

A wooden cabin with a green metal roof and a large deck, set in a misty forest. The cabin has a prominent gable end with large windows. The deck is made of wood and runs along the side of the building. The background is filled with tall, thin trees, and the ground is covered in grass and fallen leaves.

WILDFIRE PREPAREDNESS GUIDE FOR SHORT-TERM RENTALS



Introduction

If you are a short-term rental owner, your property is more than just a house; it is a gateway for sharing Montana’s beauty, it is a home, and it is a source of income. In order to protect these aspects of your property, it is essential that both your property and those renting it are prepared for a wildfire.

Why prepare for wildfire?

Wildfire is a natural and inherent aspect of life in Montana. Historically, fire has shaped the beautiful and ecologically diverse landscapes that we value today. As result, both Montanans and the visitors to our state must learn to live with wildfire.

Renting out your home or a second property through online services such as Airbnb and VRBO is often a great source of income for homeowners. It does, however, create some unique risks when it comes to wildfire. Since you may not be around (or may have extra guests around) when a wildfire arrives, short-term rental owners must be extra prepared for the inevitability of wildfire. In doing so, you can help protect your most valuable assets while reducing wildfire risk to your neighbors and emergency responders. Additionally, preparing your renters for wildfire provides them with the knowledge and resources necessary to safely visit and recreate in Montana during wildfire season.

There are many ways to get your rental property ready for wildfire, from home hardening to educating your guests. **This guide is intended to help you prepare your property and your guests for wildfire.**



Are you in an at-risk area?

Montana’s wildfire seasons are getting longer and burning more area, and this trend is likely to continue. More than a third of homes in Montana are built in an area with moderate to high wildfire risk¹. Understanding the risk that wildfire poses to your rental is an important first step in risk mitigation. To begin visit wildfirerisk.org, which offers a map to explore the risk of wildfire to your rental and the surrounding community. In general, however, if your property is surrounded by or adjacent to forests, grasslands, or undeveloped land, then it is important to take the necessary precautions to protect your investment against wildfire.

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Barett, Kimi. (2020, October) Montana wildfire risk is widespread and growing. Headwaters Economics, <https://headwaterseconomics.org/natural-hazards/montana-wildfire-risk-widespread/>

