

HOME & GARDEN

HERE'S HOW TO PROTECT YOUR BELONGINGS FROM A WILDFIRE

Guard what's irreplaceable



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As we enter the meteorological summer, we enter wildfire season as well. **Wildfire season** refers to the timeframe in which most wildfires occur in the United States. Over the weekend, the Southwest saw **intense wildfires**, bringing flames to states such as New Mexico and Arizona. The season rages on as we head into the end of August.

There are ways to protect your **valuables**, important documents, irreplaceable photos, and money. While getting yourself and your loved ones to safety is paramount during a wildfire, here are ways you can plan ahead to keep your most prized possessions safe, too.

How to protect your belongings during wildfire season

Create a fire-resistant barrier around your home

The best way to protect your belongings is to mitigate the chance of them catching fire by properly prepping your home from wildfires. This will involve **creating a defensible space** with fuel breaks, limited debris, and proper landscaping to ensure that fire doesn't reach your home and valuables.

There are many spray-on chemical products that claim to offer additional fire-proofing to your home and property when applied to your home's exterior, but it is essential to note that these kinds of products should never be used in place of other safety measures, but as a backup system.

Stacey Sargent Frederick of the California Fire Science Consortium explains, "The biggest concern that fire professionals have around both gels and water sprinkler systems is that they can create a false sense of security, where people will put these in place, but not take on the home hardening and defensible space mitigation efforts that

are much more tried and true with science-tested results. There are so many products that have sprung to the market claiming to be fire-proofing that evaluating which ones do and don't work is an issue."

That's not to say these spray-on thermal protectors are all bad, they should just never be considered the first or only protection for your home.



Barricade Fire Gel

\$145.00

Fire gel can be an effective tool in protecting your home, but it shouldn't be the only one that you rely on.

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at Amazon

Sargent Frederick recommends starting with "home hardening and vegetation management in the defensible space zone."

"Home hardening" refers to taking measures to safeguard your home from fires and one way to do this is to **install a gutter guard**. Gutter guards can either be professionally or DIY-installed. One of the best options for DIY installation is the Raptor Gutter Guard, which is made of high-quality materials and comes with extensive instructions.



Raptor Gutter Guard - 48 FT. (Nominal) Contractor Grade Stainless Steel Micro-Mesh Gutter Guard Kit

\$110.00

Keep your gutters from becoming a feast for embers.

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Vegetation management involves clearing vegetation from a certain perimeter around your home, thus mitigating the risk of a plant that's on fire setting your home ablaze. One way to do this is to prune branches that hang over or close to your home.



Fiskars SoftGrip Bypass Pruner 5/8

\$18.00

Prune branches using our value pick for the best shears.

[Read Our Review](#)

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at Amazon

Another way to clear vegetation is to make sure any dead leaves and grass are raked away from your home. The **best rake we've tested**, the Truper Tru Tough 24-inch Leaf Rake is comfortable to hold, meaning it will be great to use no matter how many plants (or **cicadas**) you have to rake.



Truper 30480 Steel Leaf Rake

\$68.00

Rake away flame-loving plants from your yard.

[Read Our Review](#)

BUY NOW
at Amazon

You can opt to use pebbles for landscaping instead of mulch and woodchips. This will give fire less fuel to spread towards your house and potentially stop it in its tracks entirely.



30 lbs. Black Gravel

\$35.00

This gravel can keep your yard beautiful without sacrificing fire protection.

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at The Home Depot

Other potential entry points for embers are **your vents**, so you can protect your home by ensuring you have fire-proof vents. This is either achieved by a vent that can shut closed or a vent that has a latticed design that ensures embers cannot pass through.



14 in. x 6 in. Bonderized Steel Vulcan Foundation Vent

\$61.00

Keep embers from entering your home with a quality vent.

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Digitize your documents

While ideally you'll stop a fire from coming into contact with your documents at all, give yourself peace of mind if things go awry by creating digital copies. If hard copies of certain things, like birth certificates, are destroyed, they'll need to be replaced, but having digitized backups of all of your most important information will make the replacement process much smoother.

You can use an phone app like **Doc Scan**, in which you take pictures of your document, or, if you prefer a physical document scanner, you can try a portable, rechargeable, Wifi-enabled paper scanner.

Doxie Go SE - The Intuitive Portable Document Scanner

\$189.00



Digitize your documents with a scanner.

BUY NOW (10% off)
Save \$20 at Amazon

Store your original documents safely

Items like birth certificates, passports, wills, deeds, and other legal documents are technically replaceable, but going through that process is no fun. There are plenty of water- and fire-resistant document bags that are made to endure exposure to high heat and can protect, not just documents, but any small valuables you cherish.



SentrySafe Fire and Water Resistant Bag

\$18.00

Protect your documents with this fire-resistant bag.

