BACK STEP TALKS

SERIES IV ISSUE 3 JULY 2025

Health and Safety Concerns in the Wildland-Urban Interface

In this issue of Back Step Talks, our articles will address some of the health and safety concerns when firefighters operate at incidents within the Wildland-Urban Interface (WUI). Before you turn away and ignore this issue, we ask that you read through the articles first. Many of you will say that the WUI environment is not a concern where you operate. We challenge your statement and proclaim that the WUI has become a challenge to all departments across the U.S.

Let us start by defining the Wildland-Urban Interface (WUI). The Wildland-Urban Interface (WUI) environment is the zone of transition between the wilderness (unoccupied land) and land developed by human activity – an area where the natural environment meets with the structure environment. So, unless you live in a city, you are more than likely to find homes built near or in the wildland area and susceptible to the risks of fires in a Wildland-Urban Interface (WUI). Even in the cities, there may be areas of preserved land that present similar risks to the structural components nearby.

Maryland's total land mass is 6,212,634 acres. There are an estimated 2,462,000 acres of forest within the state. This means that 40% of the state is covered in forest/wildland. As more citizens choose to move out of the urban and suburban areas, more homes are being built in or near these wildland areas, creating the risks that come with the Wildland-Urban Interface (WUI). It is estimated that between 15 and 30 percent of Maryland homes exist within the Wildland-Urban Interface (WUI) environment.

For purposes of our discussion, we separate the risks of wildfire from the risk of fire in the Wildland -Urban Interface (WUI) environment. Maryland does experience wildfires each year, although nowhere near the level experienced in the Midwest and western states. The Maryland Forest Service (part of the Department of Natural Resources) responds to an average of 123 wildfires per year that burn more than 1,780 acres of forest, brush, and grasses. Local fire departments, in comparison, respond to over 5,000 wildfire incidents per year.

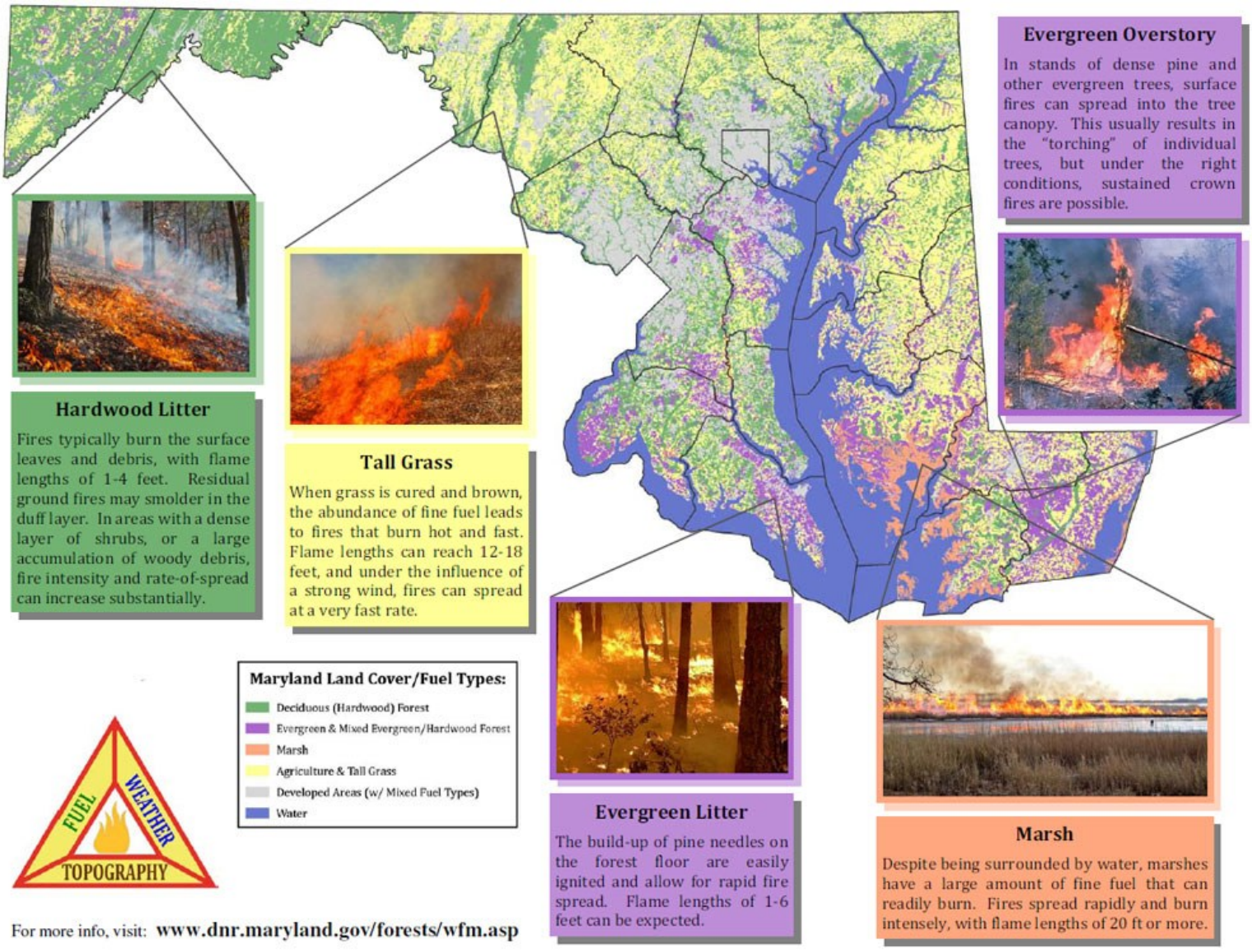
Health and Safety Concerns in the Wildland-Urban Interface

