



NW Insurance Council

Consumer Alert

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Now is the time to prepare: Reduce wildfire risk for your home & family

Join Wildfire Community Preparedness Day on Saturday, May 2

PORTLAND, OR, April 29, 2026 – The first Saturday in May marks [Wildfire Community Preparedness Day](#) (May 2, 2026), a nationwide effort to bring neighbors together to raise awareness and take action to reduce wildfire risk to homes, businesses, and communities.

This year's event focuses on practical steps homeowners and communities can take now, from clearing leaves and debris off roofs, gutters, and decks to creating fire-resistant landscaping. Learn how to participate on the [National Fire Protection Association](#) (NFPA) website.

Wildfire damage is typically covered under standard [Homeowners](#), [Renters](#), and [Business](#) insurance policies, offering some peace of mind and financial protection as wildfire seasons grow longer and more severe.

“The increasing threat of wildfire, combined with the rising cost to repair and rebuild, is forcing insurance companies to adjust underwriting and increase premiums,” said

Kenton Brine, president of the NW Insurance Council. “That makes it more important than ever for property owners to take steps to protect their homes and businesses.”

The [NFPA](#) offers a free [Firewise Toolkit](#) with checklists, project ideas, and safety tips to help reduce wildfire risk. In addition, many insurance companies provide guidance and resources to help policyholders make their properties more fire-resistant.

Homeowners in Oregon can also access guidance on the [Oregon Department of Forestry](#) website.

In addition, the Insurance Institute for Business & Home Safety’s [Wildfire Prepared Home](#) program has recently become available in Oregon, offering science-based guidance recognized by insurance companies to help homeowners, building owners, and communities identify and complete mitigation actions that reduce the risk of structure loss due to wildfire.

Take Action Now: Wildfire Preparedness Tips

Planning & Preparation:

- **Create an evacuation plan:** Identify multiple escape routes in case primary roads are blocked by fire or traffic.
- **Pack a “go bag”:** Include clothing, medications and prescriptions, important documents (like insurance policies), chargers, pet supplies, and essentials.
- **Review your insurance coverage:** Meet or talk with your insurance agent, broker, or company at least once per year. Make sure your policy reflects current rebuilding costs and includes adequate coverage for living expenses and personal belongings.
- **Consider [renters insurance](#):** Renters should protect personal belongings with appropriate coverage.
- **Document your belongings:** Maintain a [home inventory](#) with photos or videos and store copies of receipts and records in a secure location outside your home.

Protect Your Property:

- **Create defensible space:** Clear brush and flammable materials 30–100 feet from your home. Remove dead plants, stumps, and weak trees. Consult with your local firefighting agency or the Washington State Department of Natural Resources for information or assistance.
- **Harden your home:** Use fire-resistant materials for roofs, decks, and fencing. Use fine-mesh screens on vents to prevent ember intrusion. Remove flammable items within 5 feet of structures. If your home has an attached wooden fence, replace several feet with metal fencing or a metal gate.
- **Improve home safety systems:** Install smoke detectors in every room, replace batteries regularly, and consider a home sprinkler system if you live in a high-risk area.

Now is the time to act. Taking steps today can help protect your home, your family, and your community from wildfire.

For more information about property and casualty insurance, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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