

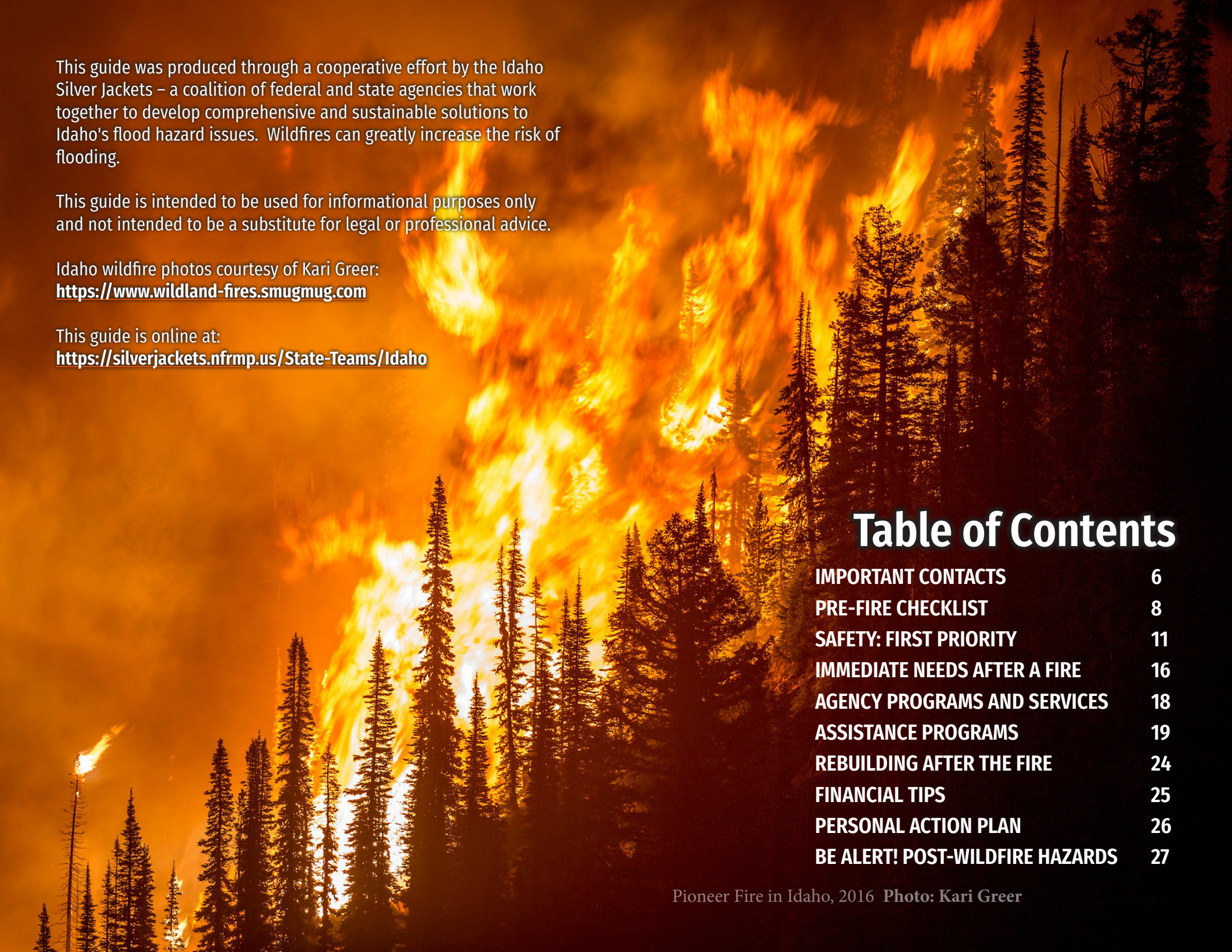
WILDFIRE

A Resource Guide for Individuals



Prepared by the Idaho Silver Jackets

Pioneer Fire in Idaho, 2016



This guide was produced through a cooperative effort by the Idaho Silver Jackets – a coalition of federal and state agencies that work together to develop comprehensive and sustainable solutions to Idaho's flood hazard issues. Wildfires can greatly increase the risk of flooding.

This guide is intended to be used for informational purposes only and not intended to be a substitute for legal or professional advice.

Idaho wildfire photos courtesy of Kari Greer:
<https://www.wildland-fires.smugmug.com>

This guide is online at:
<https://silverjackets.nfrmp.us/State-Teams/Idaho>

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An illustration of a brown cabin with a grey roof in a forest setting. In the background are blue mountains and several tall evergreen trees. To the left of the cabin, there is a brown hillside with some sparse green grass and a few dead trees. A power line with wooden poles runs across the scene. A stream flows from the bottom right towards the center. A mailbox is on a post near the stream. A picnic table and a grill are outside the cabin. A large, dark, irregular shape representing a burn area is on the left side of the image. Several callout boxes with white text on orange backgrounds point to different parts of the scene.

Watch for falling trees

Trees and branches within the fire area can fall with no warning.

Consider slope stabilization

Burnt slopes are susceptible to erosion and debris flows.

Pay attention to weather

Listen for flash flood alerts and evacuate if necessary.

Avoid down power lines

Call your local utility company.

Secure outdoor furniture

Heavy furniture can move in a flood or debris flow and cause further damage.

Purchase flood insurance

If you are downstream from or adjacent to the burn area, you are at risk for flooding and debris flows.

Clear culverts/drainages

Remove any debris, lawn clippings or material blocking culverts & drainages.

Establish evacuation routes

Identify several ways out of your area. Prepare an evacuation kit and make sure everyone in your household knows what to do in case of a flood event.