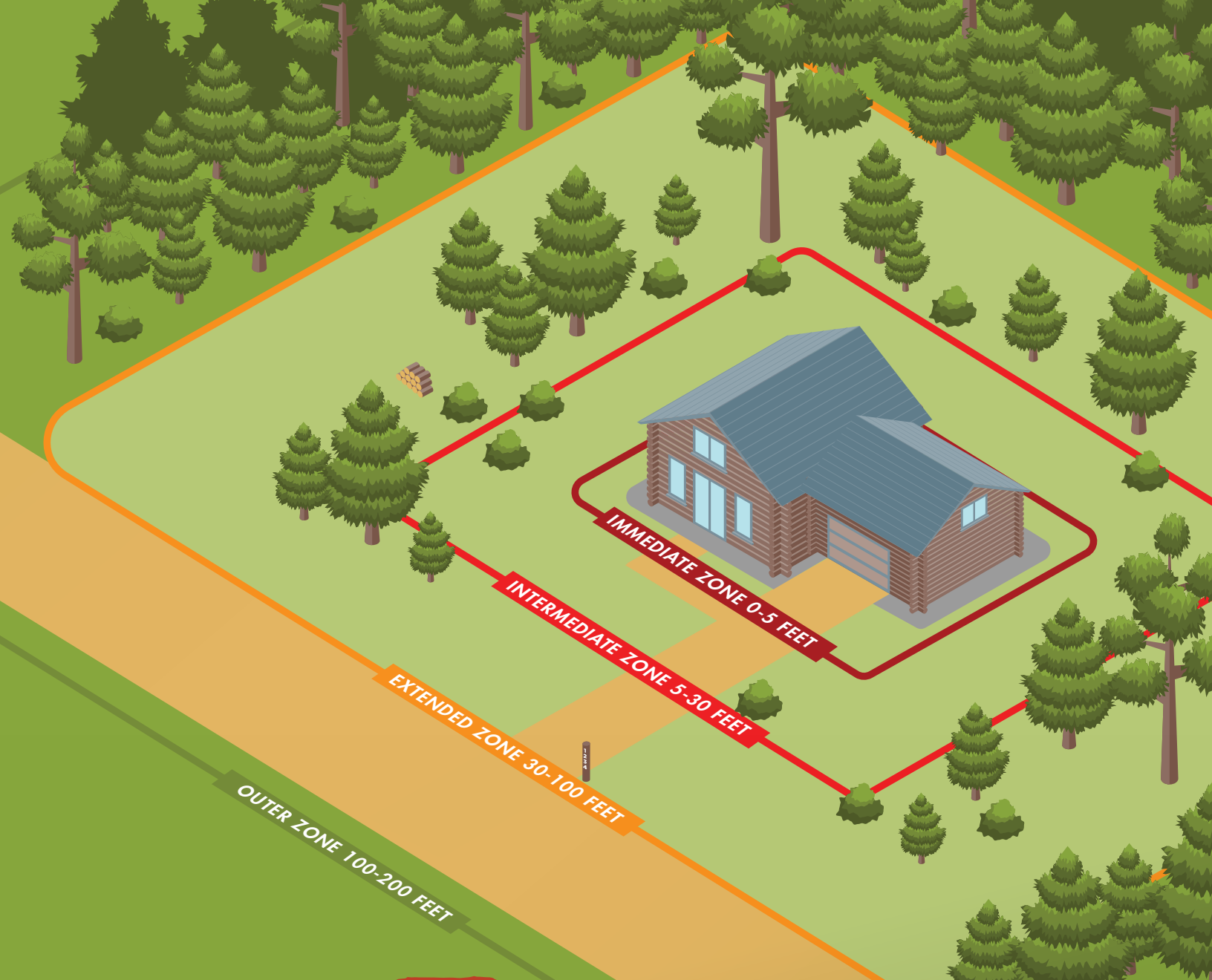


Having appropriate property insurance is a critical first step in home wildfire preparedness as it may be the safeguard for recovering your rental after a fire. Take the following steps to ensure your property is appropriately covered:

- 1 Know what your policy covers.** Talk to your agent annually to ensure all your assets are covered. You can use the table to the right, or one like it, to record relevant information.
- 2 Discuss with your agent the differences and benefits between homeowner's and landlord's insurance.** Make sure your policy covers the use of your property for commercial purposes, which is typically not covered with homeowners' insurance policies. While some short-term rental companies have liability and damage protection, owners should not rely on this to cover all their assets.
- 3 Have a documented list of important or valuable items and their current condition, and make sure to note the date of listing.** Take photographs and save them in a fireproof space or upload them to cloud storage.

Recording and storing essential information regarding your insurance coverage in one place can help with the organization of your policy and knowing who to call in case of an emergency.

Policy Number	
Date of Purchase / Last Renewal	
Insurance Provider	
Agent Name, Organization	
Telephone Number, 24/7 Claims	
Key Coverages and Exclusions	



The Home Ignition Zone

Ember Ignition

Ember ignition is the most common source for home ignition during wildfires. Embers are small pieces of burning material that can be transported by wind over a mile ahead of the fire. If these embers enter through exposed gaps, or land on combustible materials surrounding your home, it can cause your home to ignite.

This section will provide instructions for preparing the areas surrounding your rental, as well as home retrofitting tips that will greatly increase your property's tolerance to ember showers and flame fronts during a wildfire.

