Emergency Preparedness When Your Parent Is in a Nursing Home

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 keep a parent safe and secure in their new residence, as can preparing for a disaster that could trigger rapid, high-stakes legal and financial decisions.

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

Such questions can arise while you are still trying to locate and communicate with a parent displaced by a disaster. 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

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[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, you 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 past their breaking points.

You can learn more about a facility's actual plan by asking the following questions:

- Under what circumstances would the facility shelter in place rather than evacuate?
- 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?

In addition to asking questions, request a copy of the facility's plan, which can then become part of your family's evacuation plan so that a vulnerable loved one is not overlooked in the chaos.

Have Authority and Documents Ready

A parent's evacuation can force decisions that go well beyond the facility's immediate response. The proper authorities and documents must be in place before an evacuation order is issued.

- **Review the scope of authority.** An estate planning attorney can confirm whether the documents authorize the decisions a displacement may require, including arranging care, approving a transfer, accessing funds, or entering into a new facility agreement.
- **Confirm that essential documents are up-to-date and in place.** Ensure that your parent's healthcare and financial powers of attorney, insurance information, identification records, and other critical documents, such as a medication list, are current, accessible, and available to whomever may need them.
- **Build an emergency contact list together.** Include direct contact information for the facility's director, long-term care ombudsman, long-term care insurer, attorney, accountant, and other resources.

Prepare for Payment and Access Issues

Parental displacement can create financial issues before insurance, benefits, or regular payment arrangements catch up.

- **Review long-term care insurance.** Understand how your parent's policy treats temporary relocation, facility closure, alternate care settings, waiting periods, and reimbursement requirements.

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

- **Ask about Medicaid and facility-specific rules.** Bed-hold and temporary-absence policies can vary by state and facility. Find out how an evacuation or transfer could affect your parent's placement and benefits before making independent arrangements.
- **Maintain accessible funds.** Temporary placement, transportation, medical supplies, or private-pay care may require payment before insurance or other benefits respond.
- **Document out-of-pocket costs immediately.** Preserve receipts and records for transportation, temporary care, medical supplies, lodging, and other emergency expenses.
- **Review your financial plan.** Consider how the event affects cash flow, emergency reserves, retirement goals, or your ability to contribute toward your parent's care.

Know Your Rights

Nursing home residents have rights, and their authorized representatives can help protect those rights. If your parent has authorized you to participate in their care or you are serving as their legal representative, you may be involved in developing a care plan and making certain decisions on their behalf.

The facility's communication procedures should also explain how residents and their representatives will be notified during an emergency, where evacuated residents are being relocated, and how families can obtain updates after communication has been restored.

Ensure that the facility correctly identifies you in its records and has current contact information and copies of any documents that establish your authority. If you have questions about preparing your estate plan for a disaster or about understanding your role and authority when a parent lives in a care facility, we are here to help you get to higher legal ground.