IMPORTANT CONTACTS

LOCAL GOVERNMENT

911 **Emergencies**
_____ **Fire**
_____ **Police**
_____ **City Clerk**
_____ **Sheriff**
_____ **County Clerk**
_____ **County Emergency Manager**
_____ **Local Forest Service**

STATE GOVERNMENT

208-258-6500 IOEM
Idaho Office of Emergency Management
<https://ioem.idaho.gov/>
4040 Guard St, Bldg 600, Boise, ID 83705-5004

FEDERAL GOVERNMENT

208-238-2301 BIA
Bureau of Indian Affairs
<https://www.bia.gov/regional-offices/northwest/agencies>
Agency Rd, Pocatello, ID 83202

208-373-2301 BLM
Bureau of Land Management
<https://www.blm.gov/idaho>
1387 S Vinnell Way, Boise, ID 83709

425-487-4600 FEMA
Federal Emergency Management Agency
<https://www.fema.gov/states/idaho>
<https://www.disasterassistance.gov/>

208-378-5650 FSA
Farm Service Agency
<https://www.fsa.usda.gov/state-offices/Idaho/index>
9173 W Barnes Dr, Ste B, Boise, ID 83709

208-334-1990 HUD
Department of Housing and Urban Development
<https://www.hud.gov/states/idaho>
1249 S Vinnell Way, Ste 108, Boise, ID 83709

208-378-5700 NRCS
Natural Resources Conservation Service
<https://www.nrcs.usda.gov/wps/portal/nrcs/site/id/home/>
9173 W Barnes Dr, Ste C, Boise, ID 83709

208-334-9860 NWS
National Weather Service
<http://www.weather.gov>
3833 Development Ave, Bldg 3807, Boise, ID 83705

208-334-9004 SBA
Small Business Administration
<https://www.sba.gov/offices/district/id/boise>
380 East Parkcenter Blvd, Ste 330 Boise, ID 83706

NON-GOVERNMENTAL

208-947-4357 ARC
American Red Cross of Greater Idaho
<http://www.redcross.org/local/idaho>
5380 W Franklin Rd, Boise, ID 83705

855-291-0679 IDAVOAD
Idaho Volunteer Organizations Active in Disasters
<https://idvoad.communityos.org/cms/home>
PO Box 16761, Boise, ID 83715-6761


OTHER IMPORTANT CONTACTS

_____	_____
_____	_____
_____	_____

PRE-FIRE CHECKLIST

☐ Have an emergency plan

Develop, practice, and maintain a written plan detailing how you will prepare for, respond to, and recover from a wildfire. Share it with your immediate family and neighbors. Consider how your plan matches up to your school, work place, and neighborhood plans. Keep in mind you may find the process of making and practicing your plan to be more important than the plan itself.

 **12 WAYS TO PREPARE**

<input type="checkbox"/>  Sign up for Alerts and Warnings	<input type="checkbox"/>  Make a Plan	<input type="checkbox"/>  Save for a Rainy Day	<input type="checkbox"/>  Practice Emergency Drills	<input type="checkbox"/>  Test Family Communication Plan	<input type="checkbox"/>  Safeguard Documents
<input type="checkbox"/>  Plan with Neighbors	<input type="checkbox"/>  Make Your Home Safer	<input type="checkbox"/>  Know Evacuation Routes	<input type="checkbox"/>  Assemble or Update Supplies	<input type="checkbox"/>  Get Involved in Your Community	<input type="checkbox"/>  Document and Insure Property

☐ Get an emergency kit

Put together or purchase a portable 72-hour emergency kit for each individual in your household. Each kit should include any vital health and personal items. Evacuation during a wildfire may become necessary. Your kit should include a sturdy backpack, flashlight, battery radio, backup batteries, essential medications, cash, and a list of key contact information. Position your kit(s) with quick access in mind.

☐ Have emergency food supplies

Keep a supply of food, water, and other provisions to provide for the regular daily needs of all household members. Outside resources may be unavailable or limited for an extended period. Build your stock around foods which are desirable for you, have a long shelf life, and require a minimum of preparations. Date everything.

☐ Prepare to shelter-in-place

Prepare your home for a “shelter-in-place” emergency. Assume that the emergency may include a temporary interruption of electric power and other utilities, with the personal inconveniences that follow.

☐ Know your home

Make yourself familiar with the systems of your home and learn how to operate your electric circuits, natural gas service controls, water main valves, outside air vents, etc. Keep tools where they are handy for use in an emergency. Consult appropriate experts or your utility providers if necessary. Knowing when and how to turn utilities off and on is important.

☐ Take inventory

Take inventory of items of special value and importance, noting their location in your home and assigning a priority to each. Having a detailed inventory with photos and serial numbers will also be useful in case of insurance claims. In the event of an evacuation order, there may be only minutes to leave. Prepare to leave ahead of time with this inventory in mind.

☐ Equip your car

It is a good idea to outfit the family vehicle(s) with items of use in various emergency and everyday situations, considering changing seasons and circumstances. Include items like a blanket, heavy-duty flashlight, container of drinking water, collapsible shovel, basic first aid kit, and jumper cables. Some high-energy snack bars and seasonal clothing items are good additions. A window-breaking hammer and seatbelt cutter within the driver’s reach may be life-saving tools. A spare cell-phone, kept charged, is a smart further step. Make it a habit to keep the fuel tank at least half full.

☐ Prepare to go powerless

Power outages are likely. Prepare your home to remain secure and reasonably comfortable during extended periods without electrical power. Alternate lighting, communication, heating, and food preparation resources should be part of the basic emergency response plan.

☐ Plan for pets

Create a plan for the care and disposition of pets and domestic livestock in the event of a range of possible emergencies. Shelter for domestic pets may be available in conjunction with emergency shelters. Other local resources may be available. Check with your local emergency officials.