The importance of the Home Ignition Zone

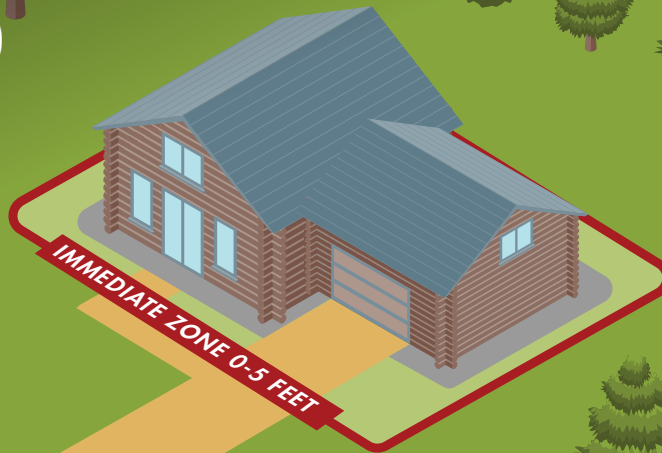
The Home Ignition Zone (HIZ) is the structure and its immediate surroundings out to 200 feet. Building and landscaping for wildfire in this area can greatly reduce the risk to your property, particularly from the threat of ember showers and direct flame contact.

The HIZ is typically divided into 4 smaller zones as described on the following pages. When treating the HIZ around your property, always start with home itself and work your way outwards.

Recommendations for treating the HIZ

IMMEDIATE ZONE

(0-5 feet from the home, including the home itself)



Wind-blown embers pose the most significant risk to your home. Remove all combustible materials from this zone and protect vents and openings where embers may enter.

- Cover all vents with 1/8-in mesh screening.
- Fill any gaps in your building's siding and trim materials with quality caulk.
- Annually maintain caulk seal.
- Fill any openings between the roof covering and the roof deck with a nonflammable material.
- Keep flue closed during fire season.
- Use only nonflammable fencing materials in this zone, especially where the fence attaches directly to building siding.
- Create a 3-to-5-foot clean and non-combustible perimeter using concrete or rock mulch.
- Remove all vegetation from this zone.
- Remove tree limbs that extend into this zone.

Firewise gardening not only helps to reduce the threat of wildfire to your property but can be very aesthetically pleasing and supportive of native ecology.

- Fire adapted plants have a higher water content and produce less dead material. For more information native Firewise plants, visit Montana State University's Fire-Resistant plant list [HERE](#).
- Be sure to keep vegetation watered and green. Use an automatic sprinkler or arrange for someone to water if you are not present.
- Regularly clear any dead or dry vegetation.





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- Relocate all combustible materials, including grills, garbage/recycling containers, lumber, trash, and patio accessories to outside this zone.**

Note: Some short-term rental owners may not live close enough to their rental to ensure that all flammable material stays out of this zone during wildfire season. If this is the case for you, take the following precautionary steps:

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- Add to house rules that these items must be kept 5 feet from house.

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- Buy fire-resistant patio furniture.

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- When cleaning after a guest, ensure that these items are located the appropriate distance from the home.

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- If possible, secure items such as patio furniture so they cannot be moved closer to the building.

-
- Do not store combustibles under your deck, and clean out all plant debris, wood piles, and other easily ignited materials from under decks.
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-
- Clean all fallen leaves and needles from this zone – don't forget about your gutters and roof valleys.**

If you do not live in your rental, this may be hard to maintain. Consider:

-
- Installing gutter covers.

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- If gutters cannot be covered, check/clean gutters and roof in the spring and throughout the summer.

-
- Have the person cleaning the house between guests check around the house and remove plant debris when necessary.

-
- Locate firewood and propane tanks at least 30 feet from any structures, preferably on the same elevation as the house.**
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Recommendations for treating the HIZ

INTERMEDIATE ZONE

(5-30 feet from the home)

