

We're ready for **WILDFIRE** here

Wildfire safety for renters and seasonal workers

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PHOTO / PCUN



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This guide will help you:



Understand the weather conditions that influence how wildfires burn, and recognize the risks associated with living and working in areas affected by smoke and wildfires.



Prepare for wildfires by making an emergency plan, getting renters insurance, documenting personal belongings, and reducing the chance of home loss or damage.



Evacuate quickly and safely by signing up for evacuation alerts, recognizing how emergency notifications are issued, and knowing where to go for help or shelter.



Identify and access trusted resources such as emergency response services, wildfire recovery assistance programs, and renters insurance.



INTRODUCTION

Preparing for *Wildfire*

Living and working in Oregon means being prepared to encounter wildfires and wildfire smoke. Whether you own your home, live in a rental or in employee housing, live in town or in the country, there are important steps you can take to stay safe during wildfire emergencies.

In this resource, we offer tips about wildfire preparedness for community members who live in rented or temporary housing in western Oregon, and who may work outdoors.



This guide covers **what to expect and what to do** before, during, and after a wildfire.



PHOTO / UNITED FARM WORKERS

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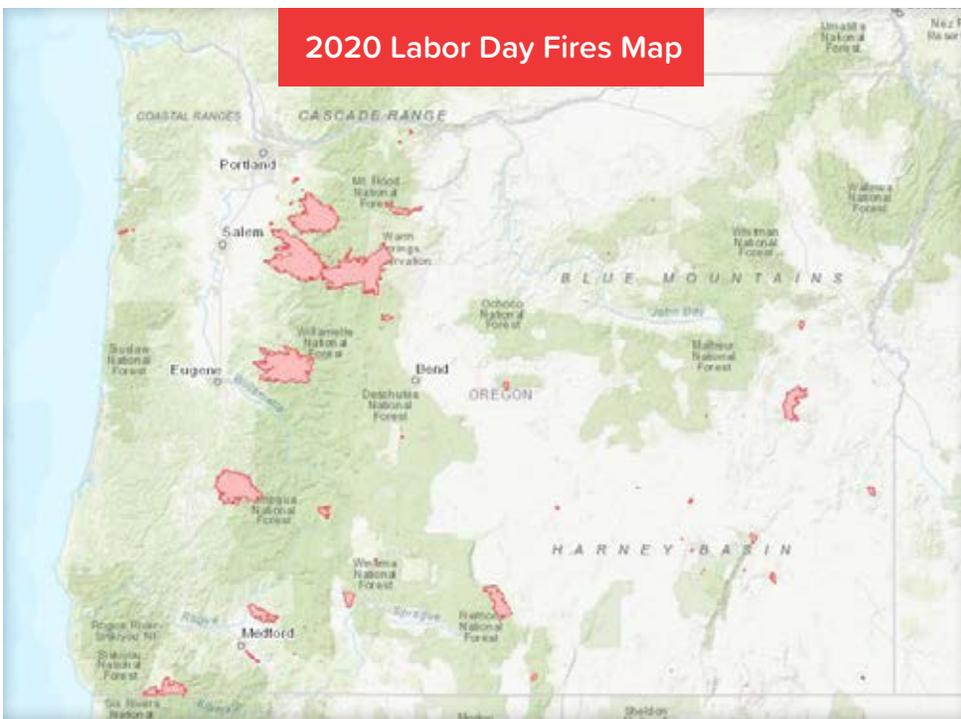
Should I worry about wildfire in northwestern Oregon?

Western Oregon is often thought of as a place of green trees, farms, and cities. It can be hard to imagine wildfire occurring in those settings. However, fire has happened here and will happen again.

Historically, fire was part of the way of life for many in western Oregon. Indigenous people used fire to encourage the growth of important plants and wildlife. Farmers also used fire to maintain fields and enrich the soil. Trees like Oregon white oak and areas like meadows rely on fire to stay healthy.



2020 Labor Day Fires Map



But some fires, including the large ones that happened in 2020, can have devastating impacts on forests and people, depending on when, where, and how they happen. The 2020 fires were particularly damaging for a few reasons. One was that they happened after a hot, dry summer, so the trees and brush were more ready to burn. Another was that they were driven by strong, dry winds blowing from the east to the west. August through October is when this is most likely to happen in western Oregon, before the season changes and more rain comes. Big wind events are also more likely to knock down power lines, which can start more fires.