☐ Financial Contingency Plan

It is important to be prepared for financial emergencies after a disaster, including a secondary emergency event, loss of employment, illness, or death of a family member. Develop a plan specific to your particular economic situation to handle the interruption of normal cash flow. See the Financial Tips at the back of this booklet for more information.



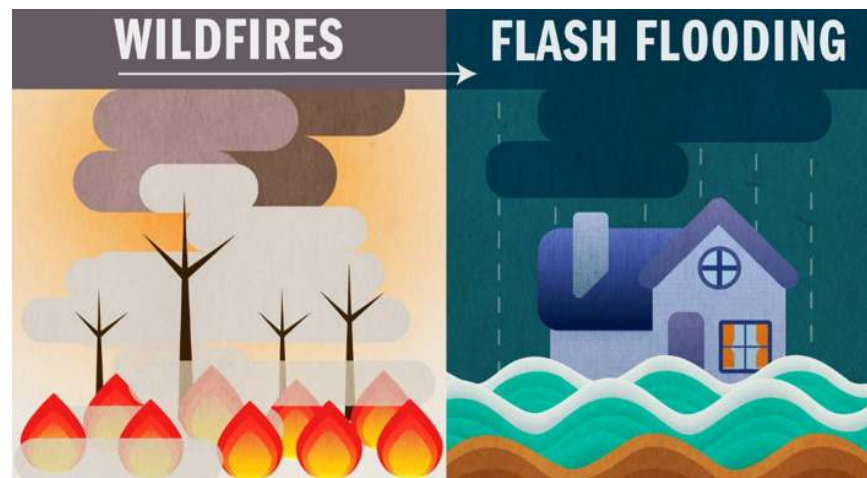
☐ Remember your health

Make a plan to cover your health and medical needs during extended emergencies and special circumstances. Work with your doctor to ensure you have an adequate supply of medications and other necessary supplies to get through an evacuation or other extended emergency.

☐ Remember those with special needs

Include someone with special needs in your planning. Somewhere, probably nearby, is a neighbor or acquaintance that is disabled, elderly, homebound, or medically dependent, and alone. Be prepared to share your resources.

SAFETY: FIRST PRIORITY



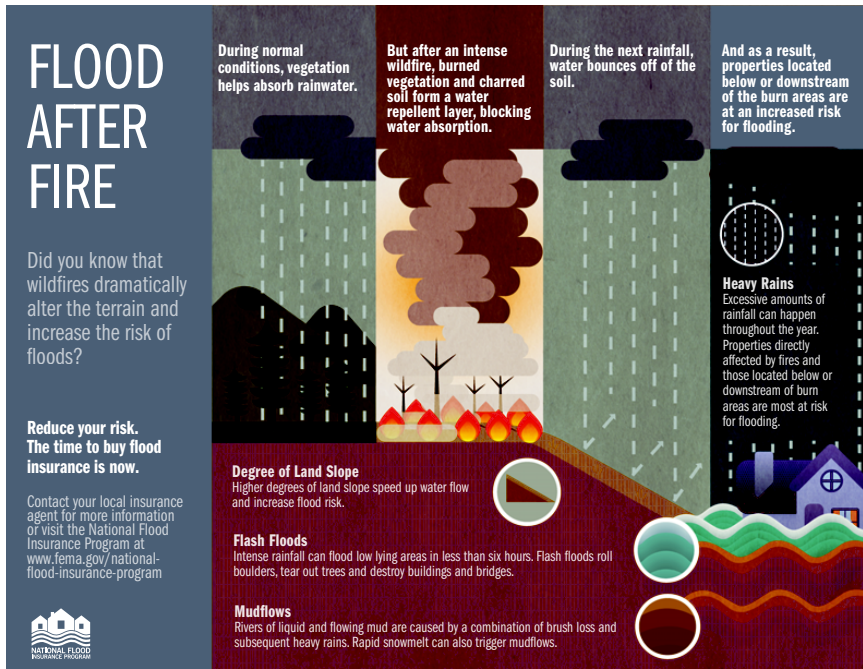
Flash Flood Information

Wildfires change the behavior of a watershed, creating conditions where flooding can happen much quicker and be much larger than it was before a fire. A flash flood is the rapid increase in flow along a stream channel causing the water to rapidly overflow channel banks and cause a flood. It is possible to experience a flash flood without seeing the rain event that caused it. Flash floods and debris flows can be sudden, swift, and deadly.

The National Weather Service provides information on potential flooding in your area. They issue flood watches and warnings to alert citizens of the threat posed by developing weather systems:

