **Community Foundation's Wildlife Recovery Fund** ([www.calfund.org/funds/wildfire-recovery-fund](http://www.calfund.org/funds/wildfire-recovery-fund)) – Supports intermediate and long-term recovery efforts for major California wildfires.

### **Volunteer**

- **Canine Rescue** ([www.caninerescue.club](http://www.caninerescue.club)) – Donate or sign up to foster displaced pets.
- **Volunteer County of Los Angeles** ([www.mysafela.org/volunteer](http://www.mysafela.org/volunteer)) – Engages in various community support activities, including disaster support.
- **American Red Cross Los Angeles Region** ([www.redcross.org/local/california/los-angeles/volunteer](http://www.redcross.org/local/california/los-angeles/volunteer)) – Urgent need for disaster shelter volunteers to support those displaced by wildfires.





## ► Additional Resources

- Federal Emergency Management Agency (FEMA): [www.FEMA.gov](http://www.FEMA.gov)
- Ready.gov: [www.Ready.gov/wildfires](http://www.Ready.gov/wildfires)
- Frontline Wildfire App: [www.frontlinewildfire.com/frontline-wildfire-app](http://www.frontlinewildfire.com/frontline-wildfire-app)
- FEMA Alerts: [www.fema.gov/about/news-multimedia/mobile-products](http://www.fema.gov/about/news-multimedia/mobile-products)

### ***For Pets that Cannot Be Evacuated (e.g., horses, other large animals):***

- Keep halters ready for each animal. On each halter, attach a luggage tag with the horse's name, your name, email address, your phone number, and a second phone number where someone can be reached.
- Consider additional identification, such as a leg band, or spray painting your phone number on their body, or writing your phone number in permanent marker on their hooves.
- Place your horse's Coggins tests, veterinary papers, identification photographs, and vital information—such as medical history, allergies, and emergency telephone numbers (veterinarian, family members, etc.)—in a watertight envelope. Store the envelope with your other important papers.
- Call local animal control to flag your property so it's on the radar of emergency officials for assistance.
- Ensure locks on barn doors are operational and easily opened.
- Consider different types of disasters and whether your horses would be better off in a barn or loose in a field. Contact your local humane organization or agricultural extension agent.

**If you have any questions, please reach out to your D.A. Davidson financial professional.**



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