Wildfire becomes an even greater challenge when they threaten homes and other structures. That zone where homes are built in or near the wildland becomes our reference to the Wildland-Urban Interface (WUI).

A recent uptick in large wildfire incidents has exposed homes across the eastern seaboard. In the last year, wildfires in North and South Carolina, New Jersey, and Pennsylvania have burned thousands of acres of wildland and caused damage to homes built in the Wildland-Urban Interface (WUI). Fortunately, Maryland has escaped much of this calamity, but organized teams from Maryland fire departments have been called in to assist with recent wildfires in Pennsylvania.

We ask that you take the time to read the articles in this issue and consider what the risks are in your community. Have developments expanded into areas previously only covered by forests? Has your department taken steps to train and equip responders for incidents in the Wildland-Urban Interface (WUI)? Have you communicated the risks to your community and asked them to take action to reduce the risk of structural damage during a wildfire incident? These questions, and more, should be addressed as our fire risk environment is constantly changing.

David Lewis



Recent Wildland-Urban Interface (WUI) Fires

Each year, we see news reports about large wildfire incidents across the Midwest and Western states. We ignore the risk in our area and consider wildfire not to be a risk on the eastern seaboard. However, recent incidents over the past year have proven our assumptions incorrect, as wildfires in several states have burned thousands of acres of wildland and threatened residents living within the Wildland-Urban Interface. Here are some highlights of some of these incidents:

North Carolina and South Carolina

During the month of March 2025, several large wildland fires in the Carolinas consumed thousands of acres. In North Carolina, the Deep Woods and Black Cove fires in the southern area of the state burned more than 6,000 acres. In South Carolina, the Table Rock fire burned more than 15,000 acres of wildland. The Covington Drive Compact fire, less than 5 miles from Myrtle Beach, consumed more than 2,000 acres. At one point, firefighters were reported to be battling 175 wildfires across North and South Carolina. Evacuations were ordered in areas across the two states due to the risk of spreading into areas that included residential homes (the WUI). Significant rainfall in May has greatly reduced the risk of continued wildfire. Three months later, fire officials are just now declaring the fires in Horry County, South Carolina, as contained. Although some homes were damaged, residents were fortunate that no homes in South Carolina were destroyed by the fires in South Carolina. North Carolina reported 11 homes destroyed at the Black Cove Complex fire.

New Jersey

In April 2025, New Jersey firefighters were called to support the New Jersey Forest Fire Service at the Jones Road Wildfire in Ocean County. It took until mid-May to declare these fires as fully contained. The fires required that more than 5,000 residents be ordered to evacuate due to the risk of fires spreading to their communities. The fire is reported to have been the largest in New Jersey in the past 20 years, consuming more than 15,000 acres, destroying at least one building and multiple outbuildings and vehicles.

Pennsylvania

On April 24, 2025, two large wildfires were reported burning in areas of the Michaux State Forest in Cumberland and Franklin Counties in south-central Pennsylvania. The Thompson Hollow Fire burned more than 2,000 acres, and the Hammonds Rock Fire burned more than 200 acres. Voluntary evacuation orders were issued for some residential areas near the fire. In addition to fire units from Pennsylvania, several fire departments from Frederick and Washington County, Maryland, responded with specially equipped forestry units and equipment. These fires were reported as contained on May 6. Since the fires occurred in heavily forested areas, no homes were reported as destroyed or damaged.

David Lewis

What Structural Firefighters Need to Understand about Wildland Firefighting

Each firefighter in the State of Maryland is trained to the nationally recognized standards for structural firefighting (NFPA 1010). The standard for Firefighter-I only includes a small segment on “ground cover fires”. This training should be considered only as minimal, and departments should seek additional training to plan, prepare, and operate on incidents within the Wildland-Urban Interface (WUI).

Structural firefighters responding to wildland incidents need to understand several key differences and safety considerations to operate effectively and safely. Here’s a concise overview of what they need to know:

1. Fire Behavior

- Wildland fires behave differently than structure fires—wind, slope, and fuel type can rapidly change fire intensity and direction.
- Fire can spread rapidly in grass and brush, even faster than a firefighter can run.
- Spotting (embers igniting new fires ahead of the main front) is common

2. Situational Awareness

- Always maintain escape routes and safety zones.
- Stay oriented to topography, weather changes, and the fire's location—these factors are dynamic and critical.