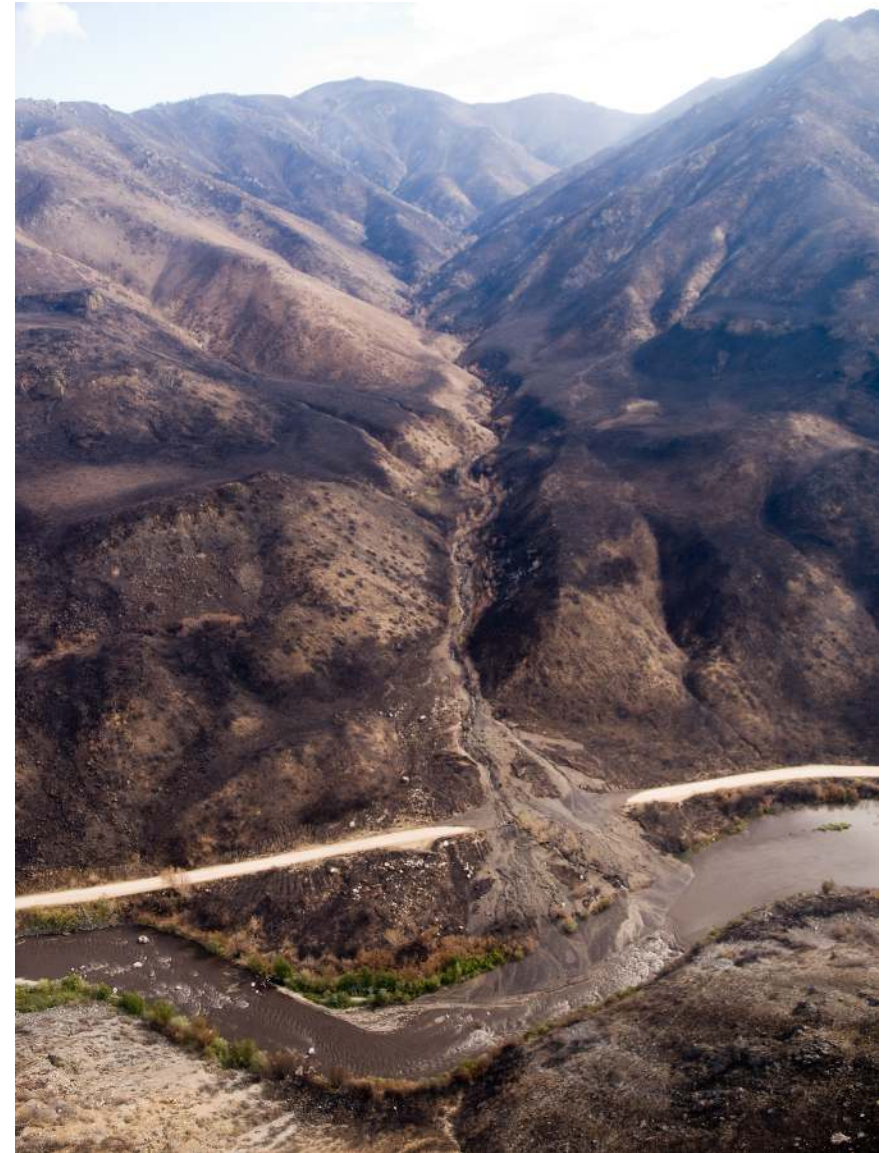


- **Flash Flood Watch:** Flash flooding is possible. Conditions are favorable for flooding but flooding is not definite.
- **Flash Flood Warning:** A flash flood is imminent or occurring; seek higher ground on foot immediately. Flash Flood Warnings also activate the Emergency Alert System and Wireless Emergency Alert notifications on NOAA Weather Radio and smart phones.



Floods Following Wildfire

In Idaho, floods after a fire are a significant threat to both life-safety and property. Changes due to wildfire can dramatically increase runoff and flood potential. Because of this, even modest rainstorms over a burned area can result in flash flooding downstream. These floods are typically much larger for a given storm than they were before the wildfire, so flooding is likely to be much worse. Properties previously considered safe from flooding may now be at significant risk. These floodwaters can carry surface debris such as downed trees, boulders, and gravel. Many areas in Idaho are at an increased flood risk due to wildfires in recent years. Residents and businesses in areas downstream of a wildfire need to be aware of the hazards they face, the steps they can take to reduce their risk, and resources that may be available to assist them.



Aerial photograph taken on September 13, 2013 after the storms of September 12, 2013; debris flows and damage in drainages along the South Fork Boise River and Anderson Ranch Reservoir from thunderstorms over the Elk Complex Fire. **Photo: Kari Greer**

Debris Flows Following Wildfire

Debris flows are fast-moving, powerful mixtures of mud, rocks, boulders, and entire trees. They are most common during intense rain after wildfires. When a wildfire burns a slope, it increases the chance of debris flows for *several years*. A debris flow can start on a dry slope after only a few minutes of intense rain. Debris flows can travel faster than 20 miles per hour. Follow all evacuation orders. If you get caught in a debris flow danger area, get to the highest point that you can get to safely before the debris flow arrives. Go uphill or upstairs, get on a roof, climb a tree.



Debris flows and damage in drainages along the South Fork Boise River and Anderson Ranch Reservoir from thunderstorms over the Elk Complex Fire. **Photo: Kari Greer**

Steps to Take Before the Flood

Safeguarding your possessions and preparing your home should be carried out prior to the flood. Detailed checklists to help you minimize flood risk to your loved ones and property are available in this guide. Plan what you will do in the event of a flood: is there an evacuation route that won't be impacted by the flood, will you need to climb to high ground, will you need to shelter in place on upper floors of your home?

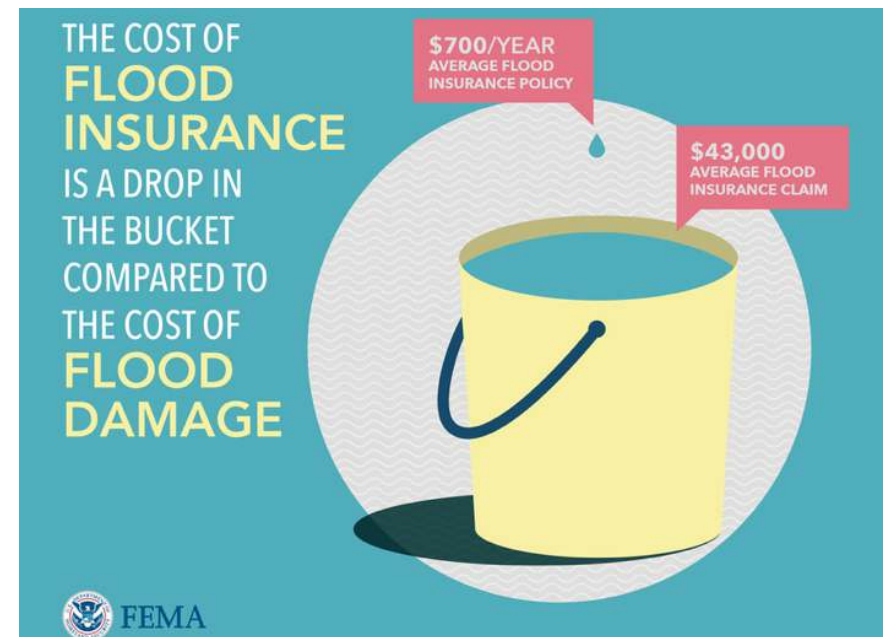
Re-evaluate Your Need for Flood Insurance