BUY NOW (22% off)
Save \$5 at Amazon

Another option is to **use a fireproof safe** such as the SentrySafe CFW20201, which is the best you can buy thanks to its small, portable size and convenient handle. While products like these are only meant to withstand heat for a short time, they will protect contents against temperatures up to 1,550°F.



Sentry Safe Black Fireproof and Waterproof Safe

\$68.00

Use a safe for even more fire protection for your documents.

[Read Our Review](#)

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at Amazon

Make sure you're insured



Credit: Getty Images / courtneyk

Make sure your home insurance policy is up to date.

There's only so much you can take with you if you find yourself in an emergency evacuation situation, and when you leave precious belongings behind in a fire, it's essential to make sure some of it can be replaced.

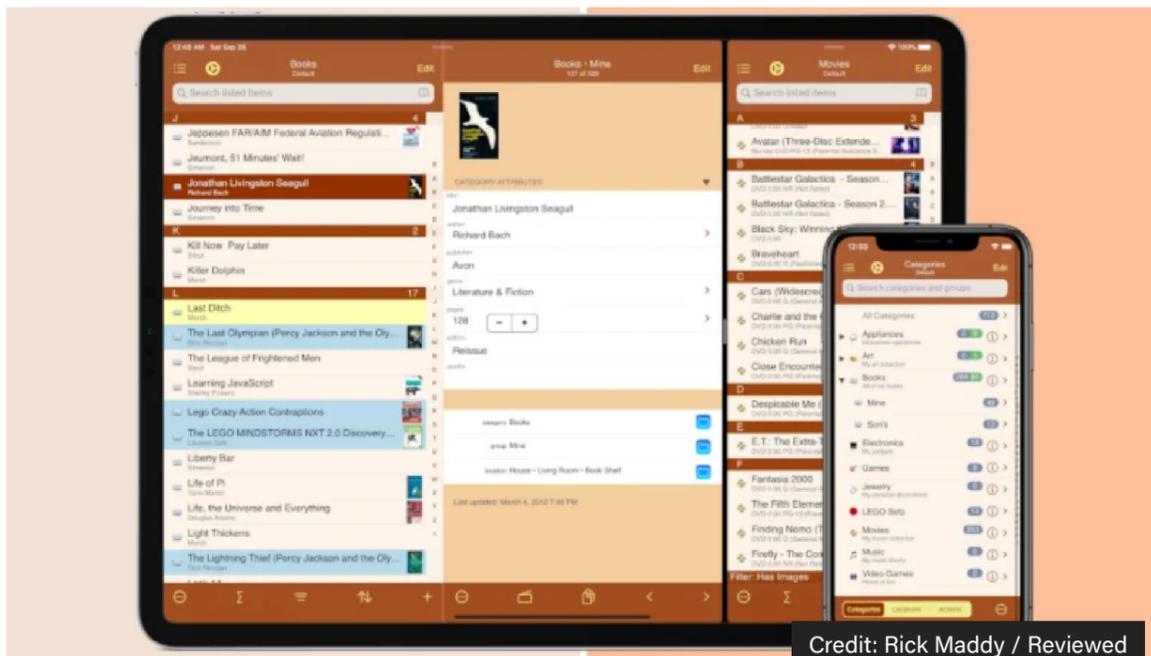
This is where the right kind of insurance policy is essential. Depending on the circumstances, a traditional homeowners insurance policy will protect against some damage against natural disasters, but it all depends on where you live and what situation you find yourself in.

Coverage in a flood zone, for instance, is vastly different than coverage in a wildfire zone. In areas prone to certain kinds of disasters (especially those exacerbated by climate change, and occur more frequently than they have in the past), insurers can even change and reduce policies unbeknownst to their policy-holders.

This practice has become so common that in 2021, **California issued a moratorium** preventing insurance companies from pulling coverage in high-risk areas).

As fire season approaches, check with your insurance provider to make sure your home and valuables are covered and that your coverage has not been reduced or eliminated.

Keep an inventory of your belongings



Keep track of your collections with the MyStuff2 Pro app.

It might sound tedious to go through your entire home and make a list of every single thing you own, but in the case of a fire where many of your belongings are lost or destroyed, it will make processing your insurance claims much easier.

The Insurance Information Institute **suggests going room by room** and taking it slow, photographing belongings or using an app like **MyStuff2 Pro** to keep track of your items. The organization also suggests retaining receipts for large appliances and valuable items and storing those receipts safely to keep a running list of items as you buy them.

When is wildfire season?

Wildfire season occurs from the beginning of summer through the end of fall. Wildfires have increased in intensity and frequency in recent years due to higher temperatures, earlier snowmelt, and reduced precipitation, among other factors.

Where do wildfires happen?

Wildfires can occur anywhere where there are forests. Wildfires can happen across the country — from California, to Texas, to Florida.

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