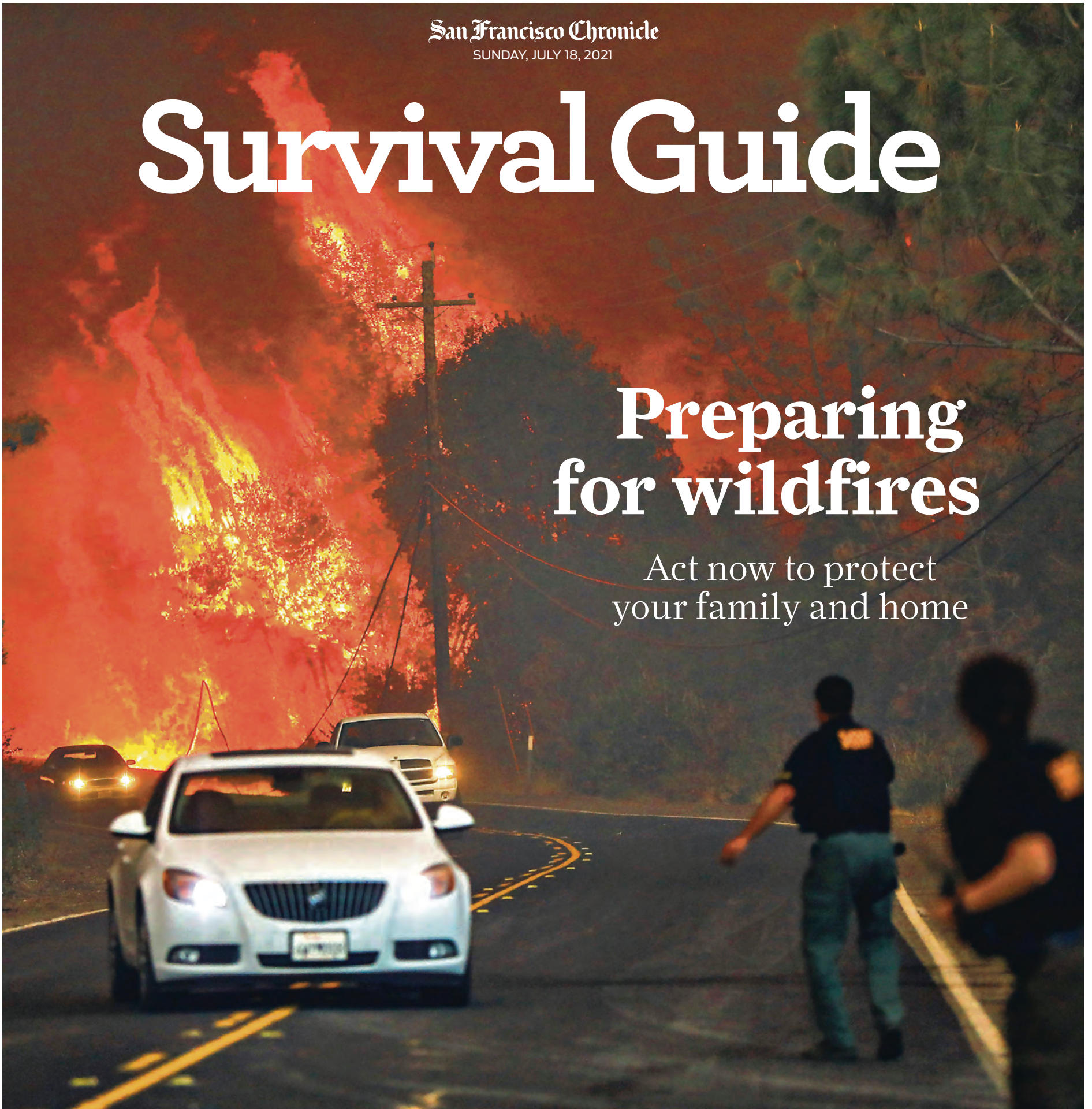


San Francisco Chronicle  
SUNDAY, JULY 18, 2021

# Survival Guide

## Preparing for wildfires

Act now to protect  
your family and home



# SURVIVAL GUIDE

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**Photo by Scott Strazante:**  
A diner is among the structures burning during the 2018 Camp Fire in Paradise.

**Cover photo by Gabrielle Lurie:** Paradise residents flee the Camp Fire in 2018.





# Preparation begins now — not when disaster hits

By Kurtis Alexander

California is primed for a difficult wildfire season this year.

With a deepening drought and a decade-long run of increasingly destructive blazes, including record acreage burned during last year's busy fire season, those living in high-risk areas should be prepared for trouble.

Gov. Gavin Newsom is committing unprecedented spending on wildfire safety this year. But the well-being of you and your family, experts say, ultimately comes down to a little advance work done at home, including developing a plan in case disaster hits.

The Chronicle's wildfire preparedness guide offers several recommendations on how to get ready. There are emergency items you probably want to have on hand. There are things to do around the house that will make you safer. There are details of your insurance coverage you may want to check. And even if you think you've done everything you can, it doesn't hurt to review.

*Continues on page W4*

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## Online extra

To download the guide, go to [sfchronicle.com/survival](https://www.sfchronicle.com/survival)

# SURVIVAL GUIDE

From page W3

“The most important thing, and I cannot stress this enough, is that preparation has to happen now,” said Issac Sanchez, a Cal Fire battalion chief. “When that knock on the door at 2 in the morning wakes you up, and it’s a local sheriff telling you to evacuate, that is not the time to begin making critical decisions. It’s too late.”

California’s wildfire problem is big, and complicated. And that is not lost on most people who live here.

Last September, Bay Area residents, even those far from the fire lines, got a striking reminder of the proportions of the crisis. Morning arrived with a cryptic burnt-orange sky that lingered as smoke choked off the sun, the product of scores of fires tearing across the state. Days of densely smoky skies followed.

One of the blazes was the August Complex fire. Racing across six Northern California counties, from Lake County to Shasta County, it became the state’s first wildfire to surpass the perhaps inevitable milestone of searing 1 million acres.

In Cal Fire’s 90-year-old records, nine of the 10 largest blazes have occurred within the past decade.

“These fires are getting bigger, they’re getting more frequent and they’re impacting larger communities than they ever have before,” Sanchez said. “We need to recognize that there is a real threat, and the threat continues.”

Fire scientists say the several factors that set the stage for the worsening situation remain in place: Forests are dangerously overgrown, development continues in the state’s combustible wildlands, power lines remain a fire hazard in many areas, and climate change continues to push up temperatures and drive more weather extremes.

“The landscape we have right now is so vulnerable to the potential for burning at high severity,” said Scott Stephens, a professor of fire science at UC Berkeley. “It’s really a culmination (of things) over a long period.”

This year, the danger is exacerbated by back-to-back dry winters. Summer began with more than 85% of the state experiencing “extreme drought” conditions, according to the federal Drought Monitor. That amount eclipses even the driest periods of last



Scott Strazzante / The Chronicle

## Cal Fire defensible space inspector Rob Ashburn hands out information in Cohasset (Butte County) in March.

decade’s five-year drought.

The dropping moisture levels in California’s forests and grasslands, which help define the start of the fire season, are more than a month ahead of average.

Newsom is not taking the situation lightly. He plans to spend \$1.2 billion to make the state more fire-resilient. That’s on top of the money already budgeted for Cal Fire. The funding will go to stewarding wildlands so they’re healthier and less prone to burning, building fuel breaks to protect communities, and helping retrofit homes so they’re safer when fire strikes.

The state also joined the federal government last year in pledging to boost the amount of prescribed burn-

ing and vegetation thinning in California to 1 million acres annually. The initiative will at least start to clear out some of the worrisome overgrowth in wildlands that has resulted from decades of suppression-only wildfire policy. Many say the failure of the state and federal governments to allow natural fires to reduce the hazardous understory is the biggest reason fires have burned so big and hot.

“To the state’s credit, we’re trying to address this (fire problem) on a large scale,” Stephens said. But the “trajectory we’re on” is not easy to turn around, he added.

Stephens and other fire experts say this year is unlikely to be as bad as last year simply because many of the

2020 blazes were triggered by a rare bout of dry lightning.