Homeowners insurance typically does not cover flooding. Because post-wildfire floods are typically more extensive than before wildfires, individuals and businesses downstream of wildfires need to reassess their flood risk and re-evaluate the need to purchase flood insurance even if they have not previously flooded and are outside a mapped flood zones.



FEMA has published almost 100,000 individual Flood Insurance Rate Maps (FIRMs), and they can be used to help you make informed decisions about protecting your property. You can see your map and learn how to read it at the FEMA Flood Map Service Center at <https://msc.fema.gov/portal> or by contacting your local floodplain administrator in your jurisdiction.

To find out more about flood insurance or mapping go to www.floodsmart.gov/floodsmart or call 1-888-379-9531.



Steps to Take After the Flood

- Listen to NOAA Weather Radio for the latest emergency information.
- Use phones only for emergency calls.
- Stay away from damaged areas.
- Return home only when authorities say it is safe.
- When it is safe, start the recovery process by taking an inventory of damage in around your home.
- Call your insurance agent to file a claim if you have flood insurance.
- Check for structural damage before re-entering your home.
- Take photos of any floodwater in your home and save any damaged personal property.
- Make a list of damaged or lost items. Some damaged items may require disposal, so keep photographs of these items.
- Sample your well for bacteria before drinking.

IMMEDIATE NEEDS AFTER A FIRE

- **Seek out public broadcasts of information during and after the fire through radio, television, print, and/or social media.**
 - Information on community or county points of contact should be provided through these sources.
 - These outlets often provide the most up-to-date status.
 - Sign up for emergency alerts and pay attention to weather forecasts for the burned area.
- **Stay away from your home or business until fire officials or emergency managers inform you it is safe to return.**
 - Upon return make sure there is no damage to household utilities, including items such as downed power lines, damage to propane tanks, natural gas lines, oil tanks, etc.
 - If your home or business is served by a utility, wait for your natural gas, power, and water utility provider to restore service.
 - If your home has a well, generator, and/or propane tank, evaluate if those utilities are safe to use. If in doubt, contact a local service provider for inspection and restart.
- **Identify your susceptibility to flash floods/debris flows (FF/DF)**
 - How close is your house to the closest stream or valley draw? Even if you are not in a mapped floodplain, you may now be at risk for flash flooding or debris flows. Identify sources of surface runoff onto property and around your house.
 - Could your home become inaccessible? Do you have a bridge or culvert, stream or drainage crossing that could be destroyed by a flash flood/debris flow?

- › Remove debris in and near culverts and cross drains. This includes rocks, grass clippings, decking, structures, vegetation, fences across draws, etc.
- › When walking your property, look for items that may potentially plug stream channels and/or culverts, particularly at road crossings.
- Identify your escape routes in case of an event (flash flood/debris flow); typically the quickest way to get to high ground or away from the probable direction of a FF/DF.
- Determine if government agencies have identified areas of risk. Contact your local emergency coordinator along with:
 - › USDA Forest Service Burned Area Emergency Response (BAER) Tools: www.fs.fed.us/biology/watershed/burnareas/index.html
 - › USGS Emergency Assessment of Post-Fire Debris-Flow Hazards landslides.usgs.gov/hazards/postfire_debrisflow/ Monitor the weather and stream flows.
 - › NRCS Idaho: www.nrcs.usda.gov/wps/portal/nrcs/site/id/home/
- Are there National Weather Service rain gages in your watershed? If so, is there an emergency alert system associated with them? National Weather Service: weather.gov
- Monitor stream flows and/or establish flood alerts.
 - › U.S. Geological Survey stream flow information: Water Data - waterdata.usgs.gov/nwis
WaterWatch - waterwatch.usgs.gov/
Mobile access (typically via smart phone)
WaterNow - water.usgs.gov/waternow
WaterAlert - maps.waterdata.usgs.gov/mapper/wateralert/
- Check your insurance coverage - flood damage is not usually covered by your homeowner's policy. Contact your insurance agent or FEMA within 30 days of the event about the National Flood Insurance Program, even if you are in a mapped floodplain. General information can be found at www.floodsmart.gov
 - After a disaster event, the waiting period for a flood insurance policy can be waived for immediate coverage.
 - Document damage with photographs prior to clean up/repair for insurance purposes.
- Be vigilant, keep your own "fire watch". Look for smoke, sparks, or embers on and around your house.
- Be cautious around tall features such as trees and power/utility poles. They can become unstable after a fire.

AGENCY PROGRAMS AND SERVICES

This section describes many programs and services offered by Federal, State, local and non-profit organizations to communities and individuals who have been affected by wildfire. Programs and funding levels can change from year-to year, and assistance may not always be available.

Non-Governmental:

Red Cross: The American Red Cross is one member of the local, state, and federal disaster response community and during a disaster the Red Cross provides shelter, food, emotional support, health services, clean-up supplies, and comfort items.

