



Gallagher

Resilience in Senior Living Housing — A Critical Imperative

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Introduction

Senior living communities care for people who may not be able to move quickly or evacuate easily. Many residents depend on staff support and medical equipment. That reality changes what “good design” means during an emergency.

Today’s risks are also changing. Wildfires, extreme heat, flooding, smoke events and long power outages are happening more often in many areas. When these events hit, the question is not only whether a building meets code on paper. The question is whether the community can stay safe, usable and staffed while conditions are difficult.

Gallagher works with owners and operators who have to keep residents safe and keep services running during disruption. In our experience, resilience means three practical outcomes: survivability, operational continuity and defensibility. Survivability means the building helps protect residents and staff. Operational continuity means the community can keep providing care. Defensibility means the property is designed and maintained in ways that reduce fire spread and improve emergency response outcomes.

This paper reviews the updated Enterprise Green Communities Criteria¹ and what it means for senior living communities. It also highlights actions that support shelter-in-place capability, fire containment, smoke protection and outage tenability, especially in the Wildland-Urban Interface (WUI).





Resilience as a Core Housing Responsibility

Enterprise Green Communities Criteria: A Paradigm Shift

The updated Enterprise Green Communities Criteria marks a shift in how housing is evaluated. The criteria still support sustainability, but they now put stronger focus on resilience. That includes planning for extreme heat, wildfire, flooding, smoke events and power outages. The criteria also call for resident-focused emergency planning.

These criteria are not just goals. They are mandated or incentivized in many US jurisdictions and are embedded in publicly funded housing programs nationwide. For senior living communities, this matters because vulnerabilities are higher and recovery is harder.

Gallagher's view is simple: a community should be designed to perform under stress. Code compliance is a baseline. It is not a guarantee of safety or continuity during predictable disasters. Owners and operators should plan for delayed fire department response, limited staffing, evacuation challenges and extended utility disruption.

Fire Safety: The Case for Sprinklers

Fire Sprinklers as Core Resilience Infrastructure

Fire safety is foundational in senior living communities. Sprinklers are a key part of that foundation. Over time, affordability arguments have been used to justify reducing or removing sprinkler requirements in some housing models. In senior living communities, that approach creates avoidable risk. Residents may not be able to self-evacuate quickly. Staff may need time to move people safely. Fire can grow fast during those minutes.

- National Fire Protection Association (NFPA) and National Fire Sprinkler Association (NFSA) resources reinforce the value of sprinklers in residential settings. Sprinklers reduce the chance that a fire becomes a building-wide emergency. They also help limit smoke spread and reduce risk to staff and responders.²
- NFSA materials also note that widely cited retrofit cost claims can be inflated and may not match bid-based project experience. For owners, the more important point is this: sprinklers are a long-term investment in life safety and loss prevention. They support continuity of care by reducing the likelihood of severe damage, displacement and prolonged shutdown.³

Gallagher's Risk Management experience supports a clear conclusion. In senior living communities, sprinklers are not a discretionary feature. They are essential infrastructure that improves survivability and reduces loss severity in real-world conditions.





Resilience in the Wildland-Urban Interface (WUI)

Design Principles for Survivability

Senior living communities near the WUI, or near grassfire-prone areas, face unique wildfire and smoke risks. The updated Enterprise criteria align with US wildfire loss research and emphasize choices that improve building survivability.

For senior living communities, wildfire planning is not only about the structure. It is also about the people inside. Many communities cannot evacuate quickly. Smoke can make indoor air unsafe. Power outages can affect medical devices, elevators, HVAC systems and kitchen operations.

Gallagher encourages owners and operators to focus on measures that have clear, repeatable benefit:

1 Defensible space and firebreaks

- Non-combustible zones (0 feet to 5 feet) next to structures.
- Maintain managed defensible space (5 feet to 30 feet).
- Coordinate community-scale firebreak planning.⁴

3 Ember-resistant vents and screens

- Wind-driven embers drive many structure ignitions. Ember-resistant venting is often a low-cost, high-impact improvement.⁵

5 Power outage tenability and fire department access

- Fire apparatus access, adequate water supply and ignition-resistant construction to support defensibility when response is delayed. Plan for extended outages with a focus on resident care, staffing and life safety system functionality.⁷

2 Ignition-resistant exterior construction

- Class A roofing, non-combustible siding, boxed eaves, and multi-pane glazing reduce ember entry and radiant heat impacts.⁴

4 Intrusion protection and indoor air quality

- Tight building envelopes, enhanced filtration (MERV 13 or higher) and HVAC strategies during smoke events are critical for shelter-in-place scenarios.⁶

Affordability vs Resilience: A False Dichotomy

Reducing life safety features, such as sprinklers, exterior hardening or smoke protection, may reduce initial cost. Over time, it can raise the likelihood of severe loss. In senior living communities, severe loss can mean resident displacement, injury risk and prolonged operational disruption.

Owners and operators have to manage budgets, but they also have to manage consequence. A lower-cost building that cannot remain safe during smoke events, prolonged outages or fire emergencies can create higher total cost over the life of the property. That cost may include business interruption, loss of trust, higher insurance friction and disruption to resident care.

The updated Enterprise Green Communities Criteria reinforces a practical point. Resilient housing should remain safe, habitable and defensible during predictable disasters, not just code-compliant under ideal conditions.¹



Our Perspective

Gallagher believes resilience should be measured by outcomes.

- Can the community protect residents during an emergency?
- Can it continue operating through disruption?
- Can it reduce the chance that a manageable incident becomes a catastrophic loss?

For senior living communities, that means prioritizing proven measures. Fire sprinklers support survivability. Exterior hardening and ember resistance support defensibility. Smoke strategies and filtration support shelter-in-place capability. Outage planning supports continuity of care.

Gallagher's team can support senior living owners and operators as they plan and implement these measures, from early planning and site selection through ongoing risk management. The goal is to help communities make practical, risk-informed decisions that protect residents and support long-term stability.

SOURCES

¹Enterprise Green Communities Criteria

²NFPA Fire Sprinkler Initiative

³National Fire Sprinkler Association (NFSA)

⁴Insurance Institute for Business & Home Safety (IBHS) – Wildfires

⁵Ember Resistance

⁶ASHRAE Guideline 44 (Wildfire Smoke & IAQ)

⁷International Wildland Urban Interface Code (IWUIC)

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