In August, hundreds of wildfires broke out during unusual thunderstorms. These included the Bay Area’s giant SCU, LNU and CZU Lightning Complex fires, which together charred more than 800,000 acres. The ignitions helped push the year’s total area burned to 4.1 million acres, more than double the previous record set in 2018.

“I would certainly expect, unfortunately, some big fires will still happen this year,” Stephens said.

*Kurtis Alexander is a San Francisco Chronicle staff writer. Email: kalexander@sfbchronicle.com Twitter: @kurtisalexander*

# PLANNING



Paul Chinn / The Chronicle 2020

**Devan LeBlanc (right) and Adam Iveson (center) of Ember Defense describe wildfire prevention measures to a homeowner in Portola Valley in October.**

## PLANNING

# Have emergency kits ready

Packaged kits are available from retailers, but if you assemble your own, here's the minimum you should have in it, according to the Red Cross. For the car, the gear is best placed tightly into a small backpack to save space. At home, a basic outdoor garbage can with a lid works best for storage.



Carlos Avila Gonzalez / The Chronicle

### For the car

- ▶▶ Water: A three-day supply amounting to 1 gallon per person per day.
- ▶▶ Food: A three-day supply, about 1,000 calories — something lightweight like energy bars
- ▶▶ Water purification tablets, or a water filter in case you go beyond three days and need to find alternative sources of water.
- ▶▶ Portable radio
- ▶▶ Flashlight and/or light stick
- ▶▶ Charger for cell phones and devices, powered by batteries, along with a cell phone charger cord for the car
- ▶▶ Batteries
- ▶▶ Blankets: Emergency survival models are compact and light
- ▶▶ Tube tent

- ▶▶ Sanitation and personal hygiene supplies, including toilet paper
- ▶▶ Leatherman-style multi-tool or pocket-knife with can opener, screwdriver heads and knife blade
- ▶▶ Poncho or other rain gear
- ▶▶ Candles
- ▶▶ Waterproof matches
- ▶▶ 50 feet of rope (3/16 or bigger)
- ▶▶ Duct tape
- ▶▶ Work gloves
- ▶▶ First-aid kit
- ▶▶ Sewing kit
- ▶▶ Whistle
- ▶▶ Smoke/dust mask
- ▶▶ Gas meter valve shut-off wrench
- ▶▶ Instant hand warmers

### For the home

- All the previous items, plus:
- ▶▶ Medications, at least a seven-day supply
  - ▶▶ Cash: Small bills and coins
  - ▶▶ Tools: Foldable shovel, hatchet, screwdriver, pliers, pocketknife and can opener
  - ▶▶ Extra clothes
  - ▶▶ Battery-powered lamp
  - ▶▶ Plastic sheeting (for emergency shelter)
  - ▶▶ Paper or plastic plates, bowls and cutlery
  - ▶▶ Small cooking pot
  - ▶▶ Soap and bath towels
  - ▶▶ Copies of personal documents
  - ▶▶ Emergency contact list
  - ▶▶ Maps of the area

### OTHER ITEMS TO CONSIDER:

- ▶▶ Additional medical supplies (hearing aids, glasses, contacts, syringes, etc.)
- ▶▶ Baby supplies
- ▶▶ Games and toys (for children)
- ▶▶ Pet supplies
- ▶▶ Two-way radios
- ▶▶ Extra car and house keys
- ▶▶ Scissors
- ▶▶ Sleeping bags

— Kevin Fagan

**An emergency kit backpack and its contents from a full kit of disaster preparedness supplies could aid in survival when disaster strikes.**

## PLANNING

# Get financial, insurance documents in order

CHRONICLE STAFF REPORT

Thousands of people who have lost homes in the California wildfires discovered too late that their insurance coverage had not kept up with the rising cost of lumber, labor and other rebuilding materials. Talk to your insurer to make sure you have enough coverage, but for a quick reality check, ask a local contractor how much it costs to build per square foot and multiply that by your home's size.

One of the most painful post-disaster tasks is compiling an inventory of possessions so you can seek reimbursement for the contents coverage. It's far easier to put the list together beforehand.

Here are other tips for shoring up your finances:

### Safeguard your documents:

Keep a copy of your will, trust, birth and marriage certificates, Social Security cards, insurance papers, medical information, most recent tax return, receipts for high-ticket items and other important documents in a safe deposit box. You can also scan and save them to a DVD or flash drive, which you can give to a trusted friend or family member outside the region. Another option is to save them in the cloud.

**Break out the camera:** Your insurance will pay for everything you lost — up to your policy limits — as a result of a covered “peril,” such as fire or windstorm. To get reimbursed for your personal belongings, most companies require a detailed inventory of every item lost, although some will advance a portion of your contents coverage without this list. While your house is still standing, use an online inventory or app or print a blank one from the California Department of



Photos by Jessica Christian / The Chronicle

**Above: Charlie Keyes McKay returns after evacuating a fire in Santa Cruz in 2020.**



**Left: A charred page near where firefighters worked to contain a 2020 fire in Olema.**

Insurance or consumer group United Policyholders. Store it away from your home or better yet, in the cloud. At the very least, take photos or videos of everything in your home and outbuildings, including the inside of drawers, cabinets and closets.

**Know your coverage:** Most policies will pay for losses from fire, smoke, wind, hail, water (excluding floods), vandalism and theft. They do not cover losses caused by earth-

quakes and floods. Those require separate policies.

Make sure you have replacement-cost coverage. This will pay to replace your building and contents — up to your policy limits — with new ones of similar kind and quality. Avoid actual cash value policies, which pay only the depreciated value of what you lost.

It's good to have extended replacement-cost coverage, which will pay a certain

amount — 20% or more depending on the insurer — above your policy limits. This can help pay for the surge in local building costs that often follows a widespread disaster. Also opt for building code upgrades, which will pay an amount over your policy limit to comply with new code requirements. A guaranteed replacement-cost policy will pay to replace your house no matter the cost, but these are not common and very expensive.

In response to wildfires, more insurers have refused to write or renew policies in high-risk areas. Recent legislation has clamped down on nonrenewals in and around disaster areas in California. For homes with a total loss because of a

declared disaster, these insurers must offer to renew the policy for at least the next two annual renewal periods or 24 months, whichever is greater. It also requires an insurer to extend additional living expense coverage for up to 12 months, for a total of 36 months, if people encounter delays in the reconstruction process that are beyond their control.

For homes that are not damaged or destroyed in a disaster, but are located in a ZIP code within or adjacent to a fire disaster, an insurer cannot cancel or refuse to renew a residential property insurance policy for one year after the declaration of a state of emergency. Cal Fire determines the fire perimeter, and the insurance commissioner announces which ZIP codes are included.

Homeowners who can't get covered by a mainstream insurer may need to seek coverage from a “nonadmitted” carrier, such as those affiliated with Lloyd's of London. Also called surplus lines, these insurers are far less regulated than admitted carriers and do not participate in the California Insurance Guarantee Association, which pays claims if an admitted carrier fails.

If you can't get insurance elsewhere, contact the California Fair Plan, which provides insurance for the home or contents from fire or lightning, internal explosion and smoke. For an additional premium, you can add extended coverage (for windstorm, hail, explosions, riots, aircraft, vehicles and volcanic eruptions as well as vandalism/mischief). You can purchase a Fair Plan policy from a licensed agent or broker or contact the plan directly at 800-339-4099. This year the Fair Plan increased its maximum coverage limit to \$3 million from \$1.5 million per home.

## PLANNING

# Tech tools can help prepare you for disaster

CHRONICLE STAFF REPORT

Power blackouts and poorly thought-out evacuation alert systems have left Californians without critical information during natural disasters in the past.

But there are some free apps for your phone, numbers to text, systems to register for and technology to buy that could ensure that you have the most accurate and up-to-date information when disaster strikes, even during a power blackout.