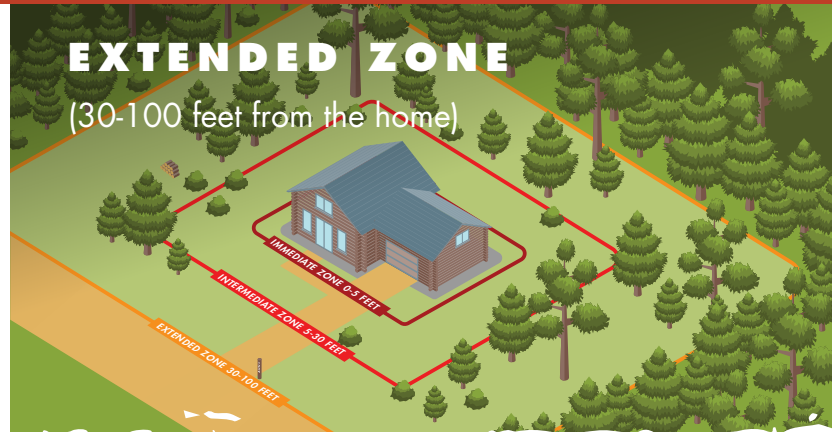


Keep this area “lean, clean, and green” and make sure it is maintained during fire season.

- Remove all dead grasses, weeds, plants, and foliage.
- Keep lawns and native grasses mowed and water all vegetation regularly to keep them from becoming dry.
- Grow non-woody, low height, herbaceous plants.
- Provide a minimum of 18 feet of space between remaining shrubs and trees. Increase this spacing on steep slopes.
- Store firewood or other combustible materials at least 30 feet away from your home, garage or attached deck.
If you do not visit the house after each guest, see if you can include it in the contract with your cleaner to ensure combustible materials are properly stored.
- Remove tree limbs 6 to 10 feet from the ground.
- Remove branches that overhang or touch the roof, making sure there is at least 10 feet of space between the structure and nearest branch.
- Clear vegetation around fences, sheds, outdoor furniture, and play structures.
- Create fuel breaks with non-flammable walkways, paths, and driveways.
- Isolated groupings of deciduous trees or shrubs are best to provide screening and privacy.

EXTENDED ZONE

(30-100 feet from the home)

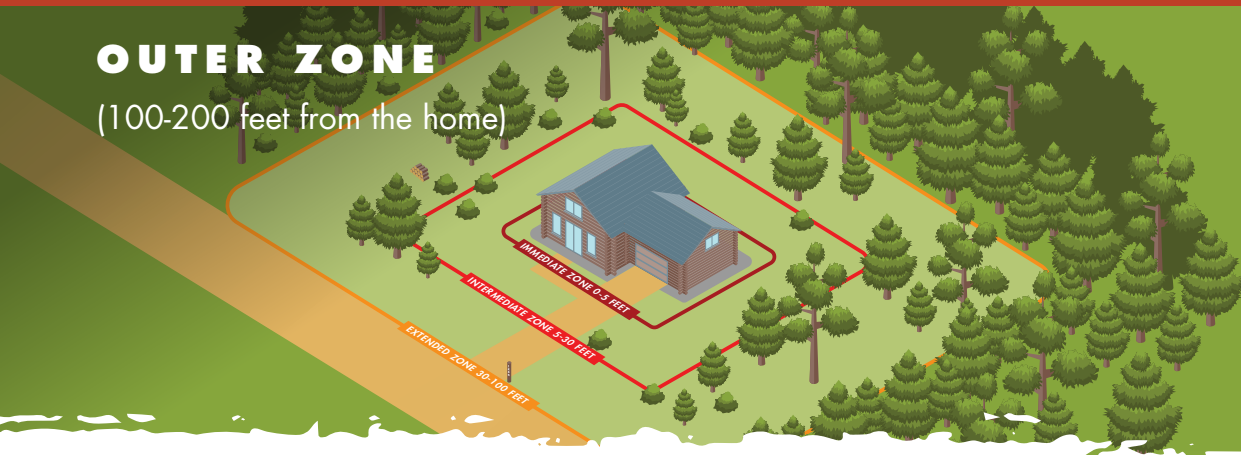


Treatment within this Zone involves reducing the amount of fuel available for fire and creating spacing between the remaining trees and shrubs.

