

When a Client's Parent Is Evacuated: What Every Advisor Should Know

The decision to place a parent in a nursing home or assisted living facility is rarely simple. It can feel even more fraught in hindsight when something goes wrong.

Careful research and frequent check-ins can help a client keep their loved one safe and secure in their new residence, as can preparing for a disaster that could trigger rapid, high-stakes legal and financial decisions while they are already stressed and distracted by the emergency itself.

A disaster plan may begin at home, but it should also account for parents and other family members who live elsewhere and may depend on the client more than ever during an emergency.

Eaton Fire Shows the Reality of Senior-Care Evacuations

When the Eaton Fire ripped through Altadena and Pasadena, California, in January 2025, approximately 850 patients and residents were evacuated from nursing homes, assisted living facilities, and group homes across the Los Angeles area.¹

The evacuation of The Terraces at Park Marino, an assisted living and memory-care facility in Pasadena that was later destroyed, showed how quickly a facility's emergency plan can come under pressure.

As the power failed and smoke filled the building, staff moved residents downstairs and out into the street. First responders directed them to a nearby parking lot, which became a temporary staging area while they waited for buses and ambulances to transport them to safer locations.

The scramble also exposed how easily vulnerable residents can be lost in the shuffle. State investigators later cited the facility after finding that at least one wheelchair user had been left in her third-floor room after staff had reported that the building was clear.² A concerned family member alerted authorities, prompting firefighters to return and rescue her.

For the adult children of displaced residents, learning that a parent survived the emergency may be only the beginning. They may also need to know where the parent was taken, who can approve care or a transfer, whether long-term care insurance will cover temporary placement, and how immediate costs will be paid.

Such questions can arise while clients are still trying to locate and communicate with a disaster-displaced parent. The Eaton Fire is a stark reminder that families need their own strategy for a parent's evacuation and continued care rather than simply trusting that the facility has a plan.

Know the Facility's Emergency Plan

Flagging disparities between emergency plans on paper and execution on the ground is the first step in preparing for a vulnerable relative's evacuation.

¹ Allen G. Breed & Heather Hollingsworth, *'Nobody's dying': A look inside how a senior home evacuated before burning down in LA wildfire*, AP (Jan. 14, 2025), <https://apnews.com/article/california-wildfires-escape-evacuate-senior-citizens-7068811f9be7a03c4932817320d97b73>.

² Grace Toohey, *Residents were left behind at senior facilities as Eaton fire raged. State finds serious lapses*, L.A. Times (Nov. 12, 2025), <https://www.latimes.com/california/story/2025-11-12/senior-homes-failed-eaton-fire-evacuation-state-finds>.

Federal emergency-preparedness rules require Medicare- and Medicaid-participating senior care facilities to plan for issues such as evacuation, sheltering in place, resident tracking, communication, and continuity of care.³

However, clients should not assume that the existence of a written plan guarantees a smooth response. A regional disaster can strain transportation, communications, staffing, and receiving facilities beyond their breaking points.

Advisors can encourage clients to learn more about a facility's actual plan by asking the following questions:

- Under what circumstances would the facility shelter in place instead of evacuating?
- Where will evacuated residents be taken?
- Does the facility have primary and backup relocation sites?
- How will residents be transported and tracked?
- How will families receive updates if power or cellphone service is disrupted?

The facility's plan can then be folded into the family's evacuation plan so that vulnerable loved ones are not overlooked in the chaos.

Confirm Authority and Financial Readiness

A parent's evacuation can force decision-making that includes far more than the facility's immediate response.

- **Confirm that powers of attorney are current and accessible.** The client should know where the parent's healthcare and financial powers of attorney are stored, when they become effective, and whether the facility has usable copies.
- **Review the scope of authority.** An estate planning attorney can confirm whether the documents authorize the decisions that a displacement may require, including arranging care, approving a transfer, accessing funds, or entering into a new facility agreement.
- **Review long-term care insurance.** Clients should understand how a parent's policy addresses temporary relocation, facility closures, alternate care settings, waiting periods, and reimbursement requirements.
- **Ask about Medicaid and facility-specific rules.** Bed-hold and temporary-absence policies can vary by state and facility. Clients should understand how an evacuation or a transfer could affect the parent's placement and benefits before making independent arrangements.
- **Maintain accessible liquidity.** Temporary placement, transportation, medical supplies, or private-pay care may require payment before insurance or other benefits respond.

³ *Emergency Preparedness Rule*, CMS (June 29, 2026), <https://www.cms.gov/medicare/health-safety-standards/quality-safety-oversight-emergency-preparedness/emergency-preparedness-rule>.

Identifying authority gaps and financial pressure points before bills come due can help families respond in a more organized and informed way.

How Advisors Can Help Before and After an Evacuation

Preparedness conversations can provide greater stability to a client's plan before a disaster, while coordinated advisor action can help with recovery afterward.

What to Talk About Before an Evacuation

- **Assemble other essential records.** Ensure that the parent's insurance information, identification records, medication list, and other critical documents are current, accessible, and available to whoever may need them.
- **Build an emergency contact list together.** Include direct contact information for the facility director, long-term care ombudsman, long-term care insurer, attorney, accountant, and other helpful resources.
- **Request the facility's emergency plan now.** Encourage clients to obtain a copy before a crisis and to identify the facility's evacuation procedures, relocation sites, transportation arrangements, and family notification process.

Supporting the Client's Recovery Postevacuation

- **Document out-of-pocket costs immediately.** Have clients preserve receipts and records for transportation, temporary care, medical supplies, lodging, and other emergency expenses.
- **Review the client's financial plan.** Determine whether the event affects cash flow, emergency reserves, retirement goals, or the client's ability to contribute to the parent's care.
- **Coordinate with the client's attorney and accountant.** Legal authority, Medicaid, taxes, insurance reimbursement, document updates, and other issues may require input from the appropriate professionals.

Years to Prepare, Minutes to Respond

Advisors routinely prepare clients for "slow-moving disasters" such as inadequate retirement savings or insurance gaps. Preparing them for an earthquake, a fire, or other rapid-onset disaster requires a different approach but is no less important to their long-term outlook.

Although predicting a disaster may be impossible, we can ensure that our clients are prepared by addressing predictable challenges, limiting avoidable damage, and putting a plan—and a team—in place before an emergency happens.

If you have questions about prepping clients for a disaster, we are here to help get you to higher legal ground.