To best ensure you get critical information when you most need it, it's best to choose a diverse range of disaster preparedness technology options in case any one particular solution fails. The Federal Emergency Management Agency also reminds people that mobile networks can become overwhelmed in a crisis, and it is often easier to receive information via text than over a phone call or on an app dur-

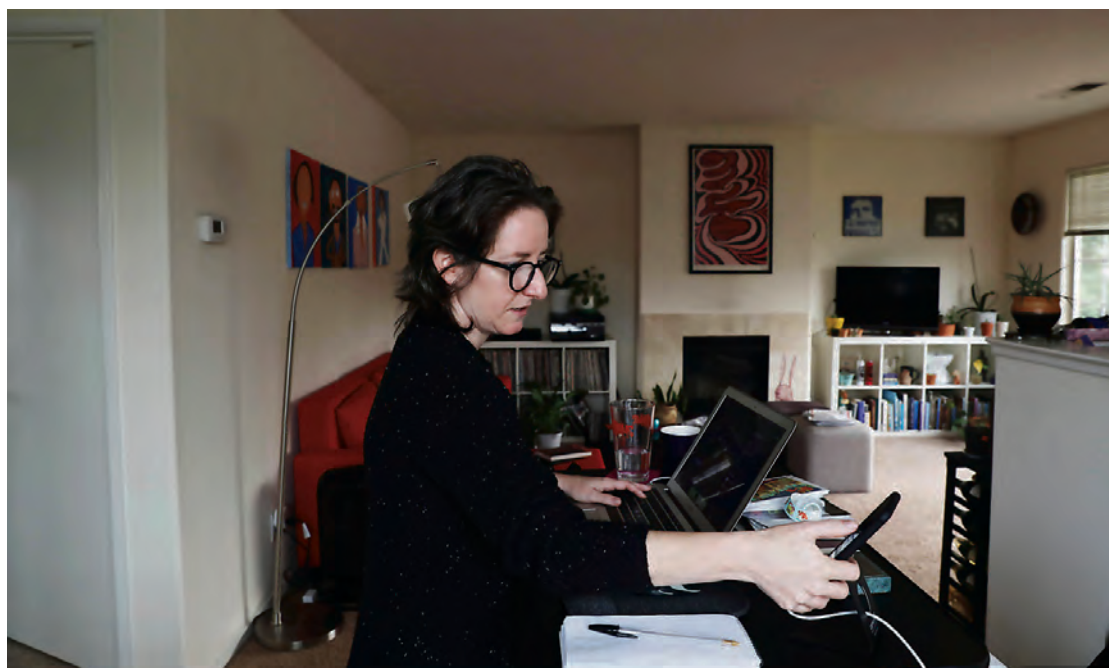
ing those times.

All of these apps are available for iOS in the Apple App Store or Android in the Google Play store unless otherwise indicated.

## Free apps

**MyShake:** The MyShake app will send ShakeAlert earthquake warnings to enrolled Californians. The app broadcasts earthquake early warnings issued by the state's ShakeAlert system, which uses a network of earthquake detectors to provide seconds of early warning of a quake. Android phone users will receive the ShakeAlert warnings regardless of whether they have downloaded the app because of a partnership between Google and the Governor's Office of Emergency Services.

**FEMA Mobile:** The federal disaster relief agency's official app will allow you to set weather alerts from the National Weather Service for up



Lea Suzuki / The Chronicle

**Citizen journalist Sarah Stierch checks an alert on her cell phone as she monitors scanners in Sonoma. Having safety apps downloaded can help chances of survival in an emergency.**

to five locations within the United States, which provide information about wildfire risks, dangerous storms and heat waves. You can also share emergency alerts, prepare a disaster checklist and learn preparedness tips. The app is also available in Spanish.

**American Red Cross:** The nonprofit provides a number of free emergency alert apps for download, including an

all-inclusive Emergency app and one specifically for earthquakes. Other apps also include one called First Aid, which provides information if you need to render first aid.

**Zello:** This app can turn your phone into a walkie-talkie, allowing you and anyone else with the app to communicate via short audio messages. It can be a helpful way to stay connected to others during an

emergency, or to make quick contact with separated family members.

**5-0 Radio Police Scanner:** You can listen to live police scanners using this free app, including San Francisco's City Police Dispatch and San Francisco fire and emergency medical services. Police scanners can sometimes provide useful information during natural disasters.

## Act now to ensure pets stay safe in emergency

► All pets should be identified with tags and, preferably, microchips.

► In an emergency, dogs tend to bolt and cats tend to hide. Be prepared for unusual behavior. If your dog behaves erratically when Fourth of July fireworks go off, expect much more of the same during a quake or fire.

► Keep on hand a pet first aid

kit, with disinfectant, bandages, tweezers and antibiotic ointment.

► Store a week's worth of pet food, and periodically check its expiration date. Canned food will keep longer than dry. Make sure to have plenty of extra water, more than you think you'll need. Pets (and people) drink more when under stress.

► Have bowls, leash, can opener, medicine, pet toys and plenty of cat litter, plastic bags or other cleanup gear ready to use.

► Train your pets to ride in a car, perhaps in a pet carrier. Remember, if you must evacuate your home, not all hotels and motels allow pets. Make a list of those near your area that do.

► Reassure your pet, calmly and often. It's good for both of you. Pets take their cues from their humans. If you're panicked, they will be, too.

— Steve Rubenstein



Paul Chinn / The Chronicle 2020

**Displaced by wildfires, Marie Stefanenko and granddaughter Lily Katznelson comfort their dog, Jack, outside their room at the Beach Street Inn and Suites in Santa Cruz while waiting for evacuation orders to be lifted in August 2020.**



**County-specific apps**

**Alameda County:** To enroll in the county’s AC Alert system, download the Everbridge app and search for AC Alert. The system allows you to provide multiple methods of emergency contact and other useful information. You can also register for AC Alert at [www.acalert.com](http://www.acalert.com).

**Santa Clara County:** The ReadySCC free mobile app helps you create an emergency preparedness kit and an emergency preparedness family plan, including important emergency contacts and links to resources and information.

**Phone and email**

You can register your phone and email address for location-specific alerts with local and federal government sources.

If you text “PREPARE” to 43362, your phone number will be signed up for FEMA text alerts and emergency preparedness tips.

Save the number 43362 in your contacts. If you text this number with the word “SHELTER” and your ZIP code, you can find open shelters.

**County-specific alerts**

For most Bay Area counties, you can sign up for local government and public safety

alerts, including emergency warnings, via Nixle by texting your ZIP code to 888-777.

You can also fill out an online registration form to receive alerts via phone or email for some Bay Area counties. Search your local county government website for information on signing up in Marin, San Mateo, Santa Clara, Sonoma and Solano counties.

**Twitter**

You can also receive useful information from emergency alerts shared on county and other government Twitter accounts.

San Francisco: @SF\_Emergency

Contra Costa: @ContraCostaFire, @CCCCounty and @CoCoCWS

Marin: @AlertMarin, @MarinSheriff and @MarinCountyFire

Alameda: @AlamedaCoAlert, @AlamedaCoFire and @AlamedaCoSheriffs

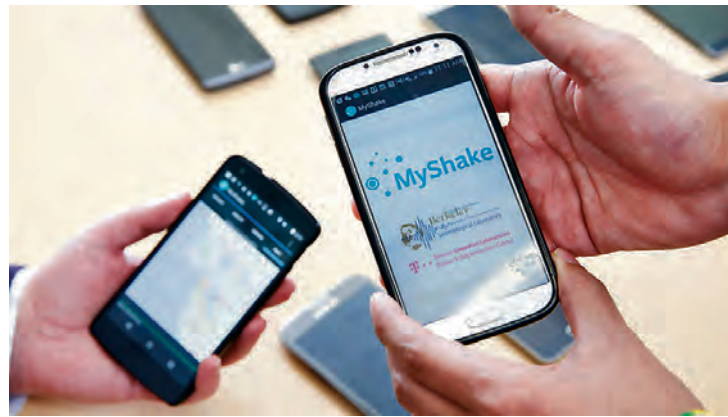
Napa: @napacountyfire, @napasheriff and @CountyofNapa

San Mateo: @sanmateoco, @SMCSheriff and @SanMateoPD

Santa Clara: @sccfiredept, @SCCGov and @SCC\_OES

Solano: @SolanoFire, @SolanoSheriff and @SolanoCountyEMS

Sonoma: @CountyofSonoma



Michael Short / Special to The Chronicle 2016

**The MyShake app is an earthquake detecting app for mobile phones that is set to launch on the Android platform.**

and @SonomaSheriff  
Cal Fire: @CAL\_FIRE

**Wireless Emergency Alerts**

Federal agencies like the National Weather Service and local governments use a system called Wireless Emergency Alerts to communicate with most cell phones. The alerts are usually accompanied by a sound and vibration pattern so that users can identify their importance.