- Thin trees to a minimum of 12 feet between tops of trees to break up continuous fuels. Spacing recommendations may increase due to slope, tree species, and other site conditions.
- Remove small conifers growing between mature trees to create a separation between ground vegetation and mature tree branches.
- Remove leaf and needle debris from the yard.
- Keep grasses and wildflowers under 8 inches in height.
- Clear vegetation from under large stationary propane tanks.
- Remove vegetation adjacent to storage sheds or other outbuildings.
- Maintain space clear of vegetation on either side of your driveway and access roads so that emergency vehicles can reach your home. Trim trees & shrubs overhanging the driveway or road to maintain 13.5 feet of vertical clearance across the entire width of your driveway.

OUTER ZONE

(100-200 feet from the home)



The goal in this Zone is to keep flames on the ground rather than eliminate fire completely.

- Create and maintain a horizontal spacing between the tops of trees.
- Remove small seedlings and saplings growing between and underneath mature trees.
- Proper thinning and pruning in this zone will make a significant difference in protecting your home and other structures.
- Re-sprouting of shrubs will happen; monitor and thin re-sprouting regularly to guard against the creation of ladder fuels.

- Remove dead trees and shrubs.
- Dispose of heavy accumulations of ground litter and debris.
- Make sure your address is clearly visible from the road.

If you would like a list of recommendations tailored to your property by a fire professional, sign up for a free Wildfire Preparedness Site Visit.

During the site visit, a local fire professional will tour your property to provide an overall risk assessment, identify areas surrounding your home that may require attention, and identify possible avenues of funding to help treat your HIZ. Request a site visit [HERE](#).



Home Retrofitting for Wildfires



Studies have found that 80% of homes lost to wildfire could have been saved if the owners had taken the proper steps to reduce their risk. Along with preparing the area surrounding your rental, you can retrofit your rental to make it more resistant to wildfires.

While not all retrofitting recommendations may be financially feasible for every landowner, home hardening is an investment in your property that could make a huge difference in the event of a wildfire.

Roofing

- Replace wood shake and shingle roofing with Class A roofing. Class A materials include asphalt, fiberglass, clay, cement/argillite tiles and sheet metal.
- At roof-to-wall intersections, install strips of metal flashing that are at least 6 inches in height.
- If chimney is present, install a chimney spark arrestor.



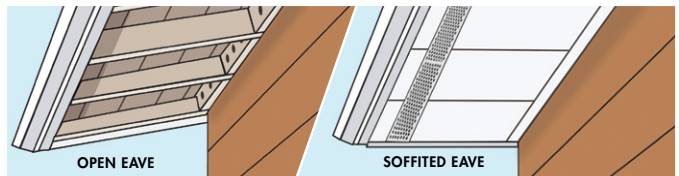
Rain Gutters

- Replace plastic, combustible gutters with non-combustible metal gutters.
- Install non-combustible metal gutter covers to protect against the buildup of debris and ember showers.



Eaves

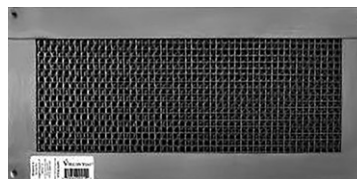
- Installing soffits under exposed eaves can prevent embers from settling in areas of exposed wood and can reduce the lateral spread of fire under your roof.



This content was adapted from Wildfire Home Retrofit Guide, publication #SP-20-11, with permission from University of Nevada Cooperative Extension and the Living With Fire Program.

Vents

- Replace existing vents with flame- and ember-resistant options.





Siding

- Use non-combustible siding such as fiber cement, steel, and stucco.



Windows

- When replacing windows, choose multi-pane options containing tempered glass.



Decks

- Install metal flashing between deck and housing.
- Replace deck board with fire-resistant options. Consider fire retardant-treated deck boards, pressure impregnated wood, or plastic composite decking.
- Use noncombustible joists, such as steel, if building with combustible deck boards to reduce overall vulnerability of the deck.
- Create an ember-resistant zone under the footprint of and around all decks by removing vegetation and replacing it with concrete or rock mulch.



Photo credit: Fire Adapted Ashland

Fences

- Replace the combustible portion of the fence near the home with at least five feet of noncombustible material.