Fires can also happen easily in areas where lots of people live, due to human causes such as debris burns that get out of control, equipment or chains that cause sparks, fireworks, or discarded burning material like cigarettes. It makes sense to expect wildfires in the summer when it is hot and dry.

Although the risk of wildfire can be frightening, being aware of when fires might occur and taking steps to prepare can help you feel more ready.



Backyard debris burning is the #1 source of accidental ignitions in Oregon. Practice safe burning and check for burn bans.

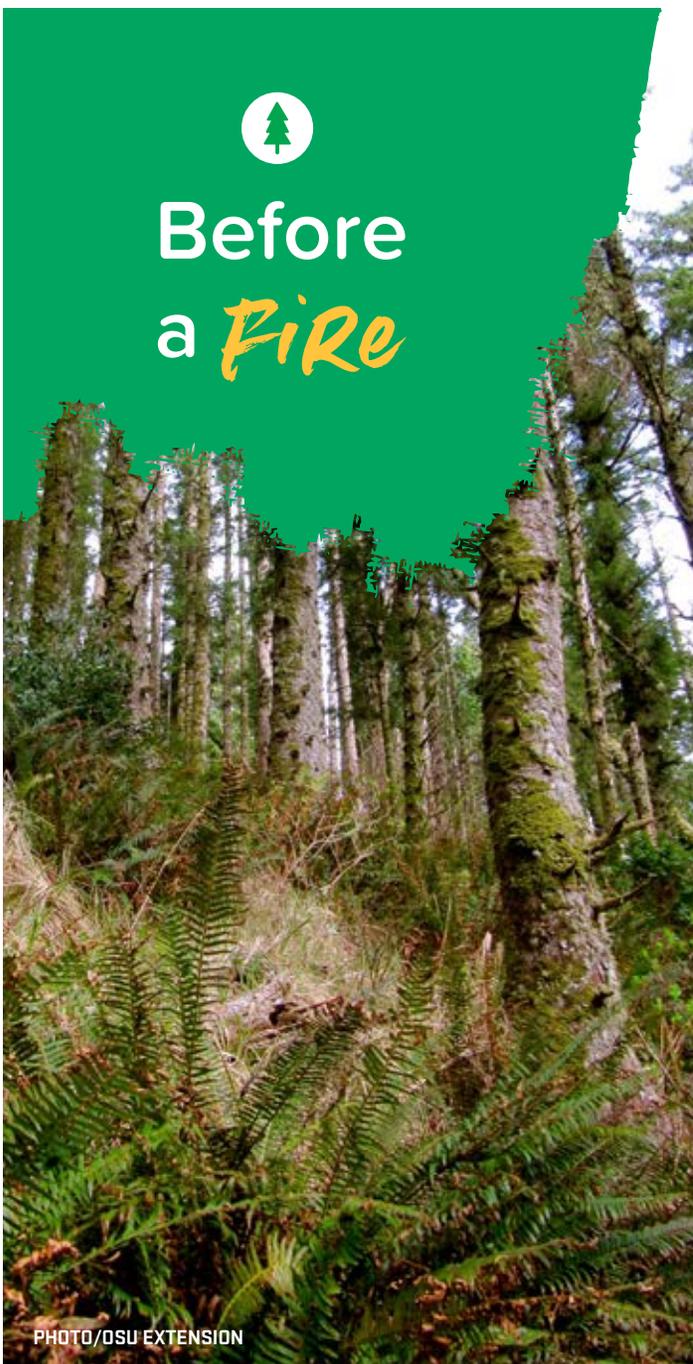


If you see a “red flag warning” in the weather forecast, that means that risk of fire is very high due to hot temperatures, strong winds, and very dry air. During those times, you will want to be extra careful not to ignite a fire and be aware of possible fires around you.





Before a Fire



PHOTO/OSU EXTENSION



Emergency Planning

When a wildfire strikes, you might be at home, at work, or somewhere else. You can feel prepared for an emergency by taking some time to plan with your family, household, and employer in advance.