IDAVOAD: The Idaho Voluntary Organizations Active in Disaster (IDAVOAD) is the state chapter of National VOAD, and consists of statewide voluntary organizations active in disasters. IDAVOAD's role is to bring organizations together, help them to understand each other's roles, and work together during times of disaster preparedness, response, relief, and recovery. IDAVOAD adheres to the principles established by National VOAD. Additionally, there are three regional VOADs (Eastern Idaho, Palouse-Clearwater, and Inland Northwest).

Volunteer Fire Departments: In addition to their obvious role in fire suppression, volunteer fire departments can play important roles before wildfire strikes. Local fire departments participate in community risk assessment and wildfire protection planning, train their firefighters to combat wildfires in the wildland-urban interface, help assess existing access and access needs, and help carry out hazardous fuels treatment programs.

Service Organizations: Social service organizations include entities such as food banks, the Salvation Army, Senior Citizen Centers, and homeless shelters. During wildfires these organizations can help meet the emergency needs of wildfire victims, provide referral services, and coordinate with other agencies and organizations to help meet special needs that arise.

State Government:

IOEM: The Idaho Office of Emergency Management takes the lead in coordinating comprehensive emergency management in Idaho. IOEM is responsible for ensuring that a comprehensive emergency management program exists in Idaho. IOEM works with communities in planning and training for all hazard emergencies, assists local governments with response to emergencies and disasters, and aids communities in disaster recovery by coordinating volunteer, state and federal resources.

ASSISTANCE PROGRAMS

Hazard Mitigation Funds: IOEM, in conjunction with FEMA, provides assistance to county governments to write and implement Hazard Mitigation Plans ("All Hazard Plans"). Communities are required to have a Hazard Mitigation Plan (addressing such issues as wildfire, earthquakes, and floods) in order to receive certain types of grant funding following a natural disaster.

Federal Government:

FEMA: The Federal Emergency Management Agency's mission is to lead America to prepare for, prevent, respond to, and recover from disasters. FEMA leads the effort to prepare the U.S. for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, works with the U.S. Fire Administration, and manages the National Flood Insurance Program. FEMA often works in partnership with other agencies and organizations that are part of the nation's emergency management system, including state and local emergency management agencies, other federal agencies, and the American Red Cross. FEMA's programs provide assistance in areas including multi-hazard mitigation planning, implementation of hazard mitigation projects, and training and capacity building for state and rural firefighting programs.

ASSISTANCE PROGRAMS

Assistance to Firefighters Grants: Provides assistance to states and fire departments to enhance firefighting capacity, including fire prevention. Fire Management Assistance Grants – provide assistance to state, local and tribal governments for fighting fires on non-federal property that threaten destruction that would constitute a major disaster.

Hazard Mitigation Grants: Provides assistance to state and local governments to implement long-term hazard mitigation measures. Individual Assistance – FEMA provides several forms of assistance that can help individuals and households following a presidentially-declared disaster.

National Fire Academy Educational Programs: Provides training to fire department members and others with firefighting responsibilities.

Pre-Disaster Mitigation Competitive Grants: Provides assistance for mitigation planning and implementation of hazard mitigation activities (also known as "All Hazard" Plan grants).

Public Assistance: Provides aid to repair, replace, or supplement parts of a community's infrastructure following a presidentially-declared disaster
Reimbursement for Firefighting on Federal Property – reimburse fire departments for fighting fire on federal property
State Fire Training Systems Grants – provide assistance for delivery of National Fire Academy courses and programs.

OTHER RESOURCES

FEMA's website contains a wealth of information and links to additional resources on disaster preparedness, prevention, response, and recovery, including fact sheets on hazards, best practices and case studies, hazard mitigation success stories, interagency activities, and educational and training opportunities. FEMA recently published *At Home in the Woods: Lessons Learned in the Wildland Urban Interface*, available at the national FEMA website. Several pieces of federal legislation require or encourage state and/or local governments to prepare hazard mitigation plans. The Disaster Mitigation Act of 2000 requires state, local, and tribal governments to prepare Pre-Disaster Mitigation (PDM) plans to be eligible for certain forms of disaster funding. The Healthy Forests Restoration Act of 2003 encourages communities to prepare Community Wildfire Protection Plans (CWPPs) to take full advantage of collaborative opportunities with federal agencies. CWPPs are key to achieving the goals of the National Fire Plan (NFP). To facilitate the inclusion of NFP documents in PDM plans, the Idaho State Fire Plan Working Group developed planning guidelines that are consistent with FEMA's PDM planning guidelines, and is working with communities to develop wildfire hazard mitigation plans at the county level.

SBA: The U.S. Small Business Administration's mission is to maintain and strengthen the nation's economy by aiding, counseling, assisting and protecting the interests of small businesses and by helping families and businesses recover from national disasters. The SBA provides assistance to small businesses through a number of District Offices. Additionally, the agency maintains Disaster Area Offices in order to provide assistance to small businesses affected by federally declared disasters.

ASSISTANCE PROGRAMS

Pre-Disaster Mitigation Loan Program: Offers loans to eligible small businesses to implement mitigation measures to protect business property from damage that may be caused by future disasters
Several of the SBA's assistance programs offer loans to eligible applicants following a declared disaster:

- Physical Disaster Business Loans
- Economic Injury Disaster Loans
- Home and Personal Property Disaster Loans

NRCS: The Natural Resources Conservation Service provides leadership in a partnership effort to help people conserve, maintain, and improve our natural resources and environment. NRCS offices are located throughout Idaho at USDA Service Centers. Contact your local NRCS staff for more information about particular programs.