3. Incident Command System (ICS)

- Wildland fires use a strict ICS structure (e.g., Divisions, Groups, Branches).
- Be ready to integrate into larger multi-agency operations and follow unified command protocols.

4. Protective Equipment and PPE

- Structural gear (turnouts) is too heavy and heat-retaining for wildland work.
- Use wildland-specific PPE: flame-resistant clothing, lightweight helmet, goggles, fire shelter, and gloves.

5. Tools and Tactics

- Be familiar with hand tools like Pulaskis, McLeods, and shovels.
- Understand wildland tactics: creating fire lines, backburning, and structure triage/protection (e.g., clearing vegetation, using Class A foam).
- Water supply may be limited—conserve water and understand dry firefighting tactics.

6. Structure Triage and Defense

- Know how to assess a structure's defensibility.
- Learn structure protection tactics (e.g., foam lines, sprinkler systems, removing combustibles from around the building).

7. Physical Fitness

- Wildland firefighting is physically demanding—often requires hiking long distances with gear and working in hot, smoky environments.

8. Communication and Navigation

- Use radios with common wildland channels.
- Be familiar with wildland terminology (e.g., anchor point, head, flank, heel, spotting).
- Carry maps and compass/ GPS, especially in remote terrain.

9. Wildland-Urban Interface (WUI) Challenges

- Learn how to work in the WUI environment, where homes and vegetation meet—this is often the most dangerous area.
- Balancing structure defense with wildland suppression is complex and must be prioritized based on conditions.

David Lewis

Wildland Firefighting Safety

More and more urban firefighters are responding to wildland fires. If these fires are large enough, they may interface with wildland firefighting teams and need to have a basic knowledge of their safety guidelines.

These safety guidelines are contained within the National Wildfire Coordinating Group (NWCG) Incident Response Pocket Guide (IRPG). The first set of guidelines are called the 10 Standard Firefighting Orders. These orders have been developed over the years and have been responsible for preventing many injuries or deaths. Some of these orders include; know what your fire is doing at all times, base all actions on current and expected behavior of the fire, identify escape routes and safety zones, ensure all members of your crew know where these are, post a lookout when there are possible dangers, and give clear instructions and be sure they are understood.

The second set of guidelines are reminders of items/events that the crew need to keep in mind and some relate to the 10 Standard Firefighting Orders. These reminders are called the 18 Watch Out Situations. These situations include; The fire is not scouted and sized up, safety zones and escape routes are not identified, the crew is not informed on firefighting strategies, tactics, and identified hazards, there is unburned fuel between you and the fire, the weather becomes hotter and drier, and the terrain and fuels make escape to the safety zones difficult.

Both of these Orders and Situations seem to be common sense, but they serve to remind us of how unsafe wildland firefighting can be and that it requires a different skill set than structural firefighting.

Along with these Orders and Situations, firefighters must train to fight wildland fires. For example, cutting line involves a lot of hand tools moving at the same time. Any of these tools can cause major injuries if improperly handled or you get hit by them.

Another safety training item is knowing how to properly deploy your fire shelter. Doing this wrong will result in major injuries/burns and/or death. Staying hydrated will ensure you can safely perform your duties.

So, it is highly recommended that structural firefighters in the wildland urban interface become familiar with the wildland Standard Firefighting Orders and Watch Out Situations, train on the proper use of wildland firefighting tools, and take care of oneself while fighting these fires.

For additional information please watch the following videos:

Dave Reid

Basic Wildland FF Safety Part 3

Wildland Firefighter Safety

10 STANDARD FIREFIGHTING ORDERS

1. Keep informed on fire weather conditions and forecasts.
2. Know what your fire is doing at all times.
3. Base all actions on current and expected behavior of the fire.
4. Identify escape routes and safety zones, and make them known.
5. Post lookouts when there is possible danger.
6. Be alert. Keep calm. Think clearly. Act decisively.
7. Maintain prompt communications with your forces, your supervisor, and adjoining forces.
8. Give clear instructions and be sure they are understood.
9. Maintain control of your forces at all times.
10. Fight fire aggressively, having provided for safety first.

Dress for the Job – Wildland PPE is NOT Structural Firefighting PPE

Due to the ever-growing wildland urban interface, structural firefighters are called upon to fight wildland fires more and more. Fighting structural fires versus wildland fires require different skill sets, tactics, and personnel protective equipment (PPE). But when you start fighting wildland fires in the urban interface this all becomes overlapping. For instance, a wildland crew assigned to protect structures will be in wildland PPE and may defensively fight structure fires in this gear.

Using the appropriate PPE is just the same as using the right tool. Wildland PPE does not provide the protection needed to perform interior firefighting operations. But on the other hand, structural PPE is too heavy and restrictive to support wildland firefighting tactics such as cutting line, sawing down trees, moving up and down hills, stretching handline, etc. On average, structural PPE weighs between 66 – 70 pounds, while wildland PPE weighs between 25 – 40 pounds.

What has been observed in departments that do not routinely fight wildland fires is that the crews may wear their bunker pants, bunker boots, structural gloves, and structural helmets to fight a grass fire. What they do not realize is the amount of physiological burden they are putting on their bodies by wearing this structural PPE.