The following pages will help you better prepare your renters for wildfire, and are written with them as an audience in mind. Please fill them in for your guests, or you can find the pages as editable documents [HERE](#).

Guest Fire Prevention and Preparedness



The next two pages can be cut out and inserted into your welcome binder.

The information provided will help to inform guests of how to be prepared for the possibility of a wildfire and how to prevent the chances of starting one.

If you would like to include a brief, comprehensive wildfire guide for guests, we offer a short term rental tri-fold that provides fire restriction information, evacuation tips and editable contact/emergency information. You can view and download the tri-fold [HERE](#).



When creating an evacuation map for your guests, be sure to include at least two evacuation routes, reference points, a scale and a compass rose. Evacuation routes should provide destinations that guests can route their GPS to. Appropriate destinations may be nearby towns or cities where hotels and wildfire aid may be located. If you are in a remote location and there is only one town nearby, alternative routes should be provided in order to allow for differing evacuation directions. We have provided an example map on the following pages, please replace with one for your rental

Thank you for putting in the time and energy into better preparing your guests for wildfire. You can find editable guest prevention and preparedness pages [HERE](#).

Guest Fire Prevention and Preparedness



Approximately 75% of all fires in Montana are human-caused. Long-time residents of the state and visitors alike play an important role in reducing the number of human-caused ignitions, which saves both lives and properties. Learn more about wildfire prevention below, or visit us [HERE](#).

Fire Prevention

Campfires

There are few better ways to spend an evening than gathered around a campfire. However, campfires are also one of the leading causes of wildfires in Montana. From late spring to early fall, local municipalities may enact fire restrictions that prohibit campfires. **Prior to lighting a campfire, smoking outside, lighting fireworks, or using charcoal briquettes, always check for local fire restrictions at [MTFireInfo.org](#).**

If campfires are allowed, follow these tips to help prevent the next human-caused wildfire:

- Use an established fire ring, clear away all combustible material from outside the ring, burn logs that fit inside your fire pit.
- NEVER leave a fire unattended.
- When you are finished, drown your campfire with water, stir, and drown again. Continue until the fire is cold to the touch.
- A fire is not considered out until it is cold to the touch.

Stay up to date with information about current fires and restrictions [HERE](#).

Smoking

If you smoke, do so in an area that is clear of any flammable materials at least three feet in diameter.

Trailer Chains

Dragging trailer safety chains can create sparks and start wildfires. Follow these steps to prevent sparking:

- Ensure the chains are attached correctly. Chains should be crossed under the hitch to form an X.
- There should be at least 5 inches between the chains and the pavement.
- If the chains are too long, you can twist them a few times to shorten them.

Dial 911

If a fire gets out of hand or to report a roadside fire.

Evacuation



A wildfire may occur at any time in Montana. Being wildfire ready means having an evacuation plan in place.

Guests to the state must be as prepared to evacuate as those who live here. That means being aware of local fire activity and having an evacuation plan prepared for your visit.

Evacuation Information:

Before Evacuation:

- Plan at least two evacuation routes. Program your GPS with multiple escape routes.
- Monitor fire weather conditions and local fire activity.
- Stay tuned to your TV or local radio stations for updates (found below), or visit MTfireinfo.org for active fires in Montana.
- Evacuate as soon as you are aware of a possible threat to the rental or your evacuation route—do not wait for emergency notifications.

If Time Allows:

- Close all windows and doors but leave them unlocked.
- Leave the lights on so firefighters can see the house and other structures under smoky conditions.

Fire Information Resources:

To view current fire activity, visit MTFireInfo.org.

NOAA Radio also provides local weather and emergency updates - find your station [HERE](#).