But in areas with poor or no cell phone service, the alerts may be critically delayed or not arrive. Some people have reported that they did not receive essential emergency alerts when they were supposed to. Other apps and messaging systems that rely on

Wi-Fi and data plans may help fill in the gaps left by the wireless emergency alert system.

The federal Emergency Alert System is a separate system that uses broadcasters and satellite providers to broadcast emergency warnings to television and radio. If you cannot access cell service or the internet, turning on a radio or television during an emergency may help you get the critical information you need.

Both the WEA and the EAS are part of the Integrated Public Alert and Warning System, which also uses digital road signs and sirens as alternative alerting mechanisms.

**Key hardware**

FEMA and the California

Governor’s Office of Emergency Services recommend that families have an emergency charging option for cell phones in the case of a power failure. Be sure to keep at least one backup portable charger in your emergency preparedness kit.

Most state and local emergency preparedness lists recommend finding a battery-powered or hand-crank radio so that you can get information if you cannot access the internet or any cell-based technologies. Some lists also recommend extra batteries and a portable drive or cloud-based storage with scans of important documents, like insurance information.

If cell and internet networks are knocked out during a natural disaster, satellite phones can be an option to stay in touch because they rely on a network of satellites unaffected by natural disasters.

Though expensive, there are a few satellite phones commonly recommended for emergency use, including the Inmarsat IsatPhone 2 and the Iridium 9555. Some retailers have offered the Inmarsat for free alongside a yearly plan, and it may be worth exploring if you’re willing to spend \$50 to \$100 a year to keep a satellite phone active for emergencies.

**Make a major difference by helping your neighbors**

When disaster strikes, trained volunteers can make a big difference in helping communities respond. Two options to participate in these types of volunteer networks are:

**The Citizen Corps:** The organization brings together local government, business and community leaders to prepare for a disaster.

**Community Emergency Response Teams:** CERT offers training for individuals to respond to fires, earthquakes or other disasters. More than 6,000 individuals participate in their communities. In San Francisco, the Fire Department organizes the free trainings for the city’s Neighborhood Emergency Response Team, or NERT.

— Jill Tucker



Sara Gobets / Special to The Chronicle 2020

**More information**

**Citizen Corps:** On Twitter @citizen\_corps or online at [www.ready.gov/citizen-corps](http://www.ready.gov/citizen-corps)

**Response teams:** Online at [www.ready.gov/community-emergency-response-team](http://www.ready.gov/community-emergency-response-team). In San Francisco, <http://sf-fire.org/neighborhood-emergency-response-team-nert>

**CERT volunteer Kay Blackwolf helps Erik Rose load a free case of water into his car in Boulder Creek (Santa Cruz County) in September.**

## SAFETY

# Take steps to protect your property

**Create a defensible zone:** You don't have to strip everything down to dirt, but minimizing fuel danger is the goal. (See next page for details.)

**Avoid flammable plants:** Bamboo and oily eucalyptus can light like a match head. Opt instead for high-moisture succulents such as aloe or fire-resistant hardwood trees such as maple.

**Consider the weather:** Don't operate any power tools to trim vegetation when the weather is hot and windy because sparks can light the yard in a twinkling.

**Inspect power lines:** Notify Pacific Gas and Electric Co. whenever you notice power lines brushing up against tree limbs, or close enough for a strong wind to slap them together. PG&E crews can come trim the trees. Several big fires, including 2018's Camp Fire in Butte County, were sparked by power lines hitting vegetation or other power lines.

**Assess roofing materials:** Roofs should be made of flame-retardant materials, such as metal, asphalt composition shingles or clay tiles. Make the overhangs as wide as possible — in the 2017 Wine Country fires, some homes fared better with flying embers when they had fire-resistant overhangs of 4 feet or more to keep them from hitting the walls.

**Locate the gas valve:** Know where your gas shut-off valve is, and keep a wrench next to it. If you see a wildfire getting dangerously close, shut off the gas — and any propane tanks you might have around.

**Have a wildfire plan:** In just two minutes, a house fire can become deadly, according to the Department of Homeland Security. In five minutes, a house can become fully engulfed in flames. Plan for the worst.

**Understand your risk:** Cal Fire maintains maps of areas prone to wildfire, and cities and counties are required to keep safety plans that contain procedures for evacuations and communications.

— Kurtis Alexander and Kevin Fagan



Noah Berger / Special to The Chronicle 2020



Mason Trinca / Special to The Chronicle 2018

**Above:** An air tanker drops flame retardant while battling the Glass Fire in Napa County in October 2020.

**Left:** A sign posted at the emergency command center in Woodacre in Marin County promotes a composting program for vegetation trimmed by property owners to create defensible spaces around their homes in preparation for fire season.

# What to do if you get trapped by wildfire

Here are Cal Fire's recommended courses of action if you become trapped and can't make your way to safety.

## In your car

- ▶ Stay calm.
- ▶ Park your vehicle in an area with little vegetation.
- ▶ Close all of your vehicle's windows and vents.
- ▶ Cover yourself with a wool or cotton blanket or jacket.
- ▶ Lie on the vehicle floor.
- ▶ Call 911, and advise rescue personnel of your location.

## On foot

- ▶ Stay calm.
- ▶ Find an area clear of vegetation — a ditch or depression in level ground if possible.
- ▶ Lie facedown, and cover your body.
- ▶ Call 911, and advise rescue personnel of your location.

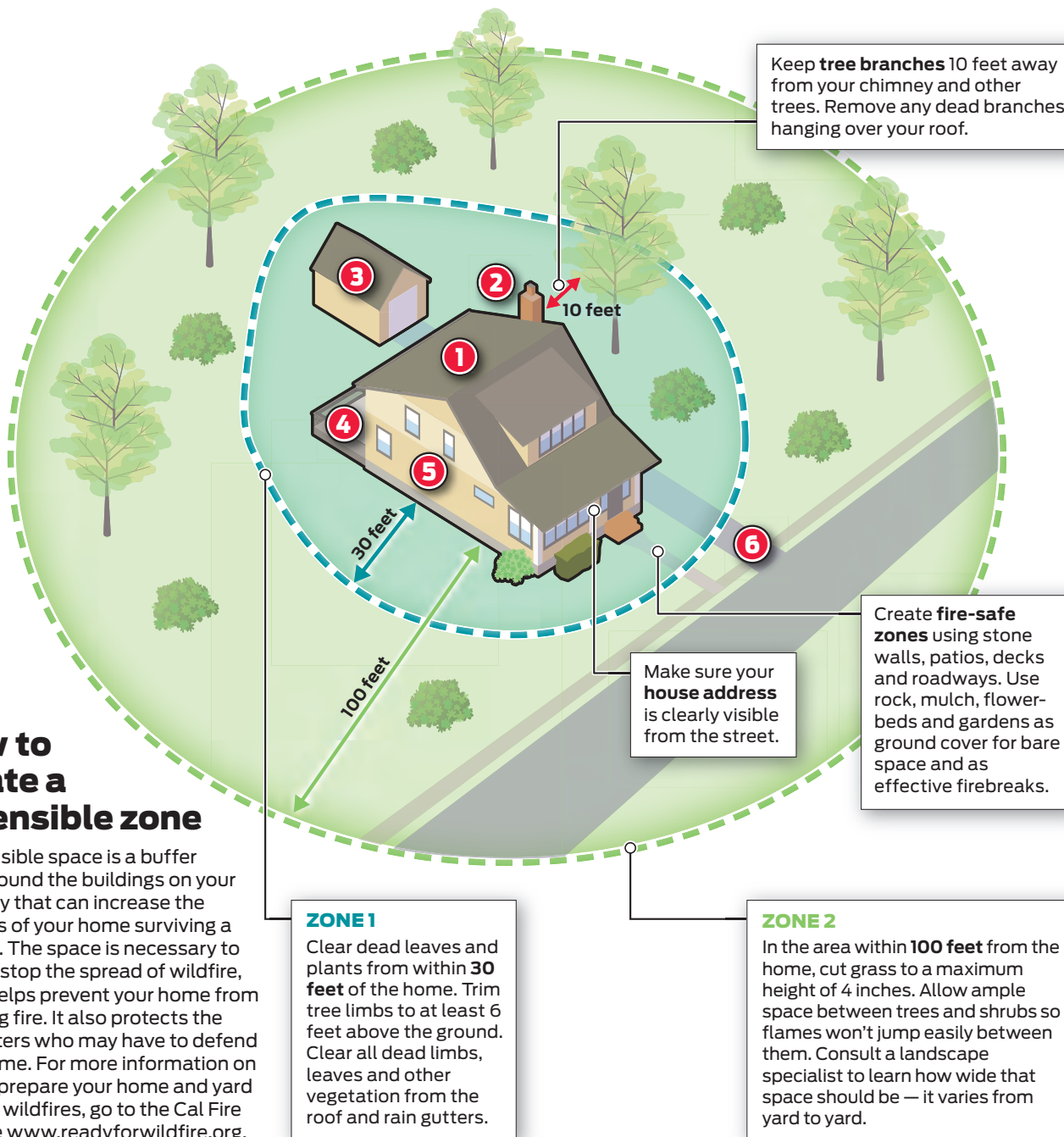
## In your home

- ▶ Stay calm, and keep your family together.
- ▶ Call 911, and advise rescue personnel of your location.
- ▶ Fill sinks and tubs with cold water.
- ▶ Keep doors and windows closed but unlocked.
- ▶ Stay inside the house.
- ▶ Step away from outside walls and windows.