Skidmore College's First Responder Health and Safety Laboratory SMARTER Project conducted research into this very subject. To summarize one of the findings, the study found that the physiological data discovered when personnel conducted wildland suppression efforts while wearing structural PPE showed there is a need to reevaluate the cost/benefit of providing both structural PPE and wildland PPE. For more information see: Smith, D.L., Haigh, C.A., Wilkinson, A. (2019) Structural PPE in the wildland environment: SMARTER project identifies heat stress concerns in real-world fire incidents. *Firehouse Research Corner.* April, 2019: 68-73

Departments should review their response data and determine the appropriate investment in wildland PPE. Departments that do not have the budget for every member to have their own gear should determine what could work for the majority of their members. This might include jumpsuits or overpants and jackets, helmets, boots, and gloves.

As we all know, fighting fires demands a lot on our bodies. Departments should make every effort to reduce these demands and providing the correct PPE for the job is a must. We recommend you review some of the many studies on this subject available on the internet.

Dave Reid

TURNOUT

WILDLAND

Health Concerns for WUI Responders

The fire service has seen a rise in WUI incidents over the last number of years. Previously this always referred to the incidents in the Mid-West and California specifically. Now this type of incident has moved eastward, Florida, Maryland, New Jersey, and Pennsylvania. With this comes health concerns to the WUI responders. Wildland Firefighters have a few distinct challenges not faced by structural, oriented Firefighter. .

An analysis from the late 1990's of mortality data for structural firefighters indicates heart-related death rates similar to or slightly above population values which still exists today. Data for wildland firefighters indicate higher cardiovascular risks for volunteers than for federal or state firefighters. A possible reason for the difference is that Federal and many state agencies annually administer work capacity tests that encourage the maintenance of physical fitness. Few municipal and volunteer departments have mandatory annual testing of this type. The following tests are required by the Department of Interior to be conducted annually for wildland firefighters:

- **Pack Test (Arduous Duty):** Complete a 3-mile walk over level terrain in 45 minutes or less while carrying a 45-pound pack.
- **Field Test (Moderate Duty):** Complete a 2-mile walk over level terrain in 30 minutes or less while carrying a 25-pound pack.
- **Walk Test (Light Duty):** Complete a 1-mile walk over level terrain in 16 minutes or less (no pack-carrying requirement).

The test emerged from a process that included a job task analysis, laboratory studies, and then extensive field trials. Those structural firefighters that go with State Forestry on mutual aid are required to take the PT test. Even with testing, there is no guaranteed way to determine heart health and suitability for arduous duty in wildland and structural firefighting. The following areas can reduce the risk of a cardiac event:

- **Maintain Physical Activity:** Lack of physical activity as one of the major risk factors for cardiovascular disease
- **Weight Control**; with a population that is overweight or obese, the United States is experiencing an epidemic of excess weight (CDC 2001).
- **Cholesterol:** High levels of serum cholesterol are associated with an increased risk of heart disease
- **Hypertension**: High blood pressure increases the workload of the heart and its need for oxygen during exertion.

WUI exposes wildland and structural responders to many types of hazards: carcinogens from smoke and exhaust. The WUI event may have additional exposures crystalline silica from working in ash and soil, asbestos and radionuclides in certain geographical areas, heavy metals and sunlight. The exposure can be from inhaling, ingesting and absorbing through the skin or other mucous membranes. The WUI environment does not have SCBA utilized by the structural firefighter under normal operations.

Reduce exposure to dermal hazards

- Implement hygiene practices for yourself and your gear and equipment.
- "Cold trail" only to the extent of what is needed to secure your area.
- When possible, shower to remove residual soot/ash from the skin.
- Wear clean clothing and when possible, wash your clothing, often. If unable to launder, exchange clothing when on incidents. Clean high-touch surfaces in vehicles and workplaces.
- Protect your skin from sun exposure. Apply sunscreen to

Health Concerns for WUI Responders

sun-exposed areas (following manufacturer's instructions).

- Reduce exposure to inhalation and ingestion hazards
- Establish mop-up criteria that allow resources to secure their area based on fire behavior, fuels, and topography.
- Rotate fire personnel in and out of areas with high unavoidable smoke exposure.
- Use air resource advisors to monitor and address smoke concerns.
- Locate Incident Command Posts (ICPs) the least smoke impact is practicable.

The last area of concern is the behavioral health concern with WUI responders.

Very similar to structural responders many studies have occurred in the past years. As mentioned earlier with the increase of these large WUI events and a shortage of wildland firefighters behavioral health concerns are going up.

Studies have found that wildland firefighters reported rates of anxiety, depression, PTSD, and suicidal ideation at rates two to 10 times that of the general population very similar to the structural firefighter. The Firefighter Behavioral Health Alliance found that firefighters are more likely to die by suicide than in the line of duty.

In one survey read 78.5% of wildland firefighters said they suffered from mental health issues they attributed to the stresses of fighting fire. Only a third of respondents felt they could seek mental health care during fire season. This survey was from the Grassroots Wildland Firefighter.