Making an emergency plan for your family

During wildfires, you might need to act quickly to keep yourself and your family safe. Planning ahead can save you time. Talk to the members of your household and make a plan that includes:

- Transportation options, such as a personal vehicle (consider keeping your gas tank full), arranging to carpool with a neighbor, etc.
- Multiple escape routes.
- Plans for evacuating your pets or stock animals.
- Special arrangements for household members who may need extra time or resources to evacuate, like small children, the elderly, or those who are sick.
- A designated location to reconvene with your family that is out of danger (the home of a relative, or a 24-hour business, public park, parking lot, or sports field).
- Someone you all can call to report your safety and exchange messages in case you're unable to communicate with affected family members.



Taking a few critical steps today can reduce the chaos, the worry, and the costs that a wildfire could cause tomorrow.





? *What about an emergency plan at work?*

All agricultural employers in Oregon with more than 11 employees should have an emergency action plan in place and train new employees on the plan. However, this emergency action plan may or may not include a plan for wildfire emergencies. Ask your employer if they have a plan in place for wildfire events. You can ask specifically about:

- Emergency escape procedures and routes, and designated safe, off-site locations to reconvene.
- “Shelter-in-Place” locations at the worksite where workers could stay safe during a fire if evacuation routes are blocked.
- A communication plan, including how workers will be notified of emergency procedures.

? *Do you live in employee housing?*

If you live on site in employee housing, ask your employer if they have an emergency plan to notify and evacuate tenants in the event of a wildfire. Here are some specific questions you can ask your employer to understand their plan:

- How will we be notified about an emergency, like a wildfire?
- How will we be evacuated in the event of a wildfire evacuation?
Will transportation be provided?
- How will the worker housing units be protected in the event of a wildfire?
Will other accommodations be provided if housing units are damaged or destroyed in a fire?

PHOTO/PCUN





Your emergency kit should include everything you'd need for at least 3 days away from home:

- Food and drinking water for you, your family, and any pets.
- Prescriptions or special medications.
- A change of clothing.
- A toothbrush and other bathroom supplies.
- A cell phone and charger.
- Any specific family needs like baby diapers, pads/tampons, etc.
- Copies of important documents, such as a driver's license, Social Security card, passport, car or house titles, rental agreement, and insurance policy information.
- Any cash or other valuables that you have stored at home (unless locked in a firesafe box).



PHOTO/PCUN

Preparing your Emergency Kit

Prepare this “emergency kit” ahead of time so you can leave quickly in an evacuation.



Make digital copies of your important documents.

For insurance claims, take pictures and make a digital list of your important documents in case they are lost in a fire or other disaster. These might include your driver's licenses, Social Security cards, birth certificates, passports, car title, house title, rental agreement, and/or insurance policy information.





Renters insurance

? What is renters insurance?

Renters insurance protects against the loss of personal belongings if they are stolen or damaged by water, smoke, or fire. Anyone can buy renters insurance and it starts at \$10-\$15 per month.



PHOTO/DSU EXTENSION



If you get renters insurance, **take photos or video of your belongings** to document what you own.

For expensive belongings, save your receipts or note how much you paid and when you bought them. If you have to file a claim with your insurance, this information will save you time and help you get your money.

? What does renters insurance cover in a wildfire?

1 Personal belongings coverage: Renters insurance can help cover the costs of your lost belongings. Note that there is a limit on how much you can receive for a single item, and if you want to cover something very expensive, like jewelry, you may pay more for renters insurance. Renters insurance will usually offer two types of coverage for your lost belongings.



Actual Cash Value: pays you based on the current value of your belongings at the time you lost them.



Replacement Cost: pays you enough to buy brand-new replacements for your lost items.

Actual Cash Value	Replacement Cost
\$2,000 initial cost	\$2,000 initial cost
— \$800 loss in value	— \$0 no reductions
— \$200 deductible	— \$200 deductible
\$1,000 reimbursement	\$1,800 reimbursement

2 Additional living expenses coverage: Renters insurance can also help cover the costs of evacuating from a wildfire, such as hotel bills, meals, or any other expenses that are more than your normal expenses. When buying renters insurance, ask about this coverage. Some plans offer advance payments to cover early expenses.

To learn more, check out Oregon's Fact Sheet on Understanding Additional Living Expenses: beav.es/cw9



? Is this housing unit ready for fire?