ASSISTANCE PROGRAMS

Emergency Watershed Protection Program: Provides financial and technical assistance to implement emergency measures to relieve imminent hazards to life and property created by a natural disaster.

Environmental Quality Incentives Program: Provides assistance to agricultural producers to address natural resource concerns; in Idaho, a special share of EQIP funding can be used for post-fire restoration work.

FSA: The Farm Service Agency's mission includes stabilizing farm income, helping farmers conserve land and water resources, providing credit to new or disadvantaged farmers and ranchers, and helping farm operations recover from the effects of disaster.

Farm Service Agency offices are located in most counties in Idaho at USDA Service Centers. Funding from FSA for fire restoration activities is only available after a federally declared disaster.

ASSISTANCE PROGRAMS

Emergency Conservation Program: Provides emergency financial and technical assistance to rehabilitate farmland damaged by natural disasters.

Emergency Loan Program: Provides emergency loans to help agricultural producers recover from production and physical losses due to natural disasters.
Livestock Indemnity Program: provides partial reimbursement for livestock losses resulting from a natural disaster.

BIA: The Bureau of Indian Affairs is responsible for the administration and management of 55 million acres of land held in trust by the United States for American Indians, Indian tribes, and Alaska Natives. The BIA is one of five federal land management agencies with wildland firefighting responsibilities, and receives funding under the National Fire Plan (NFP) for projects in support of the NFP on tribal reservations as well as Indian Trust Lands throughout the state. The BIA uses NFP funding to assist tribes with hazardous fuels treatment work. The BIA can provide funding for Burned Area Emergency Response (BAER) teams following wildfires.

ASSISTANCE PROGRAMS

Forestry on Indian Lands: Financial and technical assistance for forest management activities.

Indian Community Fire Protection: Financial assistance for fire protection services. BIA is also a participating agency in the Rural Fire Assistance Program.

BLM: The Bureau of Land Management administers 261 million acres of America's public lands; its mission is to sustain the health, diversity and productivity of these lands for the use and enjoyment of present and future generations. The BLM is one of five federal land-management agencies with wildland firefighting responsibilities.

ASSISTANCE PROGRAMS

National Fire Plan Community Assistance Program: Provides financial and technical assistance for risk assessment and mitigation planning, defensible space projects, and prevention and education programs, with a priority on activities that complement efforts on nearby BLM lands. BLM's staff includes Mitigation and Education Specialists who administer the program. BLM currently requires that an approved countywide Wildland Fire Mitigation Plan be in place before funds are awarded for defensible space or prevention and education projects. BLM is also a participating agency in the **Rural Fire Assistance Program**.

HUD: The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD does this by improving affordable home ownership opportunities, increasing safe and affordable rental options, reducing chronic homelessness, fighting housing discrimination by ensuring equal opportunity in the rental and purchase markets, and supporting vulnerable populations.

ASSISTANCE PROGRAMS

The following programs/resources are available following Presidentially Declared Disasters:

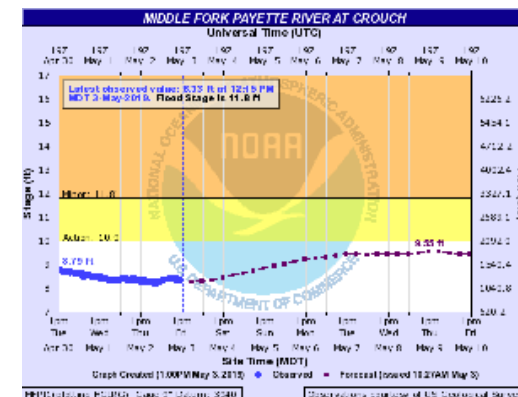
Foreclosure moratorium: A 90-day foreclosure moratorium is available for FHA-insured home loans. If you are homeowner concerned about foreclosure, or have questions about next steps with your home, connect with a HUD-approved housing counseling agency by calling 855-505-4700. You do not have to have a FHA loan to meet with a HUD-approved housing counseling agency, and there is never a fee for foreclosure prevention counseling.

FHA-insured mortgages: Disaster survivors are eligible for the Section 203(h) loan program if their home was destroyed or damaged to such an extent that reconstruction or replacement is necessary. Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. No down payment is required. The borrower is eligible for 100 percent financing, however, closing costs and prepaid expenses must be paid. The borrower does not have to build in the same location. HUD's Section 203(k) loan program enables disaster survivors to finance the purchase, or refinance, of a house, and the cost to repair the home through a single mortgage. For more information, call the FHA Resource Center at 800-225-5342.

Rebuild Healthy Homes App: After a disaster, there are many things to consider. Is your home safe to enter? How do you save and clean up your possessions? Download the free app on Google Play or the Apple Store, or visit https://www.hud.gov/program_offices/healthy_homes/Post-Disaster-Resources

Disaster Resources: For more information on HUD programs visit <https://www.hud.gov/info/disasterresources>.

NWS: The National Weather Service provides weather, hydrologic, and climate forecasts and warnings for the United States, its territories, adjacent waters and ocean areas, for the protection of life and property and the enhancement of the national economy. The NWS's forecasts, warnings, and watches provide weather information before, during, and after wildfires. During fires, NWS Incident Meteorologists travel to fire sites when requested by the fire-management team and provide weather information essential to the firefighting effort. The NWS coordinates closely with other agencies such as the USFS and USGS during recovery efforts to help forecast flash flood and debris flow events, and with local law enforcement offices to help provide emergency notification to landowners in areas threatened by flash flooding or debris flows.