The National Wildlife Coordination Group is working very hard to get ahead of this discovery among wildland firefighters by:

- Standardize processes for collecting and analyzing data on wildland firefighter mental health and wellness.
- Use this data to inform development of NWCG wildland firefighter mental health and wellness guidance.
- Provide a forum for all firefighters and managers to increase their knowledge of wildland firefighter mental health issues and contribute to improvements in this area.

In closing with the WUI environment, structural firefighters will be on the line side by side with our wildland counterparts Though, challenges of each type of operation is relatively different the health and mental health related issues mirror one another. When working in this environment look at few differences to ensure the safety and health of staff...

Dave Black

Nutrition and Hydration Strategies for Wildland Firefighters

Wildland firefighters need to sustain strength, endurance, and agility for long durations, often working 12-16 hour shifts. Additional challenges include hazardous environments, prolonged heat exposure, moderate to high altitudes, and unfavorable sleeping conditions. Research has identified that exposure to wildland fire smoke increases the risk for cardiovascular and respiratory disease, immunosuppression, mesothelioma, bladder, and other associated cancers, as well as preterm births and decreased birth weights. Due to these unique conditions it is imperative that wildland firefighters maintain optimal nutrition and hydration on and off duty.

To support the energy needs necessary to meet occupational demands, wildland firefighters may require at least 6,000 calories per shift. Inadequate caloric intake may result in weight and muscle loss, a compromised immune system, impaired recovery time, and potential for injury of the individual and crew. It is important for wildland firefighters to weigh themselves every two weeks to ensure weight maintenance, increasing caloric intake if weight loss occurs. The best time to weigh is in the

morning, before breakfast and after urination. Weight loss can indicate loss of muscle mass, indicating the need to add more protein and calories.

Wildland firefighters are at a high risk for dehydration due to excessive fluid and electrolytes lost during long shifts in hot, unfavorable conditions. Firefighters can lose up to 40 ounces of sweat during 30 minutes of fire suppression activity. Research supports that during fire suppression activities wildland firefighters need to drink a minimum of one quart (32 ounces) of fluid each hour of work to maintain blood volume and cool the body through sweat. To maintain adequate hydration, it is important to pre-hydrate by drinking 16-32 ounces of fluids on the drive to work. During fire ground operations, drink 8-10 ounces of cool water every 15-20 minutes as able.

Wildland firefighters often consume an early breakfast and late dinner, leaving an extended period of time between meals when energy expenditure is significant. A “Go Bag” is recommended to provide nourishment and hydration to maintain mental and physical endurance between meals. Include non-perishable foods that are high in protein and carbs, as well as hydration, and rehydration products. Ideas for items to include are: homemade trail mix with nuts/seeds and dried fruit, Fig Newton bars, protein bars, dried fruit, dry whole grain cereal (can buy individual boxes or separate into individual bags), applesauce, individual packs of tuna or chicken with crackers, peanut butter crackers, pretzels, water, sports drinks containing sugar, and Oral Rehydration Solution packets.

Summarized by MFF/EMT
Rhonda Cohen MS, RDN, LDN, CSN

Traffic Safety Concerns in a WUI Environment

Despite recent severe wildland fire seasons, little attention has been paid to responder safety and traffic incident management during these events. As buildings and infrastructure encroach further on undeveloped land, wildfire flames and smoke increasingly impact traffic on roadways. In addition, the movement of firefighting vehicles both on and off road poses a struck-by hazard to firefighters.

In recent years, several struck-by line-of-duty deaths have occurred at wildland fire scenes. These events have involved smoke obscuration of visibility on the roadway, insufficient vehicle backing safety practices, and improper boarding of firefighting apparatus. Wildland fire also presents a burn hazard to crews working and staging on and near roadways.

Traditionally, traffic control and responder safety around moving vehicles have not been part of wildland firefighting training. Vehicle hazards persist at wildfires, and responders must know how to protect themselves, control traffic, and manage emergency vehicle movements to minimize the chances that someone will be struck and killed or injured.

Traffic congestion and safety issues are significant challenges during wildland interface incidents, posing risks to firefighters, emergency responders, and the public. Fire activity can disrupt traffic flow on roadways, leading to increased congestion and potential hazards due to reduced visibility from smoke and firebrands. Here are some areas of concern that responding agencies must be prepared for:

Traffic Congestion:

Fire incidents, especially in the wildland-urban interface, can cause significant traffic delays and congestion on roads. This is often worsened by factors like evacuation efforts, the number of emergency vehicles responding, and the need for rerouting traffic.

Safety Hazards:

The combination of fire, smoke, and vehicle traffic creates a dangerous environment for both emergency responders and the public. Struck-by incidents involving wildland firefighting vehicles are a significant concern. Reduced visibility due to smoke and fire can also increase the risk of accidents.

Importance of Traffic Management:

Proper traffic management and control are crucial for ensuring the safety of everyone involved in a wildland interface incident. This includes coordinating with law enforcement agencies, using traffic control devices, and providing clear instructions to motorists.