Source: Cal Fire

## How to create a defensible zone

A defensible space is a buffer zone around the buildings on your property that can increase the chances of your home surviving a wildfire. The space is necessary to slow or stop the spread of wildfire, and it helps prevent your home from catching fire. It also protects the firefighters who may have to defend your home. For more information on how to prepare your home and yard against wildfires, go to the Cal Fire website [www.readyforwildfire.org](http://www.readyforwildfire.org).



### 1 Roof

The most vulnerable part of your home, it should be made of flame-retardant materials. Homes with wood or shingle roofs are at higher risk of being destroyed in a wildfire.

### 2 Chimney

Cover it with a non-combustible screen.

### 3 Garage

Have a fire extinguisher and tools such as a shovel, rake, bucket and hoe available for fire emergencies. Store combustible and flammable liquids away from ignition sources.

### 4 Deck

Surfaces within 10 feet of the building should be built with ignition-resistant or noncombustible materials. Remove combustible items from underneath your deck.

### 5 Windows

Heat from a wildfire can break windows even before the house ignites. This allows burning embers to enter and start fires inside. Single-pane and large windows are particularly vulnerable. Install dual-pane windows with one pane of tempered glass to reduce the chance of breakage in a fire. Consider limiting the size and number of windows that face large areas of vegetation.

### 6 Driveway

Driveways should be built according to state and local codes to allow emergency vehicles to reach your home. Trim trees and shrubs overhanging the road to allow vehicles to pass.

## SAFETY

# Keep flames from igniting your home

From the second a fire ignites in your home, experts say you may have just two minutes to get out before being overwhelmed by smoke and flames — and just five minutes before the entire structure is engulfed in flames. The key is to prevent the blaze from getting to that point. Here are things you can do:

- ▶ Check the batteries in your smoke alarms once a month, and replace them twice a year. A good rule of thumb is to replace them when you change the clocks in the spring and fall.
- ▶ Get rid of old paints and other flammable liquids you don't need anymore, and store those you do in well-ventilated areas.
- ▶ Cover all outside vents with

tight mesh of one-eighth- to one-quarter-inch openings to prevent embers from floating inside and igniting furniture or inner walls.

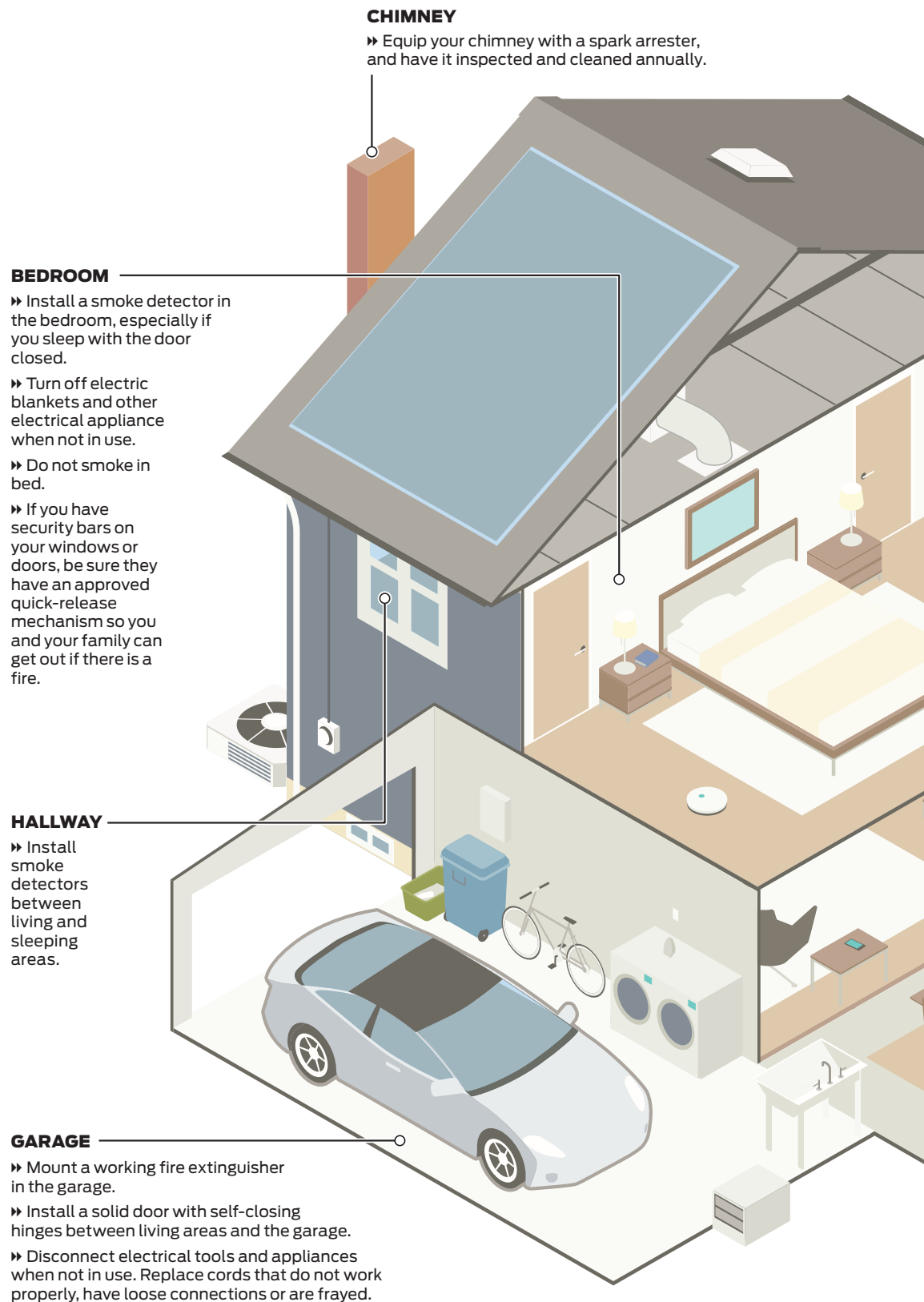
- ▶ Keep a disaster kit within easy reach of the front door and make sure valuable documents such as deeds, passports and insurance policies are in one handy place to grab quickly on the way out. See details on pages 6 and 7.