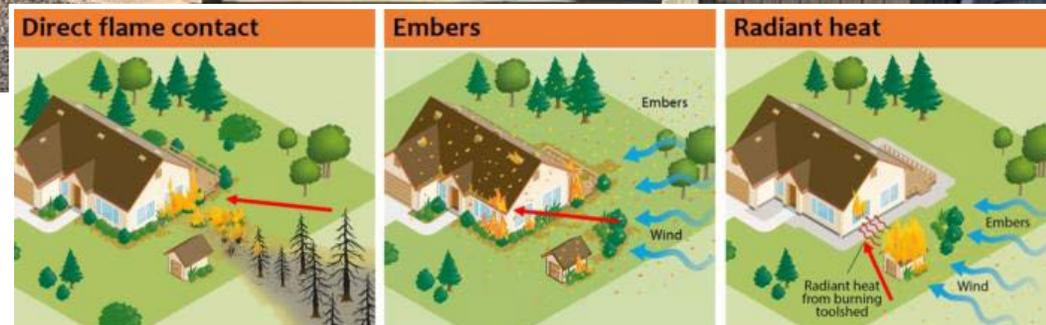


✓ Roof in good condition and free of debris.

✓ Enclosed eaves.

✓ At least 5 feet around the building with no flammable vegetation.

PHOTO/PCUN



Preparing your home for fire

Wildfires can damage or destroy buildings. Homes that are made of non-flammable materials like cement blocks, metal, or concrete are less likely to burn. For example, a metal roof is unlikely to ignite in a wildfire. Homes that have openings, like unscreened vents, cracks, gaps, and wooden attachments such as decks and patios, can be more likely to catch fire.

? How do buildings catch fire in a wildfire?

- **Direct flame:** the fire can move directly from nearby trees or other fuels.
- **Embers:** little bits of burning material get pushed ahead of the fire on the wind and can ignite new fires on and around buildings.
- **Radiant heat:** the fire can create so much heat that it ignites a nearby building.





PHOTO/KUOW/ALEC COWEN

? *How can a property owner reduce the chance of home loss?*

Property owners can improve the chances that a building survives a wildfire by updating the building materials on the structure and keeping trees, bushes, and other vegetation away from structures. Property alterations like this must be made or approved by the landlord unless otherwise stated in the rental agreement. Do not make any changes to the house without explicit approval by the property owner.

Additional information on protecting buildings from wildfire can be found here: National Fire Protection Association Tip Sheet: beav.es/pcR

? *As a renter, what can you do to reduce the chance of your home catching fire?*

- Regularly check for debris on the roof, gutters, and around the base of the building during the spring and summer seasons. Inform your property manager of debris build up, or ask for permission to clear it yourself.
- If you have a lawn, keep it mowed and watered.
- Trim bushes and trees within 30' of the house so they aren't touching each other or the home (do not remove any vegetation without approval).
- Move any flammable items, such as outdoor furniture, at least 30' away from the house in the event of a fire.
- Don't store anything under decks or against the house.



Request a free home assessment from your local fire department or at this website: <https://oregondefensiblespace.org/>





During a *Fire*



When a wildfire approaches, things can get chaotic. The power can be knocked out, emergency phone lines may be swamped, the sky can turn dark with smoke, and the wind is likely to be strong. With this stressful atmosphere, it is natural to feel scared or overwhelmed. Knowing what kind of emergency communication to expect, where to go for help, and having a plan in place for evacuation can reduce stress during a fire and help you get to safety.

Emergency Communication

What are the different levels of evacuation?

- 1 Be ready.** **Prepare for evacuation by packing up everything you will need to be away from home.** Monitor the news and radio for updates. Make sure you and those in your household all have transportation to leave, like a car or someone to drive you. Leave now if you or a household member needs extra time to evacuate or if you need to evacuate pets or livestock. Check in with neighbors and emergency contacts. If you are going to work, consider bringing your emergency kit items with you in case you are evacuated from your worksite and cannot return home.
- 2 Be set.** **Make sure all the members of your household are ready to leave.** Have your emergency kit and transportation ready. Monitor the news and radio for updates. If you are at work, ask your employer if they will notify you when it is time to evacuate and whether they will provide transportation for those who need it. Conditions can change rapidly and you may not get another alert so if you feel unsafe, leave now.
- 3 Go now!** **Leave immediately.** Do not stop to gather belongings. Call **911** if you are trapped.

PHOTO/LUCY E.J. LAUSER





? How will you be notified about evacuations?