Training and Preparation:

Training programs that focus on traffic incident management in the wildland-urban interface should be provided for all personnel to equip firefighters with the knowledge and skills needed to safely manage traffic-related hazards.

For additional information on traffic management during wildland responses, refer to the Emergency Responder Safety Institute (ERSI) resources.

Joe Chornock

Emergency Responder Safety Institute

MARYLAND DNR/FORESTRY/U.S. FISH & WILDLIFE SERVICE

Wildfires are a common occurrence in Maryland. In an average year, the Maryland Forest Service responds to an average of 123 wildfires that burn more than 1,780 acres of forest, brush, and grasses. Fire departments respond to over 5,000 wildfire incidents per year.

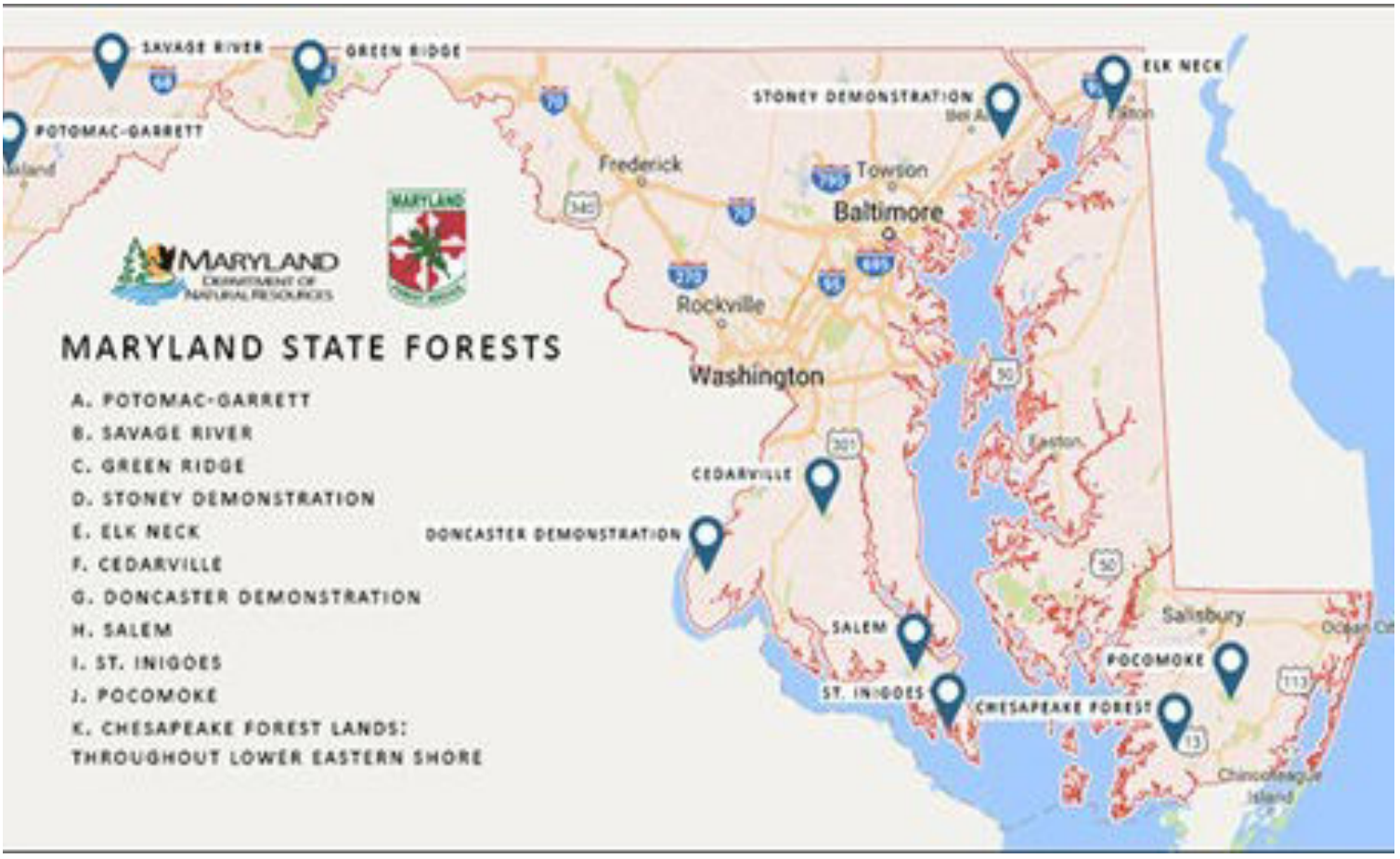
THE WUI A wildfire is an even greater challenge when it threatens homes and other structures. The number of homes built in the WUI in Maryland has increased dramatically in recent years.

While some wildfires in Maryland can burn hundreds or even thousands of acres, most burning less than 10 acres. Even these smaller wildfires can threaten lives, homes, other structures, and our natural resources. Each year hundreds of homes and structures are threatened, and dozens damaged or destroyed by wildfires.