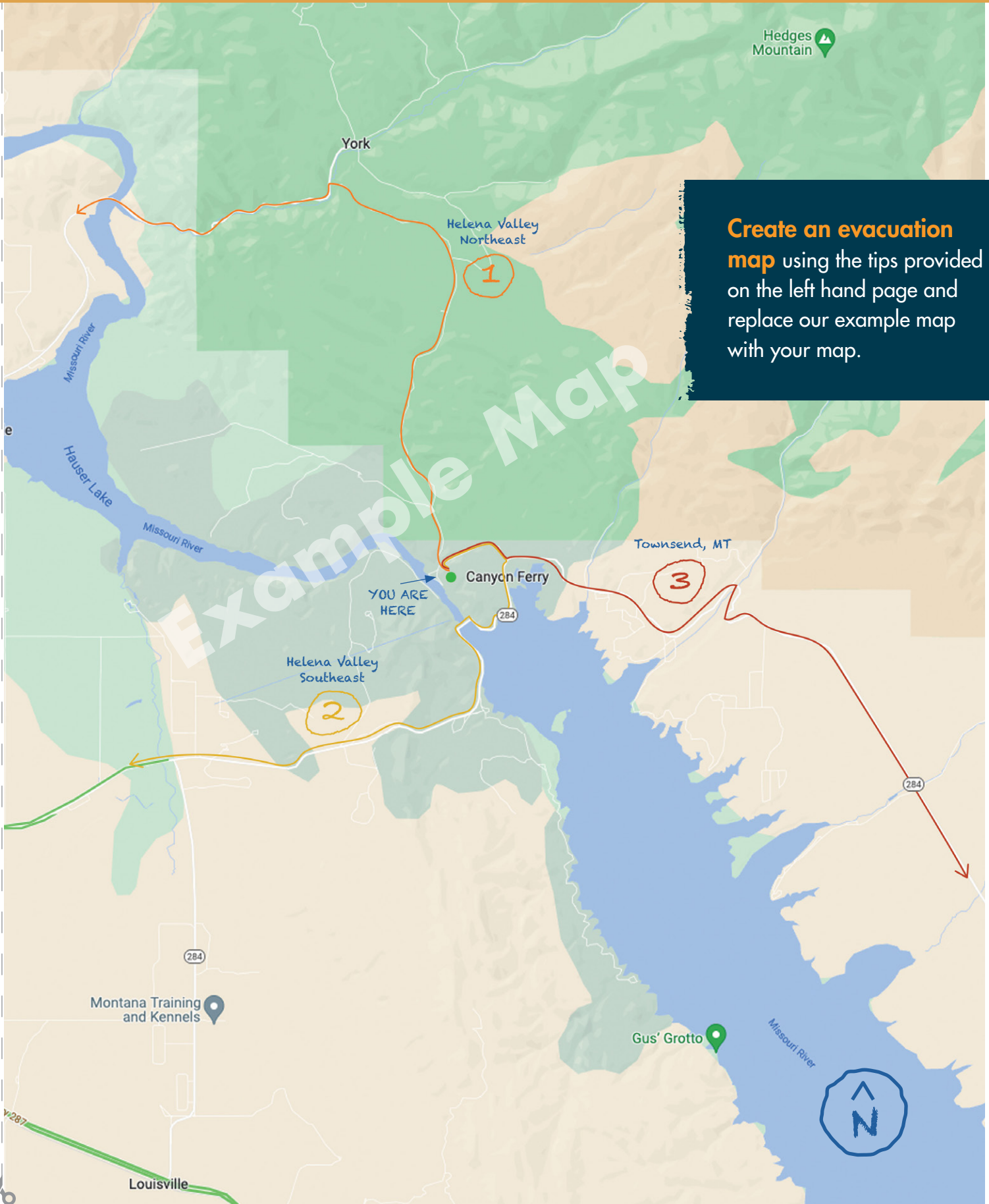
When Preparing for Evacuation:

- Keep your cell phone fully charged.
- Bring your luggage and all other belongings - assume you will not be able to return.
- Carry car keys, wallet, ID, cell phone, and spare batteries.
- Drink plenty of water to stay hydrated
- Locate your pets and place them in carriers early.

If you have to evacuate

In addition to your luggage, bring the evacuation map provided, food and water, prescription drugs, a flashlight, as well as pet food, leashes, and medications when evacuating. Keep pets in crates if available.





Create an evacuation map using the tips provided on the left hand page and replace our example map with your map.

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