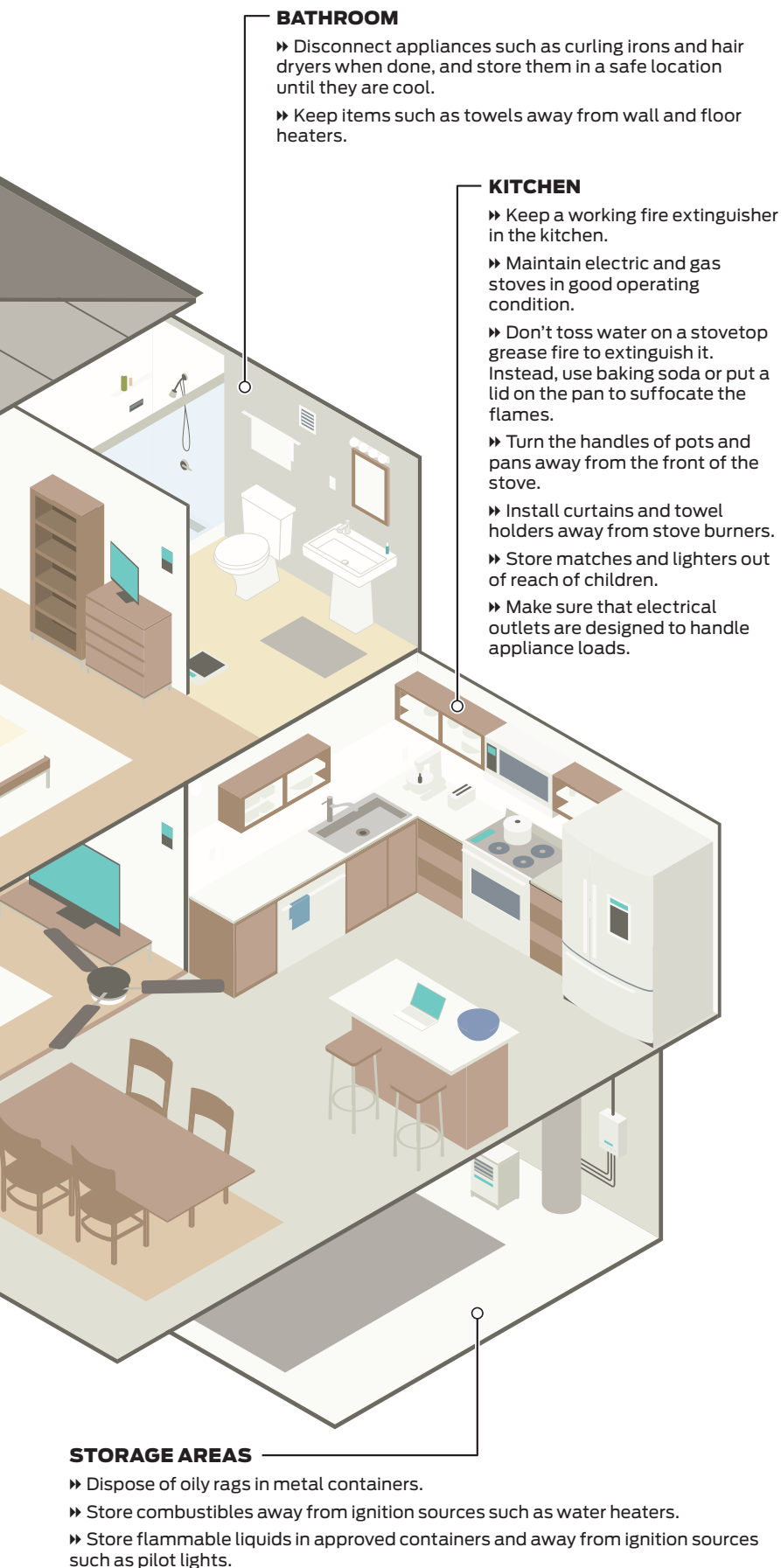
— Kevin Fagan



Michael Short / Special to The Chronicle 2016

Simple, inexpensive measures to prevent fires in your home, such as installing new smoke alarms, could save lives.





Santiago Mejia / The Chronicle 2019

**George Rose, 16, evacuates his home during the Kincadee Fire in Geyserville in 2019. Having a fire survival plan could mean the difference between life and death.**

## Have a plan — and practice

**By Jill Tucker**

The majority of fire deaths — about 85% — happen in homes. Yet just 1 in 5 families has practiced getting out of their house in the event of a fire. Do you know how you'd escape from each room if a fire breaks out? If the answer is no, it's time to make a plan and practice.

- ▶▶ Walk through your home and identify exits and escape routes, making sure doors and windows can be easily opened.
- ▶▶ Install alarms in every room where someone sleeps.
- ▶▶ Keep hallways and stairs free of clutter.
- ▶▶ Choose a meeting place outside — say the nearest stop sign or light post.
- ▶▶ Assign someone to get the pets.
- ▶▶ Practice escape routes twice a year, making the drill as realistic as possible, according to the Red Cross. The idea is to practice, not scare children, so it doesn't need to be a surprise drill. Drills should include making sure children know not to go back for toys, not to hide and not to go near the fire.

- ▶▶ Teach children to “get low and go.” Have them practice escaping each room by crawling along the perimeter to an exit and to “stop, drop and roll” if their clothing catches fire.
- ▶▶ If children are fearful about fire or fire drills at school or home make them anxious, try visiting a fire station or turning the drills into games, perhaps “Simon says, ‘Get low and go.’”
- ▶▶ For those in multistory homes or buildings, practice setting up and using escape ladders from a first-floor window.
- ▶▶ Not everyone may be able to get out, so family members should be taught how to insulate themselves in a room by closing doors and using towels or duct tape to seal cracks. Those who are stranded should wave a flashlight or light-colored clothing at the window so firefighters know where they are.
- ▶▶ Turn on emergency alert notification on your cell phones. This will allow you to get alerts when a vegetation or other kind of fire becomes a threat. Also, sign up for your county's emergency alert system if applicable.

# SAFETY

## What to do before you evacuate

When an evacuation is anticipated, follow these checklists — if time allows — to give your home the best chance of surviving a wildfire:

### OUTSIDE

- 1 Monitor your property and the fire situation. Don't wait for an evacuation order if you feel threatened and need to leave.
- 2 Check on neighbors and make sure they are preparing to leave.
- 3 Move propane barbecue appliances away from structures. Turn off propane tanks.
- 4 Gather up flammable items (patio furniture, toys, doormats, trash cans, etc.) from outside the house and bring them inside or place them in your pool.
- 5 Seal attic and ground vents with precut plywood or commercial seals.
- 6 Have a ladder available and place it at the corner of the house for firefighters to quickly access your roof.
- 7 Connect garden hoses to outside water valves or spigots for use by firefighters. Fill water buckets and place them around your house.

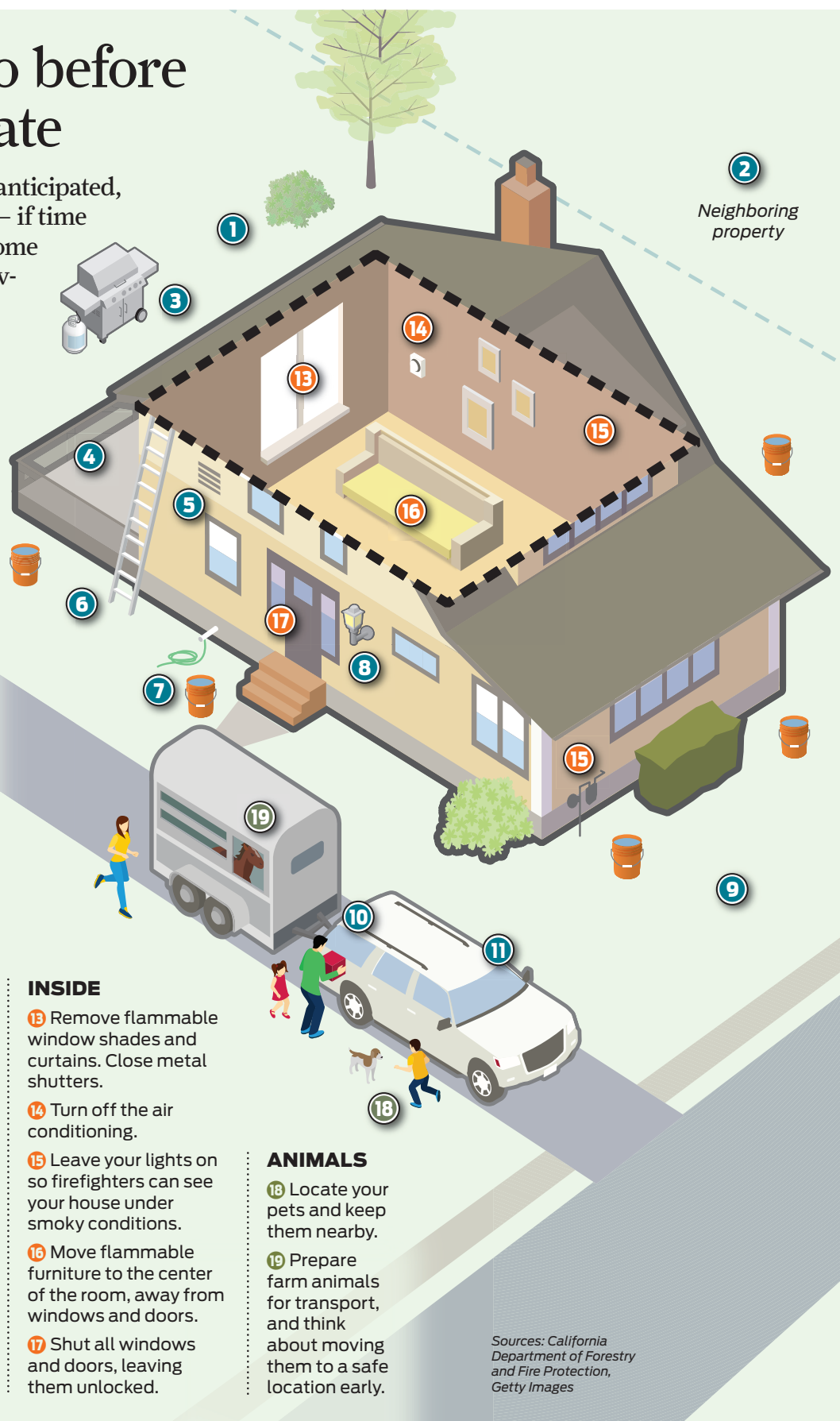
- 8 Leave exterior lights on so your home is visible to firefighters in the smoke or darkness of night.
- 9 Don't leave sprinklers on or water running; they can affect critical water pressure.
- 10 Make sure emergency supply kit is in your vehicle.
- 11 Back your car into the driveway, for quick getaway, with vehicle loaded and all doors and windows closed. Carry your car keys with you.