There are different ways that emergency officials try to notify people to evacuate:

- **Emergency alert system:** Sign up to receive alerts to your cell phone here: ORalert.gov. You should get an alert to your phone if there is an emergency near you. These alerts will likely come in English. If you know affected people who don't read English, consider notifying them of the alert.



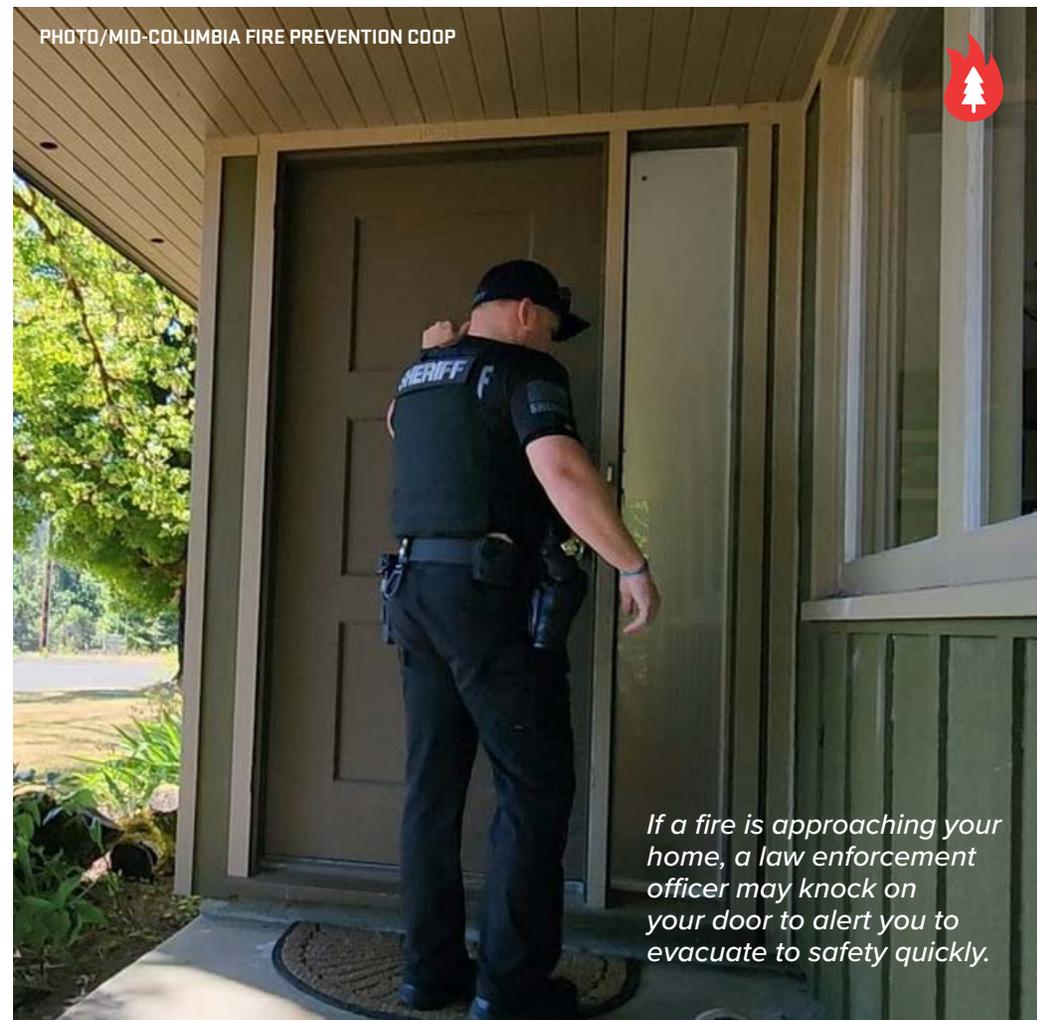
- **Television, radio, and social media broadcasts:** Local officials will announce evacuation notices through the media. Check the website and Facebook page for your county sheriff's office.



- **Door-to-door visits:** Emergency officials from the sheriff's office or fire department may knock on your door to alert you to evacuate.



- **Employer:** If you live in employee housing or are at work, your employer might notify you of an evacuation order. Consider asking your employer in advance if they will provide transportation in case of an emergency.



If a fire is approaching your home, a law enforcement officer may knock on your door to alert you to evacuate to safety quickly.

Last resort option: Sheltering in place

If you are stuck and cannot evacuate because the roads are blocked or you do not have transportation, call the emergency phone number: 911.