REBUILDING AFTER THE FIRE

Rebuilding after a wildfire provides an opportunity to incorporate FAC concepts to create fire-resistant buildings and landscapes. The home ignition zone can be up to 200' from the residence and may extend beyond a homeowner's property line. Therefore it is important to work with neighbors to reduce wildland fire risk. Actions that homeowners can take to minimize future wildland fire risk include:

Actions for Fire Resistant Buildings

1. Maintain ignition resistant buildings:
 - ☐ Use fire rated roof coverings (tile, metal, asphalt or fiberglass composition shingles).
 - ☐ Install noncombustible soffits and siding (brick, stone, stucco or other fire rated systems).
 - ☐ Use noncombustible (metal) gutters.
2. Resist intrusion of embers and flames:
 - ☐ Use noncombustible materials for soffits.
 - ☐ Install 1/8-inch or smaller mesh screening on openings in the building enclosure (e.g., attic and crawl space vents).
 - ☐ Add spark arrestors on chimneys.
 - ☐ Install multi-pane windows with tempered glass.

Actions for Fire Resistant Landscapes

3. Prevent wildfire and ember incursion:
 - ☐ Provide defensible space, 100' to 200' depending on the area.
 - ☐ Install fire-resistant landscaping and noncombustible mulches (e.g., rock or crushed brick).
 - ☐ Group landscaping vegetation in separate islands.
 - ☐ Avoid use of ladder fuels that could allow fire to move into taller trees.
 - ☐ Do not use wood or other combustible fencing within 5 feet of buildings.
4. Keep buildings free of fuels:
 - ☐ Clear vegetative debris off the roof and out of the gutters.
 - ☐ Keep debris, wood piles, and gas cylinders away from buildings.
5. Facilitate emergency response:
 - ☐ Provide defensible space. Keep driveways wide and clear of overhanging branches.

Additional information can be found on the National Fire Protection Association website at <https://www.nfpa.org/Public-Education/By-topic/Wildfire/Firewise-USA>.

FINANCIAL TIPS

Experiencing a destructive wildfire can be financially stressful, and in some cases, devastating. Having good records and photos stored in another location (e.g., safe deposit box) can assist with insurance and other claims.

Document, document, document: Take pictures of your property (and provide 'before' images if they are available). Photograph all damage from multiple angles (BEFORE YOU BEGIN CLEANING UP), to help with insurance claims and applications for assistance programs. Taking pictures is one of the single most important things you can do to help yourself. Keep all of your receipts from restoration and recovery projects.

If you have insurance, contact your insurance agent as soon as possible. The Insurance Information Institute provides answers to Frequently Asked Questions about wildfire and insurance at <https://www.iii.org/>.

Look into flood insurance: A top priority after a wildfire is flood preparedness. To find out more about flood insurance, go to <https://www.floodsmart.gov> or call 1-888-379-9531.

If you have irreplaceable and invaluable items, get them out of harm's way, if it is possible to do so safely. Even if the wildfire is over, flooding may be a very real risk.

Contact your lenders as soon as possible if your financial obligations cannot be met due to wildfire. For example, if you cannot pay your mortgage, you have more options if you work with your lenders sooner rather than later.

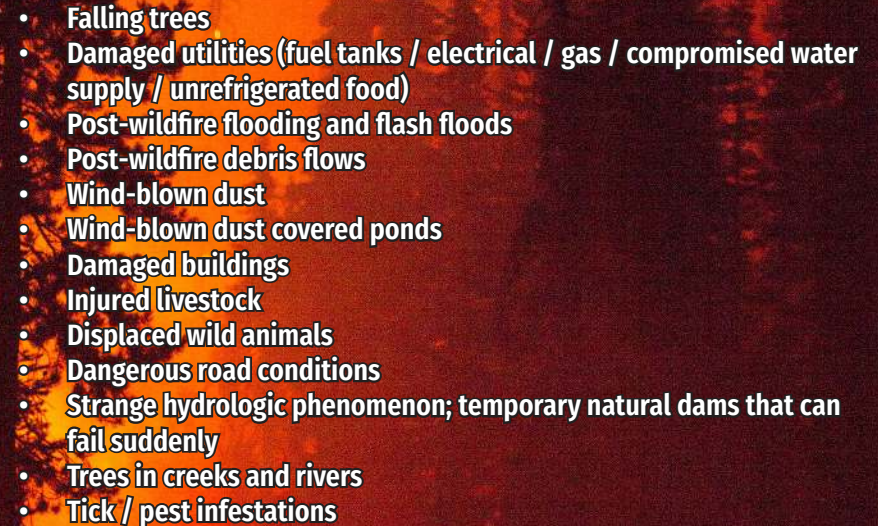
Contact your County Emergency Manager: Your local Emergency Manager needs to track damages and impacts to help determine whether your community qualifies for disaster assistance. Contact the Idaho Office of Emergency Management (208-422-3040) to find the Emergency Manager for your area.

ADDITIONAL RESOURCES AND PERSONAL ACTION PLAN

NOTES: _____

[illegible]

BE ALERT! POST-WILDFIRE HAZARDS

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- **Falling trees**
 - **Damaged utilities (fuel tanks / electrical / gas / compromised water supply / unrefrigerated food)**
 - **Post-wildfire flooding and flash floods**
 - **Post-wildfire debris flows**
 - **Wind-blown dust**
 - **Wind-blown dust covered ponds**
 - **Damaged buildings**
 - **Injured livestock**
 - **Displaced wild animals**
 - **Dangerous road conditions**
 - **Strange hydrologic phenomenon; temporary natural dams that can fail suddenly**
 - **Trees in creeks and rivers**
 - **Tick / pest infestations**

Use caution and good judgment. Ultimately, you are responsible for your own safety and well-being.



Pioneer Fire in Idaho, 2016 Photo: Kari Greer