Wildfires occur in every month in Maryland, but peak in the spring and fall. During these seasons the leaves are off the deciduous trees, allowing sunlight and wind to reach the forest floor and dry the forest fuels. The relative humidity of the air is also drier and, combined with a breeze, creates the conditions for wildfires to spread rapidly.

The only natural cause of wildfires is lightning, and this accounts for only 4% of the wildfire ignitions in Maryland. Humans started the rest. Maryland's leading cause of wildfires is improper debris or outdoor burning followed by arson. The other causes include: equipment use, children playing with fire, smoking, campfires, railroads, and other miscellaneous ignitions from sources such as downed power lines, discarded ashes, and fireworks.

For fire suppression the Maryland DNR Forest Service (MFS) has 4 administrative regions that are the responsibility of 2 Fire Mangers (Eastern and



MARYLAND DNR/FORESTRY/U.S. FISH & WILDLIFE SERVICE

Southern) and (Central and Western). The two regional fire managers' report to the State Fire Supervisor.

The Maryland Forest Service has fire suppression equipment stationed across the State at different DNR facilities. The MFS heavy equipment fleet consists of 16 Fireline bulldozers/transports and one Marsh Master. All the bulldozers are either John Deere 450 or 650 with either a fire plow or winch. MFS has three Type-4 Engines and six Heavy Type-6 Engines. The base fleet consists of numerous standard Type-6 Engines (brush trucks) and Type-7 engines (pick up with 100gal tank)

US Fish and Wildlife Service - Mid Atlantic Fire Management Zone – Blackwater.

USFW Blackwater has a mutual aid with directly with Dorchester County and **will support other County and Municipalities if requested through MEMA**

One Type II Fireline Dozer, Two Type -6 Engines, Two Marsh Masters, One soft track – 200 gal

In closing the State Forestry Service and the U.S. Fish & Wildlife Services are here be partners in this new WUI environment. Volunteer and Career services should start becoming more educated on WUI operating procedures to utilize this asset across the state.

Dave Black

Fire Tower Report

2024 Annual Wildfire Report

Wildfires Present a Challenge to the Insurance Industry

Homeowners purchase insurance as a safety net for one of their largest investments – their home. Insurance protects homeowners from the out-of-pocket costs for repair or rebuilding after fires, storms, vandalism, or other incidents occur in the home. Insurance gives the homeowner the peace of mind that, in the event of a disaster, their losses will be covered by insurance.

However, much of that has changed in recent years, as insurance carriers have revised coverages because of the large losses experienced in wildfire incidents, especially those in California. Here are some of the effects of insurance carrier losses:

- **Rising Premiums**: Due to increasing wildfire risks, insurance companies have raised premiums to cover potential losses.
- **Policy Restrictions & Non-Renewals**: Some major insurers have stopped offering wildfire coverage or have restricted new policies in high-risk areas.
- **Insurance Protection Gap**: Many homeowners are underinsured, as the cost of damages often exceeds the coverage available.
- **Alternative Insurance Options**: Programs like the California FAIR Plan provide coverage for those who can't get traditional insurance, but these policies often have limited benefits.

The California crisis – According to the California Department of Insurance (CDI), insurance carriers paid almost 38,000 claims after the 2025 Los Angeles wildfires, resulting in more than $12 billion in paid claims. The California Office of the State Fire Marshal (Cal FIRE) stated that 15 of the 20

most destructive fires have occurred in the past 10 years. Climate change, coupled with an increase in residential occupancy in the WUI, has created a challenge to the insurance industry. While CDI can keep insurance premiums from becoming excessively high, insurance carriers say they need higher rates to cover the risks. Some carriers have stopped selling new homeowner policies because of the higher cost of rebuilding burned communities. This has forced homeowners into plans such as the state operated FAIR plan that provides coverage but with limited protection.

Homeowners must accept that the protection of their home comes as a shared risk. While insurance coverage can provide some level of protection, the homeowner must take measures to protect their home. Living in a WUI environment requires creating a buffer zone between the home and nearby trees and brush. Construction materials should be used that are less flammable, such as slate or tile shingles on the roof, and stucco or brick for the exterior façade of the house.

Fire departments should focus on community risk reduction measures for homes in the WUI to encourage residents to take proactive measures to protect their homes. The National Volunteer Fire Council (NVFC) offers the Wildland Fire Assessment Program (WFAP) training program to help fire departments understand how to conduct assessments for homes located in the WUI. This four-hour training program is available online at the NVFC's Virtual Classroom. Scan the QR code to access the training.