### INSIDE

- 13 Remove flammable window shades and curtains. Close metal shutters.
- 14 Turn off the air conditioning.
- 15 Leave your lights on so firefighters can see your house under smoky conditions.
- 16 Move flammable furniture to the center of the room, away from windows and doors.
- 17 Shut all windows and doors, leaving them unlocked.

### ANIMALS

- 18 Locate your pets and keep them nearby.
- 19 Prepare farm animals for transport, and think about moving them to a safe location early.



## How to react in first critical minutes

### In the event of a fire

- ▶▶ Flee the minute calamity becomes imminent, and certainly if you are told to evacuate.
- ▶▶ Take your disaster kit — and important documents — with you.
- ▶▶ Back your car into an open space to load it, leaving it pointed in the direction you plan to head. While you load up, leave the car's doors unlocked and the key in the ignition.
- ▶▶ If the fire has hit your house before you've had time to escape, check the temperature of any door-knob you need to use before you open it. A hot knob means the flames are close on the other side of the door. Pick another exit.
- ▶▶ If you have to flee through a room on fire, crawl so you will be below the smoke level.
- ▶▶ Throw on a heavy coat to protect against burning embers.

### If you have time and winds aren't high

- ▶▶ Wet down the roof of your house with a garden hose. But emergency officials say don't try to be a hero. They don't want to waste valuable time they could be using to fight the fire to rescue you.
- ▶▶ To reduce or slow the spread of fire, move combustible patio furniture inside, or at least to the other side of the house from where the fire is approaching. Flaming embers will have less to ignite.

Sources: California Department of Forestry and Fire Protection, Getty Images



Jessica Christian / The Chronicle 2020



Paul Chinn / The Chronicle 2020



Scott Strazzante / The Chronicle 2020

**Clockwise from top left: Raven Gray fills an outdoor tub during the Woodward Fire in West Marin County in August. Bobby Hougen of Santa Rosa reviews his go bag in October; he planned to leave the area because of the fires. A resident sits in traffic fleeing Santa Rosa's Shady Fire in September.**

# RECOVERY



Jessica Christian / The Chronicle 2020

**A woman sifts through the charred remains of a neighbor's home in the Napa County community of Spanish Flat after the LNU Lightning Complex in November.**



## RECOVERY

# After surviving a disaster, take steps to stay safe

Surviving a wildfire is just the first step. An important one, yes — but the danger and challenge are rarely over right away. You will need to push on for the next several hours, days or even weeks.

▶ If your house is livable, stay in it even if the utilities are out because officials are still trying to avoid congregate shelter settings as much as possible because of the coronavirus. This is where your survival kit will prove its worth, for food, water, first aid and the rest. Be prepared to go it alone for as long as three days.

▶ You may have turned off your gas, but if you smell or suspect a leak, don't light a match or a candle or flip any light switch, which can cause a spark, until you're sure the gas danger is over.

▶ Never touch a downed power line.

▶ If you are ordered to evacuate, you may be directed to an

evacuation point, not a traditional shelter.

▶ If you rent or decide not to replace your house, prepare to make relocation arrangements — signing a new lease, getting new furniture or other belongings, applying for insurance payments or governmental emergency assistance. If you are moving back into an apartment that was only damaged, the landlord is responsible for making your unit fit to live in again — but not for the loss of your personal property.

▶ Take care of yourself. Consider counseling, stay healthy through exercise and good diet, stay current with your friends — in other words, recognize that you've gone through an emotional wringer, and let yourself process the grief. Remember: To some extent, you will be rebuilding your life, and that comes one slow step at a time.

— Kevin Fagan



Scott Strazzante / The Chronicle 2020

**Vehicles drive under a power line during the LNU Lightning Complex in Vacaville in August 2020. Never touch a downed power line, and avoid touching anything in contact with one.**

## Tips for tracking down missing loved ones

Even with the best-laid plans, family members might be unable to meet at prearranged points. Cell phones with contact information might be left behind in the rush to escape danger. Here are some tips for locating loved ones:

▶ Parents should ask child care providers or schools what their policy is for when a catastrophic disaster hits and whom they'll need to call if children need to be moved.

▶ Persistence matters. There may be several roadblocks before one contact method pans out.

▶ Try calling the people you're searching for during off-peak hours, when the working lines are less clogged.

▶ Try texting if calls aren't going through.

▶ Check social media — Facebook, Twitter, Instagram — to see if they are online.

▶ Email. Even if a phone is gone, those who are missing

might still be able to log on to a computer.

▶ Call people whom missing loved ones are close to who may know where they are.

▶ Check in with their neighbors, employer, school or church — anywhere they usually hang out or spend time.

▶ For those in distant locations, try sending a snail-mail letter that has a good chance of getting forwarded if the missing person has relocated.

— Jill Tucker

## Keeping yourself up to date

No power, no internet? A battery-powered radio may be your best way to get information on what's going on.

Tune in to AM radio. In the Bay Area, KGO (810 AM) and KCBS (740 AM) carry regular news updates, and each is set up to run emergency information broadcasts from local authorities.

Listen for a warning siren. The city of San Francisco, for example, will blast its sirens during a major disaster, which is a cue to listen to an

emergency radio broadcast. The sirens are tested at noon every Tuesday.

Consider buying an emergency radio. The radio includes channels that regular AM-FM radios don't get, including essential weather and disaster broadcasts from the National Oceanic and Atmospheric Administration.

To find your local NOAA station, go to [www.weather.gov/nwr/station\\_listing](http://www.weather.gov/nwr/station_listing).

— Kurtis Alexander

## RECOVERY

## Where to turn for financial assistance



Scott Strazzante / The Chronicle 2020

Gerry Iuliano looks through the ruins of his winery after the LNU Lightning Complex in Vacaville in August 2020.

## CHRONICLE STAFF REPORT

After a major disaster, you may qualify for tax relief, unemployment insurance, federal grants and low-interest loans, but it helps to act quickly. Here's where to turn:

**File a claim:** Contact your insurance agent as soon as possible to start a claim. If you have to move out of your house, most policies will pay for living expenses up to a certain amount of money and time. You can usually get an advance to cover temporary housing, food and other immediate needs. Some firms will give a percentage of your content coverage before you submit an inventory. If you believe your insurance company is not treating you fairly, file a complaint with the California Department of Insurance and consider hiring a public adjuster to represent you. If the treatment is egre-

gious, consider hiring an attorney.

**Federal assistance:** You could be eligible for individual assistance from the Federal Emergency Management Agency if your loss is part of a federally declared disaster. FEMA can provide grants and low-interest loans to cover uninsured losses, up to certain limits. For more information: [www.fema.gov/individual-disaster-assistance](http://www.fema.gov/individual-disaster-assistance).

**Mortgage relief:** If you have a mortgage, contact your loan servicer. You can usually get at least a 90-day moratorium on payments and temporary relief from foreclosure activity.

**Tax relief:** If your home is damaged or destroyed, you may be eligible for property tax relief. File a claim with your county assessor's office within 12 months. The assessor can reappraise the property in its current condition

and potentially refund some taxes. When you rebuild, the value of your property before it was damaged will be restored. Also check with the IRS and California Franchise Tax Board to see if they have extended tax-filing deadlines for disaster victims.

If your loss was caused by a federally declared disaster, you may be eligible to deduct casualty losses that exceed 10% of your adjusted gross income on your federal return, if you itemize deductions.

**Unemployment benefits:** If you lose your job as a direct result of a federally declared disaster and are not eligible for regular state unemployment benefits, you could qualify for up to six months of unemployment benefits from a federally funded program called Disaster Unemployment Assistance. For more information: <http://bit.ly/2A73NCO>.

## Useful web sites

## PLANNING

- <https://osfm.fire.ca.gov/divisions/wildfire-planning-engineering/wildland-hazards-building-codes/fire-hazard-severity-zones-maps/>
- [www.readyforwildfire.org/Prepare-Your-Family](http://www.readyforwildfire.org/Prepare-Your-Family)
- <https://www.nfpa.org/Public-Education/Staying-safe/Preparedness/Escape-planning>
- [www.readyforwildfire.org/Defensible-Space](http://www.readyforwildfire.org/Defensible-Space)
- [www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/fire](http://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/fire)
- <http://sparkyschoolhouse.org/app/uploads/2017/07/FPW17ParentLetter1.pdf>
- [www.firefacts.org](http://www.firefacts.org)

## Survival kits

- [www.sf72.org/supplies](http://www.sf72.org/supplies)
- [www.ready.gov/kit](http://www.ready.gov/kit)

## Preparing your home

- <http://resilience.abag.ca.gov/housing/homeowners/steps>

## Family resources

- Sesame Street emergency preparedness toolkits and guides: [www.sesamestreet.org/toolkits/ready](http://www.sesamestreet.org/toolkits/ready)

## Pet safety

- [www.aspc.org/pet-care/general-pet-care/disaster-preparedness](http://www.aspc.org/pet-care/general-pet-care/disaster-preparedness)

## DURING AND AFTER A DISASTER

## Wildfires

- [www.readyforwildfire.org/Evacuation-Steps](http://www.readyforwildfire.org/Evacuation-Steps)

## Fire recovery

- <http://anrcatalog.ucanr.edu/pdf/8386.pdf>
- [www.usfa.fema.gov/downloads/pdf/publications/fa\\_46.pdf](http://www.usfa.fema.gov/downloads/pdf/publications/fa_46.pdf)
- [www.apa.org/helpcenter/residential-fire.aspx](http://www.apa.org/helpcenter/residential-fire.aspx)

## Regrouping

- Check in as safe or search for family with the Red Cross: [www.redcross.org/safeandwell](http://www.redcross.org/safeandwell)
- Family finder phone apps: [www.life360.com/family-locator](http://www.life360.com/family-locator) or <http://mamabearapp.com>

# PLANNING AND RECOVERY

## Disaster checklist: What to do before and after

### Before

- Download this guide as a PDF ([sfchronicle.com/survival](https://sfchronicle.com/survival)).
- Download apps that will be useful during an emergency.
- Compile a list of where to get emergency information, including radio stations, social networks, websites and public safety alerts.
- Keep the list in your car and in your home.
- Microchip your pets.
- Take photos of your belongings.
- Review and update your insurance coverage.
- Make copies of your important documents, and store them in a safe place or on the cloud.
- Replace the batteries in your smoke detectors at least twice a year.
- Replace your smoke detectors at least once every 10 years.
- Check your fire extinguishers and make sure they and other firefighting tools are easily accessible.
- Pack emergency survival kits for your home and car — don't forget items for your pets.
- Plan and practice family escape routes from your home, and establish a meeting place.
- Have family discussions about safe places in the home when an earthquake hits.
- Assign family members' responsibilities during an emergency, such as contacting other family members, turning off the gas and gathering pets.
- Know where your gas shut-off valve is, and have necessary tools easily accessible.
- Maintain a defensible zone around your home.
- Notify PG&E if you notice unsafe power lines.
- Identify combustible building materials and replace them if possible.
- Prepare your home to survive a fire.
- Consider buying alternative power and communication devices.

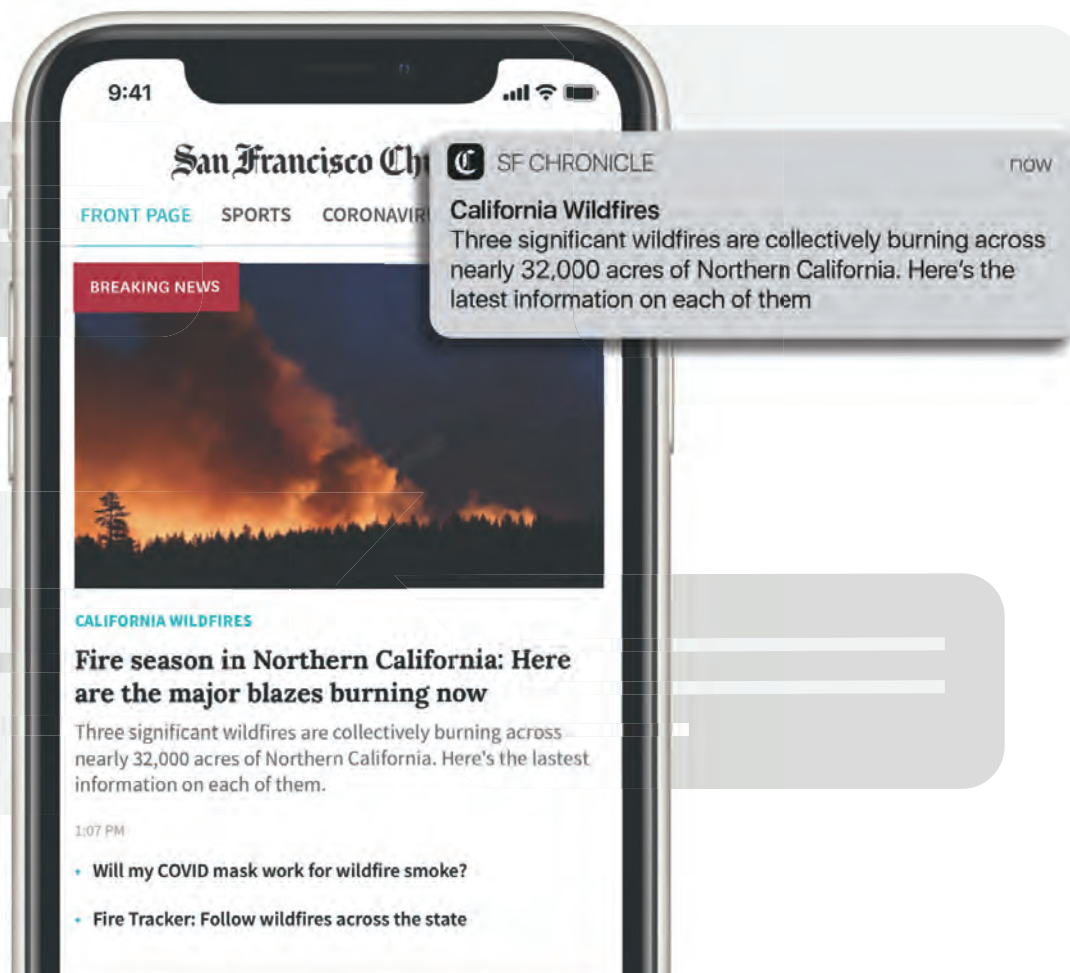
### After

- Seek federal assistance, mortgage relief, tax relief and unemployment benefits.
- Contact your insurance provider, and start a claim as soon as possible.
- Consider counseling as you rebuild your life.
- Reach out to family — for your sake and theirs.

# San Francisco Chronicle

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