You may have to shelter in place. If possible, go inside a building and seal off outside air by closing all the doors and windows.



It is possible that you will not get any notification of danger before a wildfire.

You may not have electricity to get news on a TV or a computer. Your cell phone may not have service. *If you feel unsafe, evacuate early.*





Keep all receipts of any costs related to displacement (i.e., hotels, food, transportation, etc.).

Insurance policies might pay for additional living expenses if you are ordered to evacuate. If you have renters insurance, you may be able to receive advance payments to cover early expenses.



Emergency Shelters

During and immediately after a fire, you might not be able to return to your home right away due to closed roads, ongoing hazards like downed powerlines, or damage to buildings around your neighborhood.

In the short term, stay aware of current evacuation levels, road closures, and access via local emergency management. The sheriff's office for your county will provide this information on their website, through text messaging alerts, phone, email, and social media. Rumors and false information can be common during this time, especially when official updates on the status of areas affected by fire can be slow to come.

Where to go once you've been evacuated.

If you evacuate due to a wildfire, there may be free resources to help you. Likely, the county government or the Red Cross will establish a temporary shelter in a big public building like a school gym or fairgrounds. These shelters might offer meals and water, a place to sleep, medical services, and basic necessities like toiletries and donated clothing.

? *Who can stay at a Red Cross shelter?*

Everyone is welcome at a Red Cross shelter and all disaster assistance is free. They provide aid regardless of race, religion, gender identity, sexual orientation, or immigration/citizenship status.

? *What if no temporary shelter has been established?*

Sometimes it takes a few days before a temporary shelter is established, especially during fires that affect a small number of people. In this case, you can still access free resources through the Red Cross. Call **1-800-RED-CROSS**. They may be able to provide a voucher to temporarily stay in a motel and cover the cost of your meals. The Red Cross can also connect you with health services and temporary financial assistance.





! Smoke

Wildfire smoke can occur from local fires, or it can travel from more distant fires and settle over western Oregon. It can have negative effects on your health, especially if you have heart or lung conditions, are a child or older adult, or are pregnant. It can also decrease visibility when driving.

When it is smoky in your area, you can check the air quality level and use that information to protect yourself. The air quality index tells you how much air pollution there is that day (below). If air quality is at a level that is dangerous for you, staying inside is safest for your health. You can also make or buy air filters, seal doors and windows, and wear N95 masks.



PHOTO/PCUN

EPA Air Quality Index Chart

0-50	Good
51-100	Moderate
101-150	Unhealthy for Sensitive Groups
151-200	Unhealthy
201-300	Very Unhealthy
300+	Hazardous

It may not be possible to remain inside when there is wildfire smoke. Oregon has laws to protect outdoor workers from smoke. Employers are required to monitor air quality, and based on the level of air pollution, take steps including providing training, masks, and clean air spaces for breaks. You can review information about these laws so you know what your employer should be doing to protect you and your coworkers during smoke events.

To learn more about preparing for wildfire smoke at home or work, see these OSU resources:

Our Future in Our Hands Smoke Booklet: beav.es/ppd

Laws in Oregon brochure: beav.es/cwH



Want to track air quality where you live?

Use the free AirNow app.





After a *Fire*



PHOTO/OSU EXTENSION



Do not return to your home until the authorities say it is safe.

Emergency managers will communicate this message through the emergency alert system, social media, TV, radio, and community partners.

Information about wildfire recovery programs and assistance may not be available immediately. Be patient and be on the lookout for new information and updates that may be added over the following weeks and months after the fire.

Your well-being is important to take care of during this time. You may feel a lot of emotions including stress, confusion, sadness, and anger. To support your emotional health, you can ask a friend, family member, or professional to help you review the recovery resources that are available and make choices.

You can consider some of these tips and resources from OSU about caring for your mental health during wildfires: beav.es/cwr.



Insurance Claims

If you have homeowners or renters insurance, prepare to make a claim by gathering the documentation you will need. This includes your ID (driver's license, passport, green card, visa documents, citizenship papers, etc.), proof of where you were living (rental agreement, utility bill, rent receipt, etc.), a copy of your insurance policy, photos and lists of any personal belongings damaged or lost in the fire, and receipts for displacement expenses (meals, hotels, etc.).