David Lewis

Wildland Assessment Program

What Homeowners Need to do to Protect Property

Homeowners must accept that the protection of their home comes as a shared risk. While insurance coverage can provide some level of protection, the homeowner must take measures to protect their home. Wildfires can be devastating, but homeowners can take proactive steps to reduce their risk and protect their property. Here are some key measures:

- **Create a Defensible Space**: Clear away combustibles like dry leaves, branches, and other flammable materials from around your home. Maintain a **30-foot safety zone** around your house and extend it further if you live on a slope.
- **Use Fire-Resistant Materials**: Opt for non-combustible roofing and siding materials like tile, slate, brick, or stone. Treat wood surfaces with fire-retardant chemicals.
- **Maintain Landscaping**: Keep trees and shrubs trimmed, ensuring branches are at least **15 feet away** from chimneys and roofs. Remove highly flammable vegetation like junipers and pine trees.
- **Prepare for Ember Attacks**: Install **metal mesh screens** over attic vents and crawl spaces to prevent embers from entering your home.
- **Have an Emergency Plan**: Establish multiple evacuation routes, keep emergency supplies ready, and ensure your home's address is clearly visible for first responders.
- **Stay Informed**: Monitor local wildfire conditions and follow guidance from emergency management agencies.

Fire departments should focus on community risk reduction measures for homes in the WUI to encourage residents to take proactive measures to protect their homes. The National Volunteer Fire Council (NVFC) offers the Wildland Fire Assessment Program (WFAP) training program to help fire departments understand how to conduct assessments for homes located in the WUI. This four-hour training program is available online at the NVFC's Virtual Classroom. Scan the QR code to access the training.

David Lewis

Wildland Assessment Program

National Fallen Firefighters Memorial Weekend 2025

This year the National Fallen Firefighters Foundation Honored 140 fallen firefighters. Memorial Weekend was held May 3 and 4, 2025 on the grounds of the National Emergency Training Center in Emmitsburg, MD.

Families from all across the United States and Territories were in attendance to see their loved one added to the memorial and receive a United States flag as a symbol of appreciation from our country for their sacrifice.

This year's honorees were 70 who died in 2024 and 70 who died from previous years. The oldest was from 1981. Ages ranged from 18 to 74.

There was a group of firefighters who were not honored during this weekend. They are the 170 FDNY firefighters who have died during 2024 as a result of the effects of 9/11/2001. Since there are so many the NFFF at the request of the FDNY will hold a special ceremony in October 2025 to honor these individuals.

John Long

Maryland's Own

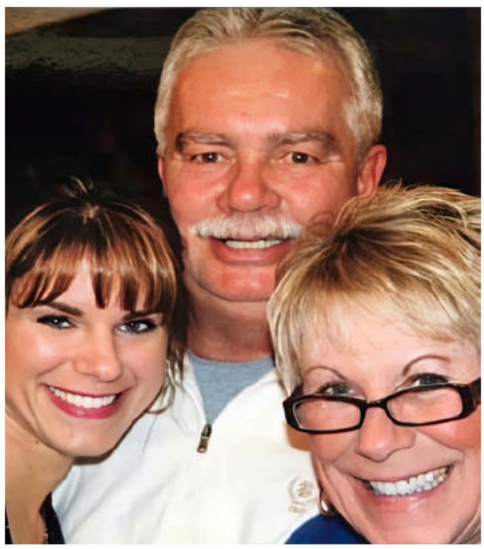
Lieutenant Richard E. Blankenship, Jr., December 20, 2021, Howard County Department of Fire and Rescue Services

Deputy Chief William F. Goddard, III, September 1, 2021, Prince George's County Fire/EMS Department

Firefighter/Paramedic Robert A. Jones, January 20, 2022, Reese and Community Volunteer Fire Company

Deputy Chief Craig E. Ralston, February 3, 2022, Ellicott City Volunteer Fire Department

Master Firefighter Michael T. Warfel, March 20, 2018, Montgomery County Fire & Rescue Services.



Save the Dates

Maryland Fire Chiefs General Membership Meeting: Bowie VFD July 19, 2025

Rail Car Incident Response: MFRI Headquarters, College Park July 19, 2025

Cornerstones of Leadership for Real World Success: East New Market Vol. Fire Co. July 26, 2025.

Cornerstones of Leadership for Real World Success: Arbutus Vol. Fire Dept. July 27, 2025.

Cumberland Valley Volunteer Firefighters Association Convention: Newport, PA July 31– August 2, 2025

IAFC Fire and Rescue International: Orlando, FL August 13-15, 2025 (Scholarships Available)

MSFA Executive Committee Meeting: Pleasant Valley Community Fire Co. August 23-24, 2025

MD Fire Rescue Services Memorial Gala: September 27, 2025

Mid Atlantic Life Safety Conference: Annapolis, MD October 24, 2025

IAFC/VCOS Symposium in the Sun: Clearwater Beach, FL November 13-16, 2025

Cornerstones of Leadership for Real World Success: Mechanicsville Vol. Fire Dept. November 22, 2025

Cornerstones of Leadership for Real World Success: Washington County Public Safety Training Center November 23, 2025.

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Back Step Talks
Back Issues

Maryland Fire Chiefs Association

Responder Safety Learning Network

Cumberland Valley Vol. Firefighters Association

Firefighter Close Calls

Maryland State Firefighters Association

First Responder Center for Excellence

National Volunteer Fire Council

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The number of 1st responder suicides through June 30, 2025

Firefighter Behavioral Health Alliance

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The number of fallen firefighters through June 30, 2025

US Fire Administration