When you contact your insurance company, it is helpful to document all communication or have written records from email or text correspondence. You may need to provide photos of the damaged/destroyed home or rental, as well as photos of your damaged belongings to receive compensation. Don't get rid of anything until your insurance company has seen it. Be patient, as it can take months to get your money from the insurance company. Before you receive your final payout, a premium will be deducted from the settlement.



FEMA Assistance

Having renters insurance is the best way to make sure your belongings are covered in a fire, but the federal government may also be able to provide assistance through the Federal Emergency Management Agency (FEMA) if the wildfire is declared a “disaster” by the government. You can determine whether your area qualifies as a “disaster” here: <https://www.fema.gov/locations>.

Expenses that FEMA may be able to cover include reimbursements for temporary lodging during your displacement. You will need to upload your receipts to: <https://www.disasterassistance.gov>. If you are declined assistance by FEMA, you can appeal.

For additional information, visit FEMA's website on Lodging Expense Reimbursement: beav.es/cwy



Other assistance may become available to you after a fire, so stay informed.

Keep checking in with local community organizations for updates on wildfire recovery programs set up through state and non-profit organizations. It can take a while for these programs to emerge after a fire.





Home Damage and Loss

What to do if your rental is damaged.

If your rental is damaged and habitable, decide if you want to continue renting in the same location. Renegotiate a lower monthly rate with your landlord. Make sure you and your landlord are clear on how long it will take to make repairs. Do this in writing. If you wish to end the rental agreement, let your landlord know in writing. Ask if you will be able to get your deposit back; this may not happen in all circumstances.

What to do if your rental is destroyed.

If the rental is destroyed, or if a government agency states the property is no longer habitable, then your rental agreement legally ends. Do not return to the site to collect personal belongings until authorities say it is safe to do so. You are not responsible for cleaning up. In writing, let your landlord know that the agreement has ended due to the wildfire and ask for your deposit and remainder of that month's rent. Your landlord must return your full deposit and the remainder of that month's rent if the rental is destroyed. If you wish to keep renting in

the future, you do not have to pay until your landlord replaces the lost rent. Tell your landlord in writing about your decision to keep renting or stop paying.

If you live in government subsidized housing, such as Section 8, you may request a new voucher from your social worker and request an extension or exception to the 60-day relocation rule.

For legal help with this process, you can go to **[OregonLawHelp.org](https://www.oregonlawhelp.org)** and get a list of legal services and programs that are available where you live. Some of these services may be free. The Oregon Law Center also provides guidance on your rights, communicating with your landlord, and what to expect from government agencies that might be involved, at this website: **wildfire.oregon.gov/resources/TenantFAQsEnglish.pdf**. Their website also includes specific information for those living in subsidized housing or mobile home parks, here: **beav.es/cik**.

For letters that you can send to your landlord about loss or damage to your rental in a wildfire, Oregon Law Center has examples you can use: **beav.es/ppW**.

⚠️ Scams and Fraudsters

Following wildfires, fraudsters may be around to prey on unsuspecting victims. Do not sign any contracts, give out your personal information, or agree to pay for anything until you have verified the identity of the business or organization.

Avoid these common scams:

- **Government imposters:** FEMA and other government organizations will NEVER ask you for money or charge you any fees. Use the official online portal to connect with FEMA.
- **Rental-listing scams:** do not send money or pay for a deposit until you have viewed the rental and signed a lease.
- **Clean-up, repair, and insurance scams:** FEMA and other government agencies will coordinate clean-up efforts. Verify with your landlord before you allow anyone to make repairs or inspect your rental.
- **Price gouging:** excessive prices for essential goods, such as water, are illegal.

To learn more about how to avoid scams after a wildfire, these Oregon resources in English might help:

Oregon Wildfire Myth vs. Fact: beav.es/ci1

How to Spot, Avoid, and Report Scams After a Disaster: beav.es/ci3

Conclusion

Living and working in western Oregon comes with the chance that you may encounter wildfire one day. By making some decisions ahead of time and learning what happens during and after a wildfire, you can set yourself up to stay safe and recover quickly from a fire event. It's not just about the physical stuff, though – taking care of your feelings is a big deal too. Lean on your friends and family, and don't hesitate to ask for support when you need it. By looking out for both your physical and emotional well-being, you'll be better equipped to handle whatever comes your way.

Stay ready, stay connected, and let's